

FROM THE COMMON SENSE GURU AND ONE OF
THE WORLD'S FOREMOST RELATIONSHIP EXPERTS,
MOTIVATIONAL SPEAKERS
AND WEALTH CREATION AGENTS

THE
SCHOOL OF MONEY

THE

SCHOOL OF MONEY

- HOW TO MAKE, MANAGE & MULTIPLY YOUR MONEY ...
- THE ENTREPRENEUR'S BLUEPRINT



OLUMIDE O. EMMANUEL

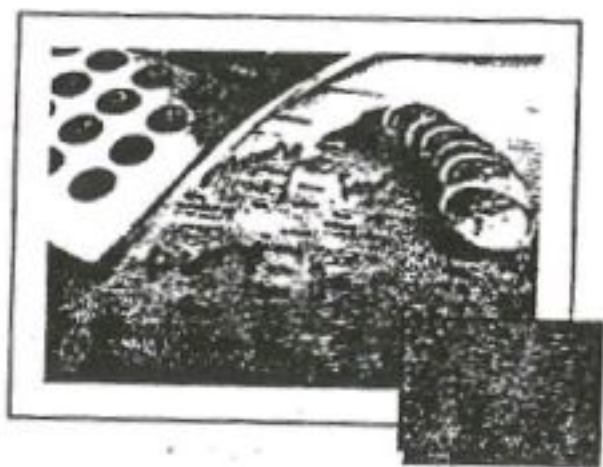
BEST SELLING AUTHOR OF "PATHWAY TO WEALTH,"

HOST:

- Daily "Pathway To Wealth Broadcast"
- Weekly "Success Business & Leadership School"







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OLUMIDE O. EMMANUEL

Bestselling Author "Pathway to Wealth".

Host:

Daily "Pathway to Wealth" Broadcast.

Weekly "Success, Business and Leadership School".

Monthly "School of Money" Seminar.

The School Of Money

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Corporate Headquarters

28B, Ajanaku Street

Awuse Estate, Salvation Bus Stop,

Opebi Road, Ikeja.

Corporate Branch

5, Osho Street, Along Oregun Link Bridge Road,

Off Opebi Road, Opebi-Ikeja.

Tel: 014362747, 01-8970486, 08023059058, 08023470797

E-mail: info@commonsensigroup.com

Website: www.commonsensigroup.com

Abuja Branch

Suite SA85, 2nd Floor,

New Banex Plaza, Wuse 2,

Abuja.

Tel: 07028002600, 08027337078



DEDICATION



This book is specially dedicated to:

- ☺ All my students in "The School of Money".
- ☺ All my students at the "Success Business and Leadership School" (SBLs)
- ☺ All my followers on radio, television and the new media.
- ☺ All my members and protégées in the journey of life.
- ☺ All the hundreds of millionaires that have emerged since the release of "Pathway to Wealth" in 2007.

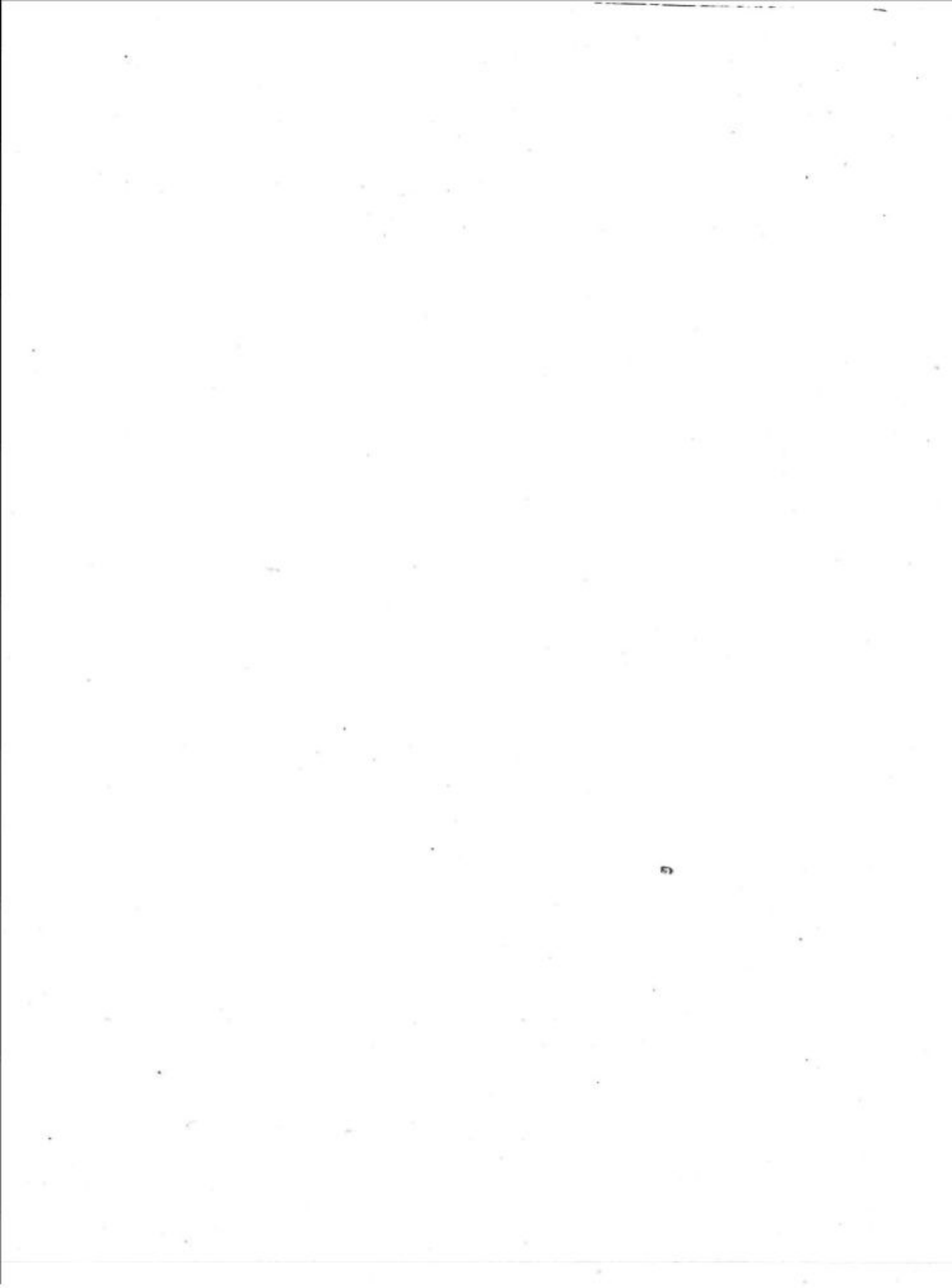
Thanks for being part of my life's journey and proving that it works.
Keep your dreams alive.

I love you all.

To all who have forwarded diverse emails to me over the years, some of which I have used in this book, you are not left out.

To the editing, production and strategic teams, your efforts are highly credited.

Finally, to my Creator, without whom I am just a mass of dusts, I owe you my life. Thank you.





ACKNOWLEDGMENTS



How do I begin to acknowledge all those who have been part of this project without leaving out some people?

Everything I am today is a result of people's immeasurable inputs in my life at different times and ways; and these contribute largely to the writing of this unique book.

To the thousands of authors, teachers, and facilitators whose books I have read and learnt from for decades, I say thanks.

I am highly indebted to my magnificent parents who never gave up on me. Thank you for your sacrifices and supports; for the enabling environment that never muffled my innate abilities.

To my wife and the seeds of my loins; the home-based team behind the scene, I am grateful for your patience and understanding.

To friends, colleagues and teammates in my journey of life, I appreciate you.

To the Common Sense Family- the inner-circle crew, who is ever willing to channel my course, thank you.

To all students, mentees, followers and protégés/protégées in my diverse platforms- "Calvary Bible Church", "The Empowerment Assembly", "The School of Money", "The Success Business Leadership School", thank you for believing in me.

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INTRODUCTION



*If you are not informed, you will be deformed.
If you are not updated, you will be outdated.
If you are not inspired, you will expire.
If you are not in the know, you cannot be in the flow.*

Welcome to "The School of Money", a book dedicated to help you make, manage and multiply your money. It also doubles as a blueprint for entrepreneurs.

Five years ago in 2007 when I released the book 'Pathway to Wealth', little did I know that it was a book borne in due season. But the success of the book all over the world, people's testimonials and the global financial crises that followed after the release have all validated the value of the book; and the things shared as vital for anyone who wants financial freedom.

Since the release, I have seen hundreds of people become millionaires and multimillionaires. I have seen thousands of people become property-owners, and I have had the privilege to see millions gain financial education. It's time to move on to the next dimension. It's time we went back to school to be upgraded and updated with the new rules and trends that have emerged in the last few years that can either take us back or push us forward.

It is time for billionaires and entrepreneurs to emerge. I have learnt new things in the last five years, and gained more global experiences and relevance that I feel compelled to share.

I have always believed that entrepreneurship is the way out of poverty; the solution to corruption; the key to job creation and the way forward in the 21st century, so a blueprint is needed to guide aspiring and young entrepreneurs to success.

This book has taken me this long to release because I wanted to make sure it becomes a one stop centre for wealth creation and entrepreneurship. The book has been written in sections. Feel free to read it in sections as you deem fit, but I advise you to take it from first to last.

The CD and DVD attached is a special bonus for you to enjoy before, during or after reading the book but preferably before. It is my gift in response to the requests of people who want to hear my voice or see my face.

Please, don't skip the Pre-School Section. Ensure you fill the Financial Intelligence Test questionnaire before you proceed.

This book is aimed at being a reference material you should always have as a companion and contact every now and then.

THE MONEY-BACK GUARANTEE

Because I am sure of the value and benefits of this book to every reader, I have attached a money-back guarantee. If after completing this book, you don't find it valuable, beneficial or relevant to you; feel free to contact me or my office to get a refund. It is a promise.

I am so excited as I introduce this book and I look forward to sharing in your success story.

Congratulations in advance and keep your dream alive!

Olumide Emmanuel



SECTION ONE

THE PRE-SCHOOL MODULE

- ① Preface

- ① Statistics to Consider

- ① The New Breed Creed

- ① The 15 Components of The New Nigeria

- ① Welcome to the 21st Century

- ① Financial Intelligence Questionnaire





P R E F A C E



IF YOU DON'T KNOW WHERE YOU ARE GOING, you will not know when you get there.

If the rat race were the way to becoming wealthy, we would have few poor people on earth. Many people labour endlessly and yet remain poor, because they don't know "HOW" to translate their labour into wealth.

Hard work must be accompanied by smart work for labour to produce the expected profit. Many want to become wealthy but they don't know "HOW".

A lot of people know "WHAT" they want, but don't know "HOW" to get it. If there is any issue that has caused the greatest problem for people in life, it is that of money.

- *Those who don't have it, hunger and crave for it*
- *Those who have it, press for more of it*
- *Those who don't know how to handle it, end up mourning*

While the lack of it has brought great sorrow to many, the hunger for it has also been the undoing of many. The love of money is a killer-disease likewise poverty. Money matters are at the root of many vices in our world today- robbery, assassination, corruption, prostitution, divorce among couples and betrayal of trust in business dealing etc

It is time to balance things and be equipped to make, manage and multiply money, and create wealth through entrepreneurship.

- £ This book is a school with multiple missions:
- £ To set in motion the total eradication of poverty.
- £ To reveal wisdom and common sense principles and strategies for wealth creation.
- £ To reveal economic principles for making, managing and multiplying money.
- £ To activate and ignite every reader's money-making potential by developing in them an investment mentality.
- £ To raise a new breed without greed that will be posterity-minded.
- £ To be a one-stop centre for wealth creation and entrepreneurship.

No one can plan your future for you successfully without your direct involvement. There is a price to pay for any meaningful result in life. Take this school seriously. Go from module to module and make a commitment to put everything you learn to work. I will see you at the top.

IF IT IS GOING TO BE, IT IS UP TO YOU!





STATISTICS TO CONSIDER



AS A CITIZEN OF THIS NATION, I believe in the emergence of a new Nigeria (my primary constituency). However, there can never be a new Nigeria without a new Nigerian. That is why I am committed to the raising of a new breed without greed. A look at the state of things shows that things are really in a bad shape globally. In Nigeria for instance, consider this scary but real statistics:

- Ⓔ In 1980, only 25% of Nigerians lived below the poverty-line. It increased to 78% by 2007 and 89% by 2011.
- Ⓔ Nigeria has been reputed to be at the top in many negative tables:
 - Most religious YET most corrupt nation.
 - Happiest people on earth YET one of the poorest.
- Ⓔ Are we the happiest because we are the most religious and corrupt because we are one of the poorest? (both physically and probably mentally)
- Ⓔ In the 70s, we were the 48th richest and most developed nation of the world. We went down to 178th in the 90s and still struggling for freedom till date.
- Ⓔ In 2007, we became the 37th largest economy, and one of the 10 fastest growing economies due to oil boom and other factors yet we were 138th in the Standard of Living Table, and the 25th poorest nation on earth.
- Ⓔ We are number two next to Bangladesh on the Visa Lottery Application Table as our brain-drain has become the brain-gain

of developed nations.

- Ⓐ While living below \$2 a day is poverty, living below \$1 a day is extreme poverty, which is where over 80% of Nigerians belong.
 - Ⓐ Nigeria has an estimated population of 170 million out of which 70% are youths under the age of 30 years.
 - Great potentials and human capital being underutilised and wasted
 - Millions of them are unemployed, while those employed are under-employed. At large, no better job in view, but promises upon promises.
 - * We have 93 Universities in Nigeria as at my last count:
 - * 27 Federal Universities
 - * 32 States Universities
 - * 34 Private Universities
- MAKING 93 IN TOTAL.

Among the 93 universities, we have just about 200,000 admissions available per year. Meanwhile, over 1 million applicants are available per year, with over 500,000 joining them from secondary school annually. Little wonder, millions of Nigerians are now schooling abroad and enriching other nations with foreign exchange.

- Ⓐ For years now, the failure rate of students in the West Africa Secondary School Certificate Examination (WASSCE), General Certificate Examination (GCE) and other examinations has been on the decline from 60 - 80 - 90 % especially in Mathematics and English Language. This is the result of the state of our education, plus the hopelessness of our youths.
- Ⓐ After over 50 years of independence, Nigeria is still a mono-economic nation, with dependence on oil. We have abandoned and neglected other sectors that can generate as much if not more revenue than oil.

- Agriculture
- Entertainment
- Hundreds of other precious minerals
- Tourism
- Industries/ Manufacturing
- Entrepreneurship/Intellectual Property

Our major crude oil customers are looking for alternatives to oil relentlessly, as the work on bio-fuel is growing. If an alternative to oil surfaces in the next ten years, and our oil becomes useless and valueless to our customers WHAT NEXT! Has our oil-boom not become our oil-doom due to corruption, mismanagement and neglect of other sectors?

These statistics have been unveiled to help challenge you to desire a change. You need to commit yourself to being a part of the solution by setting yourself free in order to free others.

The ball is now in your court!



THE 15 COMPONENTS OF THE NEW NIGERIA I DESIRE AND SEE

1. A Nigeria with a clear national vision and citizenship participation
2. A Nigeria with visionary leaders with good character and competence
3. A Nigeria with security and value for life
4. A Nigeria free from corruption, ethnicity and religious divide
5. A Nigeria with uninterrupted power supply
6. A Nigeria with good rural and urban roads
7. A Nigeria with world class, multiple transportation sector
8. A Nigeria with world class educational sector
9. A Nigeria with world class health sector
10. A Nigeria that creates job and an enabling environment for young entrepreneurs
11. A Nigeria where accountability and prudence is a national culture
12. A Nigeria where democracy is truly democratic -
"Government of the people by the people and for the people"
13. A Nigeria with a strong economy and currency
14. A Nigeria with low rate of inflation, interest rate, currency exchange rate, poverty etc.
15. A Nigeria with diversified economy and not oil dependent only.



THE NEW BREED CREED

I am a new breed
 A new breed without greed
 I am being Raised, Empowered and Released
 I am a world-changer and a history-maker
 I am a new breed
 The Media World is waiting
 The Entertainment World is waiting
 The Sport World is waiting
 The Political World is waiting
 The World of Education is waiting
 The Financial Sector is waiting
 The Social and Spiritual Worlds are waiting
 The World of Science and Technology are waiting
 I am a new breed and I am ready to show up
 I am a new breed
 I make positive impact wherever I go
 I am a role model at all times
 I am a solution and not a problem
 I am the best in all I do
 I do the right things at all times.
 I have great value for time
 I care for and respect people
 I am establishing a positive legacy
 I am a person of honour and integrity
 I make my family and nation proud
 I am a new breed without greed
 We are the new breed
 We are without greed
 All the spheres of human endeavour are waiting for us.
 So help me God.





WELCOME TO THE 21ST CENTURY

A lot has changed in this 21st century as this email forwarded to me sometimes ago states:

Our Phones Wireless

Our Cooking Fireless

Our Cars Keyless

Our Food Fatless

Our Dress Sleeveless

Our Society Cashless

Our Youths Jobless

Our Husbands Tireless

Our Wives Fearless

Our Children Mannerless

Our Ladies Braless

Our Dreams Senseless

Our Attitudes Careless

Our Love Aimless

Our Feelings Heartless

Our Sex Tasteless

Our Education Valueless

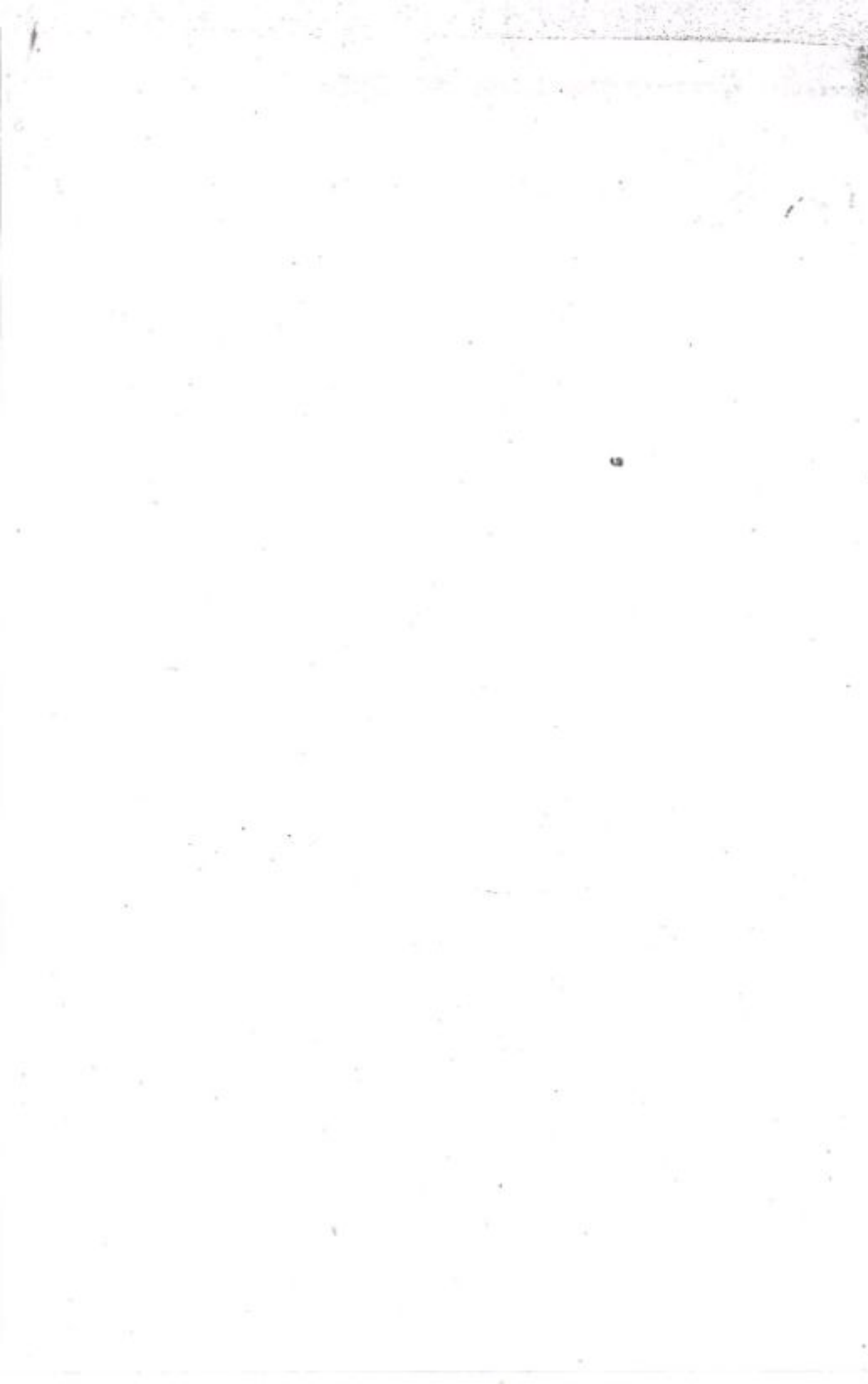
Our Work Earnless

Our Government Directionless

Our President Clueless

Everything has become LESS but hope remains ENDLESS. In fact I am SPEECHLESS.

A creative piece I must agree, but what do you think? Truly, our hope may seem endless but as you read this book and act on what you learn, your dreams will come to pass and your hope will not be dashed.



FINANCIAL INTELLIGENCE TEST (F.I.T.)

PLEASE TICK THE APPROPRIATE BOX

Please answer "YES, NO or I DON'T KNOW" to each of the following questions. Be sure to keep track of your answers.

- | | YES | NO | I DON'T KNOW |
|--|-------------------------------------|-------------------------------------|--------------------------|
| (1) Do you know your present financial condition or net-worth? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (2) Are you satisfied with your present financial condition? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (3) Are you aware of the simple ways to increase your net worth? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (4) Do you have enough savings to see you through six months of normal living expenses if you lose your job? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (5) Do you save money on a regular basis? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| (6) Have you formed the habit of saving? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (7) Do you have a well-defined/ documented financial goal? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (8) Do you have a bank account? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (9) Do you reconcile your bank statements every month? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (10) Do you keep record of your income and expenditure? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- | | YES | NO | I DON'T
KNOW |
|--|--------------------------|--------------------------|--------------------------|
| (11) Do you know how much you spend each month? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (12) Do you spend less than you earn? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (13) Do you have a household budget and are you successful at managing it? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (14) Do you avoid major credit purchases? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (15) Do you take advantage of all savings and investment opportunities that come your way? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (16) Do you have any investment that helps to reduce your taxable income? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (17) Do you diversify your investments? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (18) Are you satisfied with the contribution from your investment to your total income? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (19) Do you feel you have a brilliant financial adviser or team of advisers? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (20) Do you feel you have sufficient life insurance coverage? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (21) Do you have a plan for your children's college and university education? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (22) Do you own a house? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (23) Do you have a plan to retire in comfort? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

- | | YES | NO | I DON'T
KNOW |
|--|--------------------------|--------------------------|--------------------------|
| (24) Have you prepared your will? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (25) Are you in control of your financial future? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| (26) Are you satisfied with the contribution you have made to the world? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

SCORE GUIDE

IF "NO" or "I DON'T KNOW" is:

- 0 - 4 = Good shape / Keep it up
- 5 - 10 = On the right track / Needs to improve
- 11 - 12 = Weak pulse / Needs revival
- 13 - Above = Needs a life.





SECTION TWO

FINANCIAL INTELLIGENCE MODULE

- ① Understanding Money
- ② Ten Places Where Money Hides
- ③ The New Rules of Money
- ④ Who is a Millionaire?
- ⑤ Redefining Poverty
- ⑥ Universal Reasons for Poverty
- ⑦ Developing Investment Mentality
- ⑧ The Seven Star Education
- ⑨ The Rich Also Cry
- ⑩ Where Do Rich People Come From?



UNDERSTANDING MONEY



The starting point for anyone who truly wants financial freedom is to have a clear understanding of what money really is, because if you don't know what you are looking for, you will not know when you find it. I have discovered that the major missing link in the mindset of people is the fact that they don't know what money really is. That is why they mistake currency for money or the card and papers in their pockets and wallets for money.

YOUR CURRENCY IS NOT MONEY

YOUR CREDIT CARD IS NOT MONEY

YOUR ATM CARD IS NOT MONEY

YOUR CHEQUE BOOK IS NOT MONEY

This may be shocking statements to you, but you need to open up your mind and allow new light. If paper currency is money, what do you call what existed before paper? And, what do you call the Credit or the ATM card which is plastic?

If the Credit or the ATM card is money, why do you think you are poor? Just use the card to get anything you want and see if you will succeed?

If your cheque book is money, why not just write a cheque to

cover for all your needs and wants?

The world was created by the Creator without any paper currency, cheque book, Credit or ATM card. Can we then say the Creator was broke and poor when he was still able to create the world without currency? NO!

To fully understand what money really is, we need to travel back in time and see the evolution of money. This should help you get a new perspective just like the story in the email forwarded to me below:

DIFFERENT PERSPECTIVE

What is Perspective? ...the appearance of things relative to one another as determined by their distance from the viewer. A matter of perspective (Quite Interesting and Food for Thought).

The Difference between Rich and Poor People

One day, the father of a very wealthy family took his son on a trip to the countryside with the express purpose of showing him how poor people live. They spent a couple of days and nights on the farm of what would be considered a very poor family.

On their return from their trip, the father asked his son, "How was the trip?"

"It was great, Dad."

"Did you see how poor people live?" The father asked.

"Oh yeah," said the son.

"So, tell me. What did you learn from the trip?" asked the father.

The son answered:

"I saw that we have one dog and they had four. We have a pool that reaches to the middle of our garden and they have a creek that has no end. We have imported lanterns in our garden and they have the stars at night. Our patio reaches to the front yard and they have the whole horizon. We have a small piece of land to live on and they have fields that go beyond our sight. We have servants who serve us, but they serve others. We buy our food, but they grow theirs. We have walls around our property to protect us; they have friends to protect them."

The boy's father was speechless.

Then his son added, "Thanks Dad for showing me how poor we are."

Isn't perspective a wonderful thing? It makes you wonder what would happen if we all gave thanks for everything we have, instead of worrying about what we don't have. Appreciate every single thing you have, especially your friends!

Let us begin the journey of the evolution of money.

LEVEL ONE EVOLUTION

The Hunter/Gatherer/Cavemen Era

At this stage of evolution, people hardly wore clothes; no shops or malls, no cars, no bills to pay, no class system. Everyone was on the same level in many regards. The land was useless to them because they were yet to discover its potential. "Money" as you know it today i.e. your currency and cards were useless at that point. If you had given ten million dollars

to a man then, he would probably have used it to fuel his fire because that was not real money, and they had nothing to buy.

At this level, almost everyone was primarily a hunter who hunted to feed himself and his family just to survive from day to day. Their energy and skill to hunt were the major assets of their time, so it will be safe to say:

ENERGY AND SKILL TO HUNT were their own money. If energy and skill were their own money, why is energy and skill not seen as money today?

ENERGY= HARD WORK

SKILL= SMART WORK

Is hard work and smart work not still relevant today? Why are people looking for paper currency and not using their energy and skill to get what they want in today's world? - *Food for Thought*

LEVEL TWO EVOLUTION

The Farming/Agrarian Age

We all grow and evolve by emulation, observation and awareness as we move on in life. There are things that are better taught than caught while some are better caught than taught.

In the first level of evolution, the inhabitants of the land were more concerned about what was moving on the land (Animals) than the land itself or what was underneath. However, as man evolved, they discovered that the land had value and could be used for sowing and reaping. Hence, the

Farming/ Agrarian age was born.

Those who remained in level one as hunters and refused to transfer their energy and skill to farming and owning plantations gradually lost ground and became obscure and outdated.

Realising the importance of the land and the fact that affluence was tied to the size of plantation owned, many things began to change like:

⌘ *Class System:* At this stage, the class system became an issue and people started claiming ownership of lands as settlers and indigenes. If you study well, you will realise that in most nations of the world, the land either belongs to the Royals (Royal Estate - Real Estate) or the government and people are only permitted to own lands subject to royal or government approvals.

⌘ *Polygamy:* Since the size of plantation determined affluence, it meant that more hands were needed on the farm. To handle the expanse of plantation more productively, the men married many wives who in turn give birth to many children. Polygamy was more of an economic strategy and not an act of love or responsibility. So, to see men acquire wives and children in today's Information Age as if they are assets, is really pitiable because it will do them more harm than good. It is nothing short of Agrarian mentality in an Information Age.

⌘ *Slave Trade:* Realising they could not birth all the workers they needed on the farm, the elites among them came up with another business policy which was to buy other people's children to work for them as slaves; hence the Slave Trade.

TRADE-BY-BARTER

At this stage, money evolved because their 'Skill and Energy' had started producing more than they needed to survive. "Money" evolved from 'Energy and Skill' to Trade-by-Barter. Some of us knew of Trade-by-Barter in school not by experience, hence the mass ignorance of the true identity of money. Even in the days of Trade-by-Barter, people never got something for nothing.

Trade-by-Barter is an economic process which involves an exchange i.e. using what you have to get what you want. The system of exchange replaced subsistent farming.

In this era, something had to be brought to the market place to get something out. If you had plantain and needed yam, you must look for someone who had yam and needed plantain then you could both negotiate value based on quantity and make an exchange in unity and win-win situation.

You could exchange produce for produce

You could exchange land for produce

You could exchange produce for land

You could exchange produce for slave

You could exchange land for slave etc

At this level, money was whatever you had to exchange for what you needed based on your 'Energy and Skill'. If Trade-by-Barter (exchange) was "Money" to them, why are you not doing the same today? Why are you looking for paper currency when you have other things you can use to exchange for what you need? You have skills, energy, voice and eyes etc. I see a lot of people today looking for money to get things when

they should be focusing on getting it direct or by exchange.

You don't need money to buy a car; you need a car

You don't need money to rent a house; you need a house

What you need is what you need. You can get a car or house without paying for it with paper currency. If you focus on getting what you need and not getting paper currency to acquire it, creativity and innovation will flow on how else to get it. But, when you focus only on "I NEED MONEY TO BUY ABC", then you close your mind to other possibilities.

There are several solicitors and surveyors in Nigeria who collect their fees in landed property from peasant land owner clients who do not have cash in transactions that are transparently legitimate. In contracts, considerations does not need to be money, it only needs to be "sufficient." This means that it could be anything of worth, as long as something of value is given in exchange. These professionals have thereby become multi-millionaires.

I have shared this concept of "what-you-need-is-what-you-need" with thousands of people over the years and the testimonials are mind-blowing. There are people who have gotten houses to stay in for free; and cars for consultancy services rendered free. I know of two people who even got a 3-bedroom bungalow each for free just because they decided to be creative and asked for a house and not money to buy a house.

THE KIDNEY REVELATION

There is a Question/Answer exercise I frequently carry out in my entrepreneurial/wealth-creation seminars, and I do this to

help people realise that they are not poor or hopeless. If they think well, they will discover they have something in them they can use to achieve their dream. We all have gifts, talents, potentials, energy, skills etc.

Question: How many of you have 2 kidneys?

Response: All hands always go up

Question: How many kidneys do you need to stay alive and function?

Response: Some keep quiet. Some say two, and majority says one which is the truth.

Question: How much is a kidney in the market today?

Response: People laugh, scream, giggle and chorus different answers because they are beginning to get the message.

Question: If all you need is one kidney and you have two, and one kidney goes for X amount, why then do you say you are poor when you can exchange one kidney for "money?"

Response: The hall erupts most of the time with laughter, argument, refutals with statements like "I reject it," "God forbid," etc but they now get it.

I neither subscribe to people selling organs or body parts for money, nor am I encouraging anyone to sell his/her kidney. This is a wake-up call strategy to help you realise that your value in life is not determined by your bank balance or balance sheet, and that you have innate potentials, talents, gifts etc. that you can use to change your world.

The Trade-by-Barter "money" stage had its own limitations in

the face of reality and it needed to evolve again.

LIMITATIONS OF TRADE-BY-BARTER

Logistic Limitation:

Trade-by-Barter became limited due to a lot of logistic problems like:

- Ⓔ Disagreement on value and quantity inequity because everyone believed in the superiority of their produce;
- Ⓔ Not finding someone who had what one needed and needed what one had, which was becoming a major issue;
- Ⓔ Not finding someone who would accept what one had i.e. they might need what one didn't have in exchange for their produce. One would then have to exchange with someone else before returning to the initial trader.

Mobility Limitation:

The mode of transportation was nothing compared to the present time. Moving produce to someone for an exchange and bringing produce to your abode etc was becoming stressful.

Storage Limitation: Due to the short shelf-life of farm produce and the variations in timing of decay from produce to produce with no technology in place for long-term storage, there was need for a change.

At this stage when the evolution moved to Level Three, humanity lost sight of the true identity of money. The problem still exists, which makes billions of people on earth confuse paper currency for money.

LEVEL THREE EVOLUTION

The Industrial Age:

After discovering that the land was now valuable in the *Farming/Agrarian Level*, there were other discoveries which revealed many priceless mineral resources underneath the land like crude oil, coal, gold etc.

These discoveries sparked up a revolution that dwarfed the Farming/Agrarian evolution. The limitations of Trade-by-Barter as earlier seen and the need for a solution paved way for this third level. The farmers had now equally realised that the produce from their farms could also be transformed into other products.

For instance,

- from Apple will come Apple Juice, Apple Pie, Apple Puree etc
- from Tomato will come Tomato Juice, Tomato Paste, Tomato Ketchup etc

⌚ The School System:

Due to the need to get people trained to handle the machines, and work in the factories, the School System was introduced. Some slaves from plantations were trained to become slaves in the factory through a system called School. This became necessary because some plantation-owners too were evolving and becoming industrialists and not only farmers.

⌚ The Job and Salary System:

As people were being moved from Farming to Industrial

Slaves; Farming to Industrial Labour, jobs and salaries were now introduced to give the slaves a feeling or sense of security and value, so they could commit their lives to the job and raise their children to do the same.

- * As Farming Slaves, they barely wore clothes or knickers. But as Industrial Slaves, they wore overalls or suits and tie like their modern day counterparts who are Corporate Slaves with golden handcuffs.
- * They were also measured on a scale before being sold for wages (salary); but now as Industrial or Corporate Slaves, they are being measured on a salary scale to measure their value and determine their salary.

At this stage, people are promised salaries for decades as long as they stay as civil servants, public servants or otherwise. They are also promised retirement at 65 and monthly pensions afterwards - Wow! What a package for a lifetime of slavery in the labour market; continuous struggle in the rat race with the golden handcuff of salaries, benefits and pension.

Also, Trade-by-Barter could no longer remain the only means of economic transaction because of change and emergence of new ideas. A decision was made to accept other things apart from farm produce as the instrument and means of exchange; hence, the use of cowry, copper coin, gold coin etc. as the "money" or currency of the day which long predated paper currency.

Like the limitations of Trade-by-Barter, some limitations were also realised at this stage like the difficulty in mobility of gold

due to weight and risk of storage in terms of security among others. The world war, the emergence of different groups, nations and countries on all continents claiming autonomy, and wanting to create their own transaction instruments yet needing to do business with other nations gave birth to the paper currency.

Since gold has been universally accepted as a good value retainer but vital to be secured, papers were issued as promissory notes. National currencies were accepted as legal tenders and transaction instruments based on the value of gold individuals had backing up the paper in reserve. This was what gave birth to the Banking Industry, Government Reserves, and Central Banks.

They were to store the gold, issue the notes and carry out the exchange (Trade-by-Barter), on behalf of people who did business together. The paper was as useless and valueless as its worth, but for the gold backing it up, it was received.

Paper currency is local but money is universal. People began to lose the understanding of real money as the focus shifted to the quantity of paper they had and not the gold behind it or the value it has in transaction or in the exchange market.

To make matters worse, world leaders decades ago, decided to separate gold from paper currency and accept it as "money" with value on its own, based on trust. That was when the real concept of "money" finally died in the consciousness of many and they started seeing paper currency as "money."

With different nations having different currencies with different values and calling them money, banking became a lucrative business and greed went wild. What you call money

in your own country is useless in another country except you go back to the root of money which is *exchange* and you still have to exchange whatever you have for the one accepted wherever you visit.

The paper currency is not money my friend, and it is useless when it has no value in the exchange market of the world. There was the case of a man in Europe who went to the bakery to buy a loaf of bread with a wheel barrow full of "money". He went inside the bakery. By the time he came out, he realised that the "money" was on the floor but the wheel barrow has been stolen because it was more valuable than the load of papers called money. It is the same today in Zimbabwe where you have to carry millions of Dollars of paper called money to buy loaves of bread.



Zimbabwe introduces \$50 billion note as a way of fighting cash shortages. • Just enough to buy just two loaves of bread

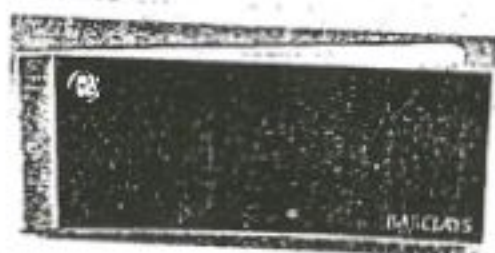


Zimbabwe's \$100 billion banknote with the number of eggs it could purchase on its release date



A Zimbabwean man counts a big stack of money to buy some bananas in Harare - Sep. 2008

CHEQUE BOOKS OF DIFFERENT BANKS



Guaranty Trust Bank



PAPER CURRENCIES OF DIFFERENT NATIONS AND TERRITORIES





This shows that the note you call money is nothing but a promissory note

Just as your cheque book is useless and an ordinary paper if you have no money in your account, your currency is useless and ordinary if it has no exchange value.

The Great British Pound (GBP) is one currency that stays true to the root and helps observant people to realise that it is not money but just a promissory note. Whenever you hold any pound sterling currency in your hand like all other currencies, you are not holding money but holding a promissory note which is only as valuable as its exchange capacity. That is what banking is there to do i.e. it helps you carry out the exchange behind the scene while you carry currency notes, cheque books and cards.

Many European nations thought what they had was money until it was cancelled by the decision to become the European Union and in one day the Euro currency replaced their old currency and changed the dynamics of their existence. They are just beginning to realise some of the results with the global crises sweeping through now.

Do you still think paper currency is money? I doubt so at this stage as we draw close to defining true money.

LEVEL FOUR EVOLUTION

The Technology/Information Age

The Industrial Age is no doubt dead even though many are still living in that era and wallowing in poverty. The world has become a global village and the internet is the village square. We are now in the Technology/Information Age and things have changed. Brain power has replaced muscle power. Smart work has replaced hard work and ideas now rule the world. Money has again evolved and paper currency is gradually expiring all over the globe and giving way to electronic money via cards and e-commerce.

Now that paper is being replaced by plastic cards - Is the card now money? The need to do business globally and transact easily without the exchange rate bottlenecks, the need for speed of transaction, the need to deal with the limitation of paper currency which is storage, security and mobility has ignited this evolution. The world has evolved and accepted CARDS as transaction-instruments and means of processing exchanges globally and electronically but only based on the value of paper currency you have stored in the bank to back the card. Can you see it now?

Imagine you are going about now with empty cards that has no "money" or paper currency backing it and claiming to have money. That is the way the paper currency is not money because nothing is backing it but the TRUST FACTOR held together by greedy men all over the world. The global meltdown and all the revelation that have come to light in Wall

Street and financial sectors all over the world is a lesson.

In less than a decade or more depending on the speed of evolution and development of your own country, there will be no more paper currency in existence and our children and grand children will never call paper currency money, but they will call cards money just because that is the "money" they will know. Just as paper currency is the "money" many of us know due to ignorance of history until now.

I expect every reader to train up their children with financial intelligence and an accurate understanding of what money really is so they will not be in bondage to cards and debts like millions all over the world instead of exchanging value.

As the world progresses, I see another evolution coming up with time when we won't use cards anymore but there will be computer chips implanted in people's hands, foreheads etc to become transaction points or terminals. I guess when we get to that level - YOU WILL CALL YOURSELF MONEY and you may not be far from the truth.

WHAT IS MONEY?

At this stage, let me give you the definitions of money based on the knowledge we now have.

① MONEY IS ANY MEDIUM OF EXCHANGE

Whatever you have that you can exchange for what you need is money and not necessarily paper currency or cards. Remember Energy, Skills and Trade by Barter at all times because that reveals the real money.

Whenever you need anything from now, change your

paradigm from thinking of how to get "money" - paper currency to acquire it, to how to use "money" whatever you have to acquire it.

At this level of thinking, innovation and creativity flow. It's quite unfortunate that for ages, people have been using what they have to get what they want negatively through prostitution - sex for cash, and robbery - weapons for cash and valuables, etc but it's time for you to begin to see things differently and focus on positive things to use as instruments of exchange.

① MONEY IS A REWARD FOR SOLVING A PROBLEM

Money only flows in the direction and in exchange for value. The level of problem you solve determines the level of money you have. People only pay you for the problem you solve.

Solve small problem = Small Money

Solve medium problem = Medium Money

Solve big problem = Big Money

Solve national problem = National Money

Solve global problem = Global Money

Nobody is paid for discovering or identifying problems except they solve them. The ability to identify problem is not complete if you cannot solve it. Many people in today's world are good at seeing, identifying, noticing

and complaining about problems but still remain poor because that does not attract money except they become a problem solver and a solution provider.

THE GLOBAL MELTDOWN AND RECESSION DECEPTION

With this new understanding of what money really is, can you now see that we don't really have a money problem, but wisdom and knowledge problem; and men have gathered again with their propaganda and conspiracy to make people panic and follow their plot. All over the world, experts and economists are confused because their expertise is limited and another evolution is taking place to produce new templates for global operations. I will be sharing some things with you all through this book that will set you free from poverty and lack for life.

THINK ON THESE

If paper currency is money, where did all the money go that led to global meltdown or recession? Were the currencies burnt or stolen by aliens or why did we all agree that there is no money globally and nations are filing for bankruptcy? The truth is that the greed of man that withheld "THE TRUTH FACTOR" backing the paper has finally yielded global disgrace and we are being forced to have a rethink.

KNOW THIS

Since money is any medium of exchange and a reward for solving problems:

Can the world ever stop having something to exchange for what they need?

Can the world ever stop having problems that need to be solved?

Don't bite the bait of deception and the conspiracy of recession. Choose to develop and discover things you can use to make exchange and develop yourself to be a problem-solver and you will never have money-problems but become recession-proof.

What people don't know kills them because ignorance is darkness. Many things exist in our world today that was called impossible yesterday, and today's impossibility is tomorrow's reality. The crude oil that has become a globally valuable commodity was once dearth and was called black devil because the Agrarian Age saw it destroy their lands and hinder cultivation; killing sea creatures, and causing death to people through poisoned waters. It was black devil until the knowledge of refining came in the Industrial Age and it suddenly moved from black devil to black gold in one swing.

The wise men of the early part of the Industrial Age said oil will dry up and finish at a particular date especially when they saw the way it was being consumed by cars, but the discovery and production of the fuel-consumption products and engines that cut the fuel usage of cars by 70% then made a fool of the wise men's prediction, let alone the discovery of oil in many nations of the world which "the wise men" never realised had oil. Decades later, nations are still discovering oil and joining the league of oil producing nations. Oil seems to be valuable today until another discovery like biofuel will make nonsense of oil and then "Wise men" of our days who depend on oil to survive may wake up too late.

☉ Land was useless to the hunters until the Agrarians came,

which is why native occupiers of lands laughed as they sold their lands cheap, thinking the land was useless because they have hunted every animal on it. Are they laughing now when they see what is coming from the land and under it? Even sand is valuable today as it is used to manufacture valuables.

- Ⓔ Black devil (oil) was useless to the Agrarians until refining knowledge came.
- Ⓕ Entrepreneurship, ideas, etc were foolishness to the Industrial Age because of the illusion of security via salaries and pensions.

An Example

In the Industrial Age, let's say you employed fifty people to work as dishwashers in the factory cafeteria/canteen and you paid them a thousand each per month - totaling fifty thousand monthly. In the Technological Age, a dishwashing machine will cost you less than fifty thousand to buy and install, and it will replace forty eight if not all fifty people. It will save you money, time, complaints etc.

The dishwasher become a boom for you

The dishwasher become a doom for salary earners

As the world is advancing, ask yourself some simple questions:

- Ⓔ WHAT DO YOU DO FOR A LIVING?
- Ⓕ CAN A MACHINE, ROBOT, COMPUTER OR TECHNOLOGY REPLACE YOU?

- ❷ DO YOU HAVE THINGS YOU CAN EXCHANGE FOR WHAT YOU NEED OR WILL NEED THAT NO TECHNOLOGY CAN REPLACE?
- ❸ DO YOU HAVE WHAT IT TAKES TO SOLVE PROBLEMS?

Those who solve today's problems will survive today, and those who solve tomorrow's problems today have secured their future.

Wake up and be wise because the school has started, and I hope you are learning. Staying in the kitchen with your mother anytime she is cooking without learning the secrets and technology behind the cooking like the ingredients, its quantity, measure and timing etc is useless because after her exit, you will still be stranded.

This book is all about giving you the inside secrets and technology for wealth creation, preservation and entrepreneurial success. Let's proceed to the next chapter as I unveil to you the ten places where money is hiding. Come with me!



TEN PLACES WHERE MONEY HIDES



"Many people look, but only few people see"

Back when the telegraph was the fastest method of long-distance communication, a young man applied for a job as a Morse Code Operator. Responding to an ad in the newspaper, he went to the office address that was listed.

When he arrived, he entered a large, busy office filled with clatter, including the sound of the telegraph in the background. A sign on the receptionist's counter instructed job applicants to fill out a form and wait until they were summoned to enter the inner office.

The young man filled out his form and sat down with the seven other applicants in the waiting area. After a few minutes, the young man stood up, crossed the room to the door of the inner office, and walked right in.

Naturally, the other applicants perked up, wondering what was going on. They muttered among themselves that they hadn't heard any summon yet. They assumed that the young man who went into the office made a mistake and would be disqualified.

Within a few minutes, however, the employer escorted the young man out of the office and said to the other applicants, "Gentlemen, thank you very much for coming, but the job has just been filled."

The other applicants began grumbling to each other, and one spoke up saying, "Wait a minute, I don't understand. He was the last to come in, and we never even got a chance to be interviewed. Yet he got the job. That's not fair!"

The employer said, "I'm sorry, but the last several minutes while you've been sitting here, the telegraph has been ticking out the following message in Morse Code: 'If you understand this message, then come right in. The job is yours.' None of you heard it or understood it. This young man did. The job is his."

We are so busy living in a world that is full of noise and clatter, like that office. People are distracted and unable to hear the still, small voice and inspirations.

The above story is from another email forwarded to me sometimes ago and it's a good way to start this chapter. With all the things I have shared with you so far especially in the last chapter, I believe you are now better informed to realise that whatever you need can be yours if only you know where to look and what to do.

For decades, I have heard people complaining of not having money and not being able to FIND money to do what needs to be done. One will then want to ask - WHERE IS MONEY HIDING?

I have discovered ten places where money is hiding and as we

explore them one by one, I want you to be very sensitive and reflective because I have seen many people become financially free just by this discovery.

ONE

MONEY HIDES IN PEOPLE

Today, we have over seven billion people on the earth and I can tell you clearly that just like the spider is loaded with webs within it, money hides in people and will easily flow from them to you if only you:

Have something to exchange for it or

Solve a problem for them

Money will always flow in the direction of value. All the people around you have money but cannot give it to you except you have something of value to make them release it. This fact became more real to me in March 2009. I was in my hotel room in London and it was during what was then called The Peak of Recession and the late Michael Jackson had announced his proposed "THIS IS IT" concert that was to run for months.

Due to the demand for the tickets as a result of the media hype and the announcement that it will be his final concert ever, the shows were increased to 50 shows over a period of months. The venue was to be in 20,000 seats O2 Arena which means they expected a million people in fifty shows. Guess what, people came from all over the world and some even stayed at the O2 Arena overnight just waiting for the ticket sales to open at the office and online. At £70 per ticket, £70 million pounds

came in from the ticket sales to people. The concert was still months away and the world was supposed to be in recession, but 70 million pounds still came out of people. Michael Jackson unfortunately passed on before the concert could start, but you get the message.

There are millions hiding in people that can also flow to you if you create value to draw it out.

TWO

MONEY HIDES IN PROBLEMS

Money hides in problems, and every problem you see is money in disguise. Instead of complaining about problem, every reader should start thinking solution because seeing a need and meeting it/seeing a problem and solving it is what draws money out of problems. Look around you, every problem you see; every need you see around is a potential money-spinner for you. One man's problem is another man's opportunity.

The food-seller makes money from your hunger-problem

The Cloth-seller makes money from your nakedness/fashion-problem

The teacher/school makes money from your ignorance-problem

The doctor makes money from your health-problem

The lawyer makes money from your crises-problem

The transporter makes money from your mobility-problem

The landlord makes money from your shelter-problem

The list goes on but you get the message. Stop complaining about problems and start solving them. Make a list of problems and needs that exist in your environment, and start picking the ones you can solve and money will flow.

People have made money from problems for generations till date just by solving general problems like the basic needs of man (food, shelter, clothing, transportation etc) to unique problems in different sectors, nations and lives. From birth to death, there is money in every problem and it's time to start making money. Can you imagine yourself finding the cure to HIV/AIDS, Cancer etc and remaining poor? There are countless problems to solve locally, nationally and globally and there are billions to be made - Get to work!

THREE

MONEY HIDES IN GIFTS AND TALENTS

There is no single individual on earth that is not gifted or talented in at least one area. The Creator ensured that no one was created empty. As human beings, we are stuffed with potentials and they are within to sustain us in the journey of life.

YOUR GOLD IS TIED TO YOUR GIFT

YOUR PROFIT IS TIED TO YOUR POTENTIAL

YOUR TREASURE IS TIED TO YOUR TALENT

As ignorance and inability of many to discover, develop and deploy their gifts, talents, and potentials have kept them poor for generations, many industries with billions in turnover

have been developed around this money hider.

All our Sportsmen and Women

All our Musicians

All our Actors and Actress

All our Comedians

All our Public Speakers and Teachers etc have all come to validate this fact that money hides in gifts and talents. I have seen people with unique gifts and talents stay in poverty and complain of lacking money, when all they needed was available within them like the spider and its web. What many people call hobby today is nothing but the Creator's provision for their sustenance.

Can you sing?

Can you act?

Can you cook?

Can you make people laugh?

Can you write?

Can you barb?

Can you sew?

Can you make hair?

Can you drive?

Can you talk?

Can you hear?

Can you see?

Can you walk?

Can you laugh/smile?

Can you move?

Can you sit?

Can you stand?

Can you run?

Can you jump?

Can you push?

Can you carry etc?

The list of possibilities is endless and I have seen people make money and become millionaires just by using their gifts, talents and potentials; and I can tell you, there is nothing as fulfilling as getting paid for doing what you love, what you are passionate about, and what you can do for free.

FOUR

MONEY HIDES IN OPPORTUNITIES

Opportunities are doorways and ladders to new levels of life, and countless opportunities abound in today's world to make money. Like I said earlier, one man's problem is another man's opportunity and money hides in opportunity. Many times, what people call success or luck is just opportunity meeting with preparation. It is better to be prepared waiting for opportunity than for opportunity to come and meet you unprepared. Due to ignorance of how to identify opportunities, a lot of people have missed making money.

I have the privilege of running a group of companies with about nine subsidiaries and I can trace almost all of the subsidiaries to an opportunity I saw, realised or came across and today each of the business is bringing in her own income. I discovered a secret about opportunity almost 2 decades ago

and it has guided me till date.

“SINCE MONEY HIDES IN OPPORTUNITY, WHENEVER PEOPLE ASK ME IF I CAN HELP WITH SOMETHING, I INSTANTLY BECOME A MIDDLEMAN BETWEEN THEM AND THE SOLUTION BECAUSE I SEE THEM COMING TO ASK ME AS AN OPPORTUNITY WITH POTENTIAL FOR MONEY TO FLOW.”

What does it take to develop yourself or discover contacts to solve peoples' problem and meet their needs. In today's global village and the internet being the village square solution is just a click away.

FIVE

MONEY HIDES IN PRODUCTS AND SERVICES

Think with me for a while. How much have you spent in the last twelve months? What did you spend the money on? The answer is very clear. You have spent at least 70% if not 100% paying for products or services. What this mean is that money has flowed out of you to others for products and services. No wonder the word currency is used to describe “money”, because, it is like currents that either flow towards or away from you. Money hides in products and services and those who have products or offer services keep making money no matter the economic climate, recession or no recession.

Are you not paying for food?

Are you not paying for transport?

Are you not paying for rent?

Are you not paying for basic daily, weekly needs?

Are you not paying for utilities?

From the attachment or wig on your head

To the jewelries on your ears, neck, hands, or otherwise

To the glasses on your eyes

To the body cream and hair cream

To the clothes on your body

To the wrist watches on your wrist

• To the shoes on your feet

To the utilities you enjoy like, phones, cables, electricity, internet etc

They are all somebody's products, services or creation - their brains did it. Some people are even label or designer freaks that waste money by insisting on buying specific labels or brands for status sake and not necessarily value.

You are spending money on someone else's BRAIN CHILD and LABEL - Where is your brain child? Where is your own product or services that people can pay you for? You are in school now and it's time to put on your thinking cap. Money hides in products and services and the world is waiting for yours.

SIX

MONEY HIDES IN IDEAS

Yesterday's impossibility is today's reality and today's impossibility is tomorrow's reality. To say that ideas rule the world is no doubt a statement of fact. Countless ideas flow through the human mind on a daily basis but only those that

are captured and acted upon become products or services.

There are no creators. There are no innovators. All we have are discoveries and downloads from the Creator acted upon for result. When the earth was created, countless things came with it, but until man discovers it, it is non-existent and impossible to man. We did not create the trees but by ideas and discoveries downloaded from the Creator, we have now used trees to produce all manner of things.

Centuries ago, mankind lived without electricity, cars, airplanes, televisions, refrigerators, telephones etc. Just decades ago, we had no laptops, I-pads, cables television etc. and years ago, there was no Facebook, YouTube, Twitter etc. The richest men in our world today are no more hunters, farmers or industrialists but ideas-people who now make billions from their ideas. Smart work is displacing hard work and brainpower has taken over from muscle power.

How many times have ideas crossed your mind and you ignored or procrastinated only to see them done by someone else a while later. It usually ends up with this statement "AND IT CAME TO MY MIND". Nobody owns the monopoly of ideas. Anyone who captures and acts on it is credited as the pioneer or inventor. Money hides in ideas. Ideas rule the world and it is time to make your mark.

From E-bay to Amazon

From YouTube to Facebook

From laptops to I-pads

Who knows what next the world will experience? Why can't

are captured and acted upon become products or services.

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From E-bay to Amazon

From YouTube to Facebook

From laptops to I-pads

Who knows what next the world will experience? Why can't

when you have a worthy course or worthy idea to pursue or implement, don't hesitate because money hides there. Instead of begging for money and favours, you will be amazed at how money can flow out when you come up with a vision. It is time to become a visionary and release the flow.

EIGHT

MONEY HIDES IN WORK

He that will not work, let him not eat because no work no pay. When people hear of work they get edgy as if work is a negative thing. Work is not a negative thing, and the reason why people feel uneasy about work is because they are locked up in the rat race of life with golden handcuff; doing a job they don't like for the kind of money they don't like. They are sad on Mondays and glad on Fridays. But, if you understand that money hides in work and that there are different kinds of work: hardwork, smartwork, brainwork, muscle work etc, things will change.

Fishes don't struggle to swim

Birds don't struggle to fly

And I can assure you they don't see it as work, because they are doing what is natural to them. Take the fish out of the water, or put the bird inside water and they begin to struggle for survival. Most of what people call work today is not work but struggles and jobs. It is time to move from jobs and struggles to work.

You don't struggle to eat except you are sick

You don't struggle to talk except you are sick

You don't struggle to walk except you are sick

You don't struggle to think except you are sick

In the same vein, work should never be a struggle or a job except you are misplaced and just doing what you find to do for survival and not what you love to do or are created to do.

You have only one life to live, and it is too short to spend it struggling. Millionaires and billionaires all over the world, sometime work harder and for more hours than the average person but to them it is not a struggle because they are doing what they love. They make loads of money from it with a secured future.

It is time to start a different kind of work, with a different kind of purpose, income, and result instead of struggling for survival and mistaking it for work. Work is good and the only place where success comes before work is in the dictionary, but hard-work still comes before success in the same dictionary. You have to work to succeed and you should take it more seriously from now so that money can flow.

NINE

MONEY HIDES IN SEED

Your future is in your seed because buried within every seed is great potentials for surprising outcomes.

Opportunity sometimes disguises as challenges

Treasure sometimes disguises as trash

History sometimes disguises as a common event and

Tree sometimes disguises as a seed

You cannot count the number of oranges in a seed even though

you can count the number of seeds in an orange. This is so because every seed is potentially an orchard.

Out of a liquid sperm seed comes a solid child

Every woman was once a baby girl and once a sperm seed

Every man was once a baby boy and once a sperm seed

Every forest/plantation was once a seed, and though we all know that a tree does not make a forest, yet every forest begins with a tree which starts as a seed. No wonder startup capitals for businesses are sometimes referred to as SEED CAPITAL.

What do you have in your hand?

What do you have in your mind?

What do you have in your house?

See the potential in that cream seed, cash seed etc and step out. If you don't step out of the boat, you cannot walk on water, and you never know what you can achieve until you try. If what you have is not enough to do what you want to do, release it as a seed and expect a harvest.

You want to start a school but don't have enough, then start offering your services as a seed and volunteer to help others and harvest will flow. The volunteer principle is a seed principle that many have used to release money. My first major job in life after my graduation was a volunteer job. I offered myself for free and it later became a paid permanent job before I finally stepped out on my own.

TEN

MONEY HIDES IN THE CREATOR

Except you are an atheist, you should know there is a Creator

who created the whole world and all the people in it. And if you are a good student of history, you will realise that He created the world in few days, mankind in few minutes or probably hours, and He did not do any of those with "money".

If He did it then, He can do it now and since He is not limited by the natural limitations and natural supply, He has a supply source that is supernatural, universal, inexhaustible, inexplicable and available to all who know how to connect to it.

Money hides in the Creator and if you connect with Him in a covenant relationship, you can have access to this supernatural supply that can never run dry or be affected by any natural inhibitions.

Do you know how the water gets into the coconut?

Do you know how liquid sperms become solid baby?

Do you know what holds Atoms together?

Do you know the pillars that prevents the sky from falling?

Do you know the power that tells the sea where to stop?

Do you know what hides the stars and moon till they are needed etc.

As humankind, we are limited and natural but the Creator is unlimited and supernatural. If we connect with Him, He can add His super to our natural and give us access to His supernatural supply. Money hides in the Creator. Connect with Him and let it flow.

It is time to move on and realise The New Rules of Money.



THE NEW RULES OF MONEY



*"If you do it the way they have been doing it,
you will also end up the way they have ended
up, and get the result they got"*

Second year medical students were attending their anatomy class. They all gathered around the dissection table with a corpse specimen.

The Professor started the class by telling two important qualities as a doctor. The 1st is that NEVER BE DISGUSTED FOR ANYTHING ABOUT A BODY, e.g. He inserted a finger in the dead man's anus and tasted it in his own mouth. Then he told the students to do the same.

The students hesitated for several minutes but this was their first major test and nobody wanted to fail. But eventually everyone inserted their fingers in the dead man's anus and then tasted it.

When everyone finished, the Professor looked at them and said: the most important 2nd quality is OBSERVATION. I inserted my middle finger but tasted the index finger. Now learn to pay attention.

Moral: Life is tough but it is a lot tougher when you are not paying attention.

Thinking you know all about money and don't need to learn any new thing is a mirage and a deception because things are constantly changing and rules too are constantly changing. Take communication for instance. Things have changed and the rules have changed.

From smoke signal

To talking drums

To talking

To letters

To phones

To email list

To discussion groups and boards

To websites

To blogs and micro blogs

To photo sharing sites

To social-networking sites

To video-sharing sites

To Wikis etc

To ignore the change and new rules may spell doom for anyone. The rules of money have changed and since change is the only constant thing on earth, personal and general changes are inevitable and can lead to new trends. For instance, communication changes led to the new communication trends of today.

The terrorist event of September 11, 2001 in the United States and similar moves since then changed the way we travel and created a new trend in air traveling process and the aviation industry. There are five steps to creating trends both in individuals, groups, corporations, nations etc and I will want us to examine them and also some other trends to note so as to broaden our horizon on the new rules issue. We don't only have new rules of money, we have new rules of love, new rules of life etc.

HOW TRENDS ARE CREATED

1. Significant Pain Or Pleasure

For a trend to be created, the first step is that you experience a significant pain or pleasure that changes things in your life and this leads to step two.

2. Question The Status Quo

With significant pain or pleasure comes questions like "why did it happen" for pain and "how can I keep it" for pleasure. This leads to step three.

3. Search For An Alternative

At this stage, you are looking for an alternative to escape the pain or to increase and retain the pleasure depending on what triggered the trend setting journey, then comes step four.

4. Adopt New Values

Depending on the alternatives one comes up with, new values are adopted that begin to shape one's actions, reactions and life. Since our values shape our behaviours, the new behaviour

becomes the new norm and then step five emerges.

5. A New Trend Is Created

From pain/pleasure, to questioning, to search, to adoption of new values, a new trend emerges with new realities and new rule.

The evolution from the first hunting level till date as seen earlier all brought in new realities and new rules.

SIX TRENDS TO NOTE

In today's world, there are six trends to note that affect business, economy and finance.

1. Technology

Things have changed due to technological advancement as we will see in one of the new rules of money. The world has become a global village and the internet has become the village square. In 1993, there were only 50 sites on the World Wide Web, but today there are hundreds of millions of them with more joining on a daily basis.

2. Shamelessness

You only need to watch some talk shows or reality shows on television to realise that people are more shameless today than ever. Some of the things that people flaunt today are things that made you bury your head in shame years ago. Media, entertainment and advertisement companies have capitalised on this to rake in millions.

3. Questionable Hunger

Another new trend to note is the fact that people hunger for

information but not knowledge or transformation. It is easy today to see people especially today's youth recite lyrics of songs in a whole album and yet they fail massively in examinations and other vital tasks due to lack of knowledge and mental laziness towards valuable tasks.

4. Spiritual Quests

Never in history has there been a spiritual quest and hunger in people like it is in today's world. People tend to have woken up to the supernatural in a negative way that people get involved in new age, eastern religion, occultism, etc., all in their quest for the supernatural. People seek more of manifestations than sound doctrines.

5. Dyslexia

The world today has become more dyslexic than normal. Dyslexia is a broad term used to define a learning disability that affect one's ability in various ways. Like ability to read and short term memory. Today, you see that to get the best, you must combine words and pictures, sounds and images. Many people's attention span is so short now that KISS is the new norm. KISS (Keep It Short and Simple).

6. Selfishness

The final trend I want you to note is the fact that our world today is a "me generation" and people have become more selfish and self-centered than normal. Today, people want products without process and value at little or no price. Major corporations have realised these trends and have come up with mini-packs of their products as opposed to the usual big family packs.

Mahatma Gandhi was no doubt right about the 7 deadly sins which have become the norm of our time. Gandhi in young India 1925 came up with this universally yet time tested list.

SEVEN DEADLY SINS

1. Politics without principle
2. Education/knowledge without character
3. Pleasure without conscience
4. Science without humanity
5. Commerce/business without morality/ethics
6. Wealth without work
7. Religion/worship without sacrifice

Change is an unavoidable constant and trends are an unavoidable reality, so wisdom demands that one equips oneself with accurate, relevant and up-to-date knowledge in every area to successfully navigate one's way in life. In the world of money, the rules have changed and one needs to wake up and wise up. In 2006-2007, I was part of an online group where these eight new rules of money emerged.

NEW RULE ONE

KNOWLEDGE IS THE NEW MONEY.

Few years ago, I was speaking at a conference in New York and one of the participants asked me a question that I have been asked in different platforms from Ghana to Botswana, Italy to France, London to Ireland, etc especially in this period of global "recession".

"WHAT WOULD YOU ADVISE ONE TO INVEST ONE'S MONEY IN AT THIS PERIOD?" My answer is always the same and it is INVEST IN YOURSELF MORE NOW; INVEST IN YOUR PERSONAL DEVELOPMENT. This should take priority now than other investment vehicles because knowledge is the new money and what you know determines how far you go. In the hunting age, it was energy and skill. In the Agrarian age, it was exchange via trade by barter. In the Industrial Age, it was coins, then paper currency. The Technological and Information Age, it is card and now information which is today's and tomorrow's money. Those who know rule over those who don't. Knowledge helps you to be creative, innovative, full of ideas, ahead of others, and have more substance with ease.

I started travelling to the United Kingdom in 1997; that is fifteen years ago. Due to my investment mentality and understanding of the power of opportunity, I immediately searched out investment opportunities. From my next trip in 1998, I started traveling with loads of goods to sell in the United Kingdom. Sometimes I travelled with as much as sixteen big bags and boxes of goods and had to go through all kinds of stress and processes to complete the journey. Because of my goods, I always had to go through the "goods to declare" doorway at the London airport and face searches and charges that I had to pay. My customer-base grew. I made good money but I outgrew that stage and changed strategy over time because I realised that knowledge is the new money.

By investing in my personal development and becoming a wealth creation agent, I now go into the same United Kingdom with just a bag and nothing to declare or be charged for and I make more money. Because I no longer carry bags of goods to

sell, but loads of information, principles and strategies to sell. The goods that brought the money used to be in my bag, but now they are in my mind and my brain. Though, they are invisible, they are more valuable and more productive. Knowledge is the new money my friend, and it is time to know more to make more.

NEW RULE TWO

LEARN HOW TO USE DEBT

Many people in today's world are in serious financial dilemmas due to debt and their greatest desire is to become debt free; so, hearing something about debt is not something they are interested in. But, wisdom demands that you open up yourself to fresh perspectives in life so as to keep learning and growing. There are two kinds of debts; Good debt and Bad debt. We will deal extensively with the bad debt issue later.

Good debt is a leverage - Investment and wealth-creation tool

Bad debt is a bondage - Consumer and wasteful loans

Bad debt is what has put millions in financial hardship because they incur debts to acquire consumables and liabilities because they allow themselves to be deceived by debt marketers and credit-cards-issuing companies (More on this, later in the book). Good debt on the other hand is a leverage, and you see countless millionaires, billionaires and corporations having debts and you wonder. These are good debts because they have learnt the power of leverage and they use debt to create wealth by borrowing money cheap and using it to invest, acquire assets, or create wealth that gives greater return than the cost of the debt. For example, if you take a loan at between 5-20% interest per annum and you invest it into an asset,

investment or business that gives you a return of between 25-300% return per annum, it is a good debt because you are now using debt as a leverage to creating wealth. It is sometimes called Other People Money (OPM) in wealth creation. You can have many leverage options.

OPM - Other People's Money

OPT - Other People's Time

OPE - Other People's Energy

OPI - Other People's Idea etc

That's the whole essence of creating systems and structures. Save Your Self Time Energy and Money.

I have used other people's money to create wealth in innovative ways over the years, and still do without borrowing. A woman in Australia and her son learnt this truth and today are doing well. They started a vending machine business years ago by putting a vending machine that cost them \$140 dollars in a store and they made \$30 profit per month which is over 20% profit per month. They used debt by taking a loan of less than 10% interest per annum and bought more machines for more stores and centres until they had 400 vending machines giving \$30 each per month totaling \$12,000 monthly cash flow. You may check their books and call them debtors because you lack understanding but they know better. Why pay up my debt that cost me 6% per annum and makes me over 400% profit per annum with my cash when I can continue using the cheap debt (OPM), and put my cash in other things. Learning how to use debt is a new rule of money, so LEARN IT before doing it, lest debt uses you. Good debt is better than bad debt, so also, NO DEBT is better than good

debt.

NEW RULE THREE

LEARN HOW TO CONTROL CASH FLOW

Cash flow is the lifeblood of any serious business and the goal of any meaningful investment. The inability to manage cash flow has killed many businesses and learning to control cash flow matters a lot in today's world.

I have seen businesses with great assets go under and become bankrupt or acquired cheaply by others because even though they had assets, their assets were not liquid and they had no flow of cash to stay afloat. Have you ever been in a situation where you had need for some money urgently but could not get it. You had lands, cars, valuables etc worth hundred times the cash you needed but you know you cannot sell them as quickly as you needed the cash? You had assets but have no cash flow and you were stranded because your assets were not liquid assets. This is why we teach people to diversify their investment into segments e.g

25% in Real Estate

25% in Capital Market

25% in Business or Intellectual Property

25% in Cash etc.

Having cash set aside or doing things that bring daily, weekly or monthly cash flow is vital in today's world. This truth became more real to me in the last few years. Due to the global "recession", a lot of people don't have the kind of money they would have loved to have, and this has affected many

businesses and made them go belly up. I run a group of companies that as at the time of this publication has nine subsidiaries and we have survived and continued to thrive for three major reasons:

Supernatural supply by covenant connection to the Creator

Multiple streams of income

Power of monopoly due to our intellectual property via my books, CD, DVDS and information products.

One thing became real when evaluating the performance of each subsidiary. The subsidiaries without regular cashflow-producing products have large assets but no liquidity e.g we have loads of money tied down in Real Estate that is virtually debt free and appreciating but not producing cashflow even though incurring expenses continually because people are more concerned with survival now than buying lands.

We have had to cancel tours in the last three years in the Travelling and Tours Business and lost money because people could not afford to pay for or go on holidays due to their financial challenges. However, some of the subsidiaries that produce regular cashflow like the Training/Seminar Business, and the Information product marketing and sales business continue to bring money weekly and sometimes daily because they are good cashflow businesses. What if we did not have other subsidiaries making money and producing cash flow to move others forward? Thank God for multiple streams! Now I know better and we are now focusing more on cash-flow businesses.

Every business has overhead costs, and if you don't know how

to manage your cashflow, you will end up not having money to meet your short and medium term expenses. Before you know it, you may go under even though you have assets. I really do hope you get the message because this cash-flow thing is very key!

NEW RULE FOUR

PREPARE FOR BAD TIMES AND YOU WILL ALWAYS HAVE GOOD TIMES

Life is a cycle and not a straight line and just as the earth moves and rotates so does life. Things don't always go the way you plan in life and in business, and seasons do change. Like the rainy and dry season, like winter, spring, summer and fall, sometimes money flows and sometimes it is expenses that flow and money goes. The Good book states:

Go to the ant, you sluggard! Consider her ways and be wise. Which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest. How long will you slumber, o sluggard? When will you rise from your sleep? A little sleep, a little slumber, a little folding of the hands to sleep—so shall your poverty come on you like a prowler, and your need like an armed man. Proverb 6:6-11:

King Solomon was one of the wisest and richest kings that ever lived and you now see what he had to say. He definitely knew this new rule well ahead of many. If you prepare for bad times, you will always have good times. If you find yourself in a season of plenty, abundance, opportunities and constant flow of money, don't waste or spend that season anyhow. Don't expect it to continue like that. Save for the future, so that when

seasons change (and they definitely will), you won't end up in regrets and "had I known".

- Ⓔ Never spend it all - All your income is not to be spent
- Ⓕ Develop a saving culture - At least 10-20% of your monthly income must be saved.
- Ⓖ Pay yourself first - Set investment money aside first before other expenditure
- Ⓗ Prepare for dry seasons - Always have between three to six months of your living expenses saved up in cash, just in case or you have a cash-flow investment that produces daily or weekly cash-flow for dry season.

Get my book "Pathway to Wealth" if you can, but later on in this book, we will revisit some of the principles.

NEW RULE FIVE

THERE IS NEED FOR SPEED NOW

Earlier in this chapter, we looked at how trends are created and six new trends to note; one of which is technology. Technology and especially the internet has affected the way business is being done in today's world and the speed with which money is being made. If you don't structure your business and product to speed up, I am sorry you will be left behind. As paper currency is giving way to card, e-commerce is tomorrow's business and today's reality, and any business that is not online by now and making money via e-commerce is already a threatened business with limitations, and that is why most African businesses are not global players because we still have infrastructural challenges in the I.T and e-payment

platform.

Consider this. Decades ago, for you to buy a book, you go to the bookshop, so owning a bookshop was a lucrative business but today to buy a book you go online and order for it and days later, it arrives at your house or office. Online sales and e-commerce platforms like Amazon are now taking the place of bookstores and any bookshop without online sales platform is still joking. To make things faster you can now even download the book in electronic format called e-books instantly as you pay online, and this is a further and greater threat to bookshop business. Check this out:

A bookshop makes money but slowly

Online orders make more money due to greater speed

E-book makes even more money due to even greater speed

Paying with cash or cheque is more expensive and slow

Paying with cards is cheaper and faster.

As an author, if I write a book and print thousands to sell, I have printing cost, storage cost, sales cost, processing cost etc and it takes time, energy, staff etc. Let's say I sell at \$20 a copy, I make money but with much stress and slow speed. If I sell the same book online for \$20, I make more money because I have lowered the overhead cost just by automating the sales, but I still have expenses. If I make the same book an e-book and sell for even \$10, I make more money because my overhead is now very minimal and all they are downloading is just 1 copy of the book so I don't need storage, inventory and production cost is low etc.

I make more money with less stress and less capital. Do you see it? When I learnt this new rule years back, I quickly made adjustment in my strategy and today I have added speed to the things I do. Instead of writing only books and hosting seminars, I now have CDs and DVDs out in the market that spread my messages faster and cheaper and bring more income than hosting seminars with loads of money.

Years ago in Nigeria, going to the bank was a whole day's job because of the snail and tortoise speed of operation. By this new rule of money, new generation banks came into existence and cornered the market by taking over due to the speed of their operations. What do you do for a living? How fast is the speed of operation and revenues? The rules have changed and so should you.

Take your business online. Become a global player. Embrace e-commerce and secure your future.

NEW RULE SIX

LEARN THE LANGUAGE OF MONEY

Every area of life has a language and only those who understand the language can succeed therein. Doctors have their language, lawyers have theirs, the police and military have theirs, and money has a language. Have you ever seen a doctor's note or prescription sheet? Did you really understand what he wrote? I bet you did not, but take it to the Pharmacist and he understands what is written and knows what to do because he knows the medical language.

Have you ever been to a court before and listen to proceedings? You will hear all kinds of expressions, codes and terms that only those in the profession understands. The same

goes for many other sectors of life. When you watch films that involve detectives, forensics and the police, you hear things like Jane Doe or John Doe which means a yet-to-be-identified person. You hear "what is the E.T.A?" which means, "What is the Estimated Time of Arrival". If you don't know their language, you will be lost.

Now, coming to finance and wealth creation, you need to know the language of money so you won't be confused, defrauded or deprived. Many have signed financial contracts and documents that have put them in trouble just because they did not read some parts or understand the financial language used. When you see word like prorated, compounded, equity, debenture, deliverable, derivatives etc or abbreviation like R.O.I, RND, QC, C.S.R, M.D.G's, etc you may become confused.

People in different sectors use their own unique language for many reasons.

- Ⓐ That is what they are meant to use.
- Ⓑ That is what they are used to.
- Ⓒ That is what their sector will understand.
- Ⓓ That is what makes them to be taken serious.
- Ⓔ That is what shows they are knowledgeable and competent.
- Ⓕ That is what separates them from outsiders.
- Ⓖ That is what makes you respect them etc.

If you want to succeed financially, you must learn the language of money and understand what money is, how to

make, manage and multiply it. you must understand cash-flow, income, expenditure, assets, liabilities, compound interest, inflation, balance sheet, etc. Unfortunately, schools don't teach financial intelligence so you have to get it by personal development and capacity-building through books (like this), coaching, mentoring, seminars etc. It is time to learn the language.

NEW RULE SEVEN

LIFE IS A TEAM SPORT SO CHOOSE YOUR TEAM

The days of the lone-ranger and running solo is over. These are the days of networking, mergers, collaborations etc, and if you did notice you will realise that even the Lone-ranger was not alone. He had a horse named Tonto.

Life is a team sport. Business is a team sport. Making money, managing money, multiplying money, wealth creation etc. are all team sports and you cannot do it all alone without having others on board with you. To succeed in today's world of business and to create lasting wealth, you need a team and there are some people you need on your team.

A Lawyer:

You need a lawyer for yourself and for your business that will advice you on legal issues as well as legal implications of every step you take. Don't ever sign any contractual document without your lawyer first seeing it.

An Accountant:

You need a good accountant to help you put your books in order and do your reconciliations (another language of

money). Many individuals and businesses have been affected by poor book keeping and poor or improper accounting procedures.

An Auditor and Tax Consultant:

There are statutory obligations that cannot be compromised if you want to last in the world of business and wealth creation and there are tax implications for every transaction you get involved in and you need experts' opinion to help you stay clean and sheltered.

You need a Marketing Person:

Sales and marketing is the soul of any business venture because you are either selling products or offering services and if you don't have customers, you don't have a business. You need people on your team to help you market yourself, your business or your product.

You need a Publicity/Branding Person:

In today's business world branding and packaging is very key and letting people know you exist is very vital or else you die in obscurity. A Good Product plus Bad Publicity will result in Low Sale or No Sales.

You need a Coach or a Mentor:

A mentor is no doubt a valuable asset to your life and vital to be on your team. Why re-invent the wheel and repeat the mistakes of others when coaching and mentoring can save you the headache. You need mentors for different aspects of your life. Especially for wealth creation, you need a financial mentor.

You need a Think Tank Team:

Major corporations today have Research and Development Unit (RND) or Quality Control Unit (Q.C). This is vital to keeping them valuable and relevant. In your life, you also need a team of people like advisory board or brainstorming teams that you will always run your ideas and plans by and brainstorm with for progress.

Others:

You need an insurance person, security person, health person etc all in your life but space will not permit me to go on and on but you have gotten the message. Life is a team sport and you need to choose your team. It is a new rule of money that must not be ignored.

NEW RULE EIGHT**SINCE MONEY HAS FAILED, LEARN TO PRINT YOUR OWN**

We have earlier examined the evolution of money so you should understand what I mean by "since money has failed". What we call money today is not money as we have now discovered and since knowledge is the new money, wisdom demands that you use knowledge to create your own wealth. How do you print your own money?

- Ⓔ By using the knowledge of where money is hiding to release your own money and create multiple flow of money into your life.
- Ⓔ By using knowledge to create your own products, services etc. You don't necessarily have to be a public

speaker to produce information products. You just have to have specialised, valuable, needed information or knowledge and you are good to go.

I know of many people who have become millionaires today because they authored their own book and came out with information products after attending my "HOW TO BE A BESTSELLING AUTHOR SEMINAR" and "PATHWAY TO WEALTH SEMINAR". I believe there is at least one book in every individual because we all have a story and that can become your own money printer. Knowledge is power. Knowledge is the new money and no matter your profession, if you have the right knowledge, you can print your own money.

Lizzy was a stay-at-home mum that attended one of my seminars in Ghana. She got information, asked questions and got an answer that changed her financial story. She had just a child but took her to and from school daily in a ten-seaters Toyota bus. She lived in an Estate where other parents have kids in the same school and by the knowledge she got in the seminar and my answers to her questions, she started a school bus business to convey other people's children to and from school and today she is printing her own money.

Mr. & Mrs. Thompson attended my seminar in London and hosted me for lunch in their house. They sought my counsel on how to change their financial story, and by virtue of the seminar they had attended, my mentoring and the good food they fed me with, I helped them see money in their knowledge of cooking, and today they have two thriving restaurants in London and are financially-free.

Rev'd. Shola attended my seminar in Ilorin, Kwara State of Nigeria, got knowledge and good counsel and in 8 months, he had become debt free, opened a business for his wife, doubled

his Church membership and money is flowing just because I gave him insight into how to use his existing car for transportation business, product sales and Evangelism-all in one. From marketing to sales agent, dry-cleaning, to small chops, to tutorial business, to production of candles etc., I have seen hundreds of people become financially free by learning how to use knowledge to print their own money.

Dr. Bola was struggling financially in Chicago when he attended my seminar and heard me say there is a difference between Medical Profession and Medical Business, Law Profession and Law Business, Entertainment and Show business etc. He sought my counsel and I gave him Medical Business Insight.

- Ⓔ Medical Seminars
- Ⓔ Medical education audio and visual products
- Ⓔ Medical education publications
- Ⓔ Medical equipment and product sales and marketing
- Ⓔ Drugs production or marketing
- Ⓔ Franchises
- Ⓔ Private practices etc

Today, he is singing a new song financially.

As I end this chapter, I want to challenge you to take this piece of information and the opportunity of reading this book seriously and act promptly and accurately so you can become a success story. I look forward to hearing your testimony. See you at the top.

WHO IS A MILLIONAIRE?



"No one has the power to make you fail without your permission"

This book is all about making, managing and multiplying money and creating wealth through entrepreneurship. It is therefore vital at this stage for us to begin to examine closely some vital issues that will affect our goal and help our financial intelligence. Becoming a millionaire, billionaire and trillionaire is possible by the information in this book, but we need to be on the same page with definitions and understanding of terms.

The dictionary defines a millionaire in three ways:

1. A person whose wealth amount to a million or more in some units of currency e.g. Naira, Dollars, Euro, Pounds etc. This means that anyone who has wealth or money that is up to a million in any unit of currency is a millionaire within the zone where that currency rules.

☞ With one million Naira, you are a millionaire in Nigeria but not in America or Europe because:

One Million Naira is less than ten thousand US dollars (present exchange rate).

One Million Naira is less than five thousand British Pounds (present exchange rate)

☞ With the same One Million Naira, you are more than a millionaire in Ghana, Togo or Zimbabwe because:

One million Naira is more than seventy million cedes before the redecimialising of the Ghanaian cedes and reducing the zeroes.

** One million Naira is more than five million CFA

** One million Naira equals to millions of dollars in Zimbabwe

A millionaire is therefore relative to the operational currency within the zone where he or she operates. However, to be a millionaire in British Pounds makes you a millionaire anywhere in the world, because the British Pounds is still the currency with the highest exchange value on earth today. If you have a million US dollars, you still have less than a million British Pounds; wealth in the world is generally rated based on its equivalent in US Dollar. However, the information in this book will make you a global millionaire no matter where you are.

2. Any very rich person is also another dictionary definition of a millionaire. "Rich in What?" you may want to ask. As one matures in life, one comes to realise that being rich and wealthy is not all about "Money" or physical cash like we saw earlier in the Evolutions of Money and with my "Kidney Revelation". There are eight ingredients of true riches and wealth but I will only share six of them with you due to space

constraints but you can get my other book *Pathway to Wealth* for more details.

- ② Money is definitely a part of riches and wealth and having liquid cash is good as we have seen earlier and will yet see later. Cash-flow is vital and saving is vital.
- ② Material possession is also part of riches and wealth because having loads of cash without assets and material possessions that help retain the wealth is incomplete.
- ② Strategic relationships are also part of true riches and wealth because you need people in your life. You need family, friends etc. I have seen people lose their family in pursuit of wealth only to get the wealth and now regret the neglect of their family.
- ② Experience of life is a vital ingredient of riches and wealth. Have you ever heard the phrase, "wealth of experience?" Yes! Experience is wealth because all that you have experienced and learnt in life cannot be bought with money and today's experience is tomorrow's wisdom.
- ② Knowledge and skill are also a vital ingredient of riches and wealth because virtually all millionaires of today trade their knowledge and skill for money. The skills and knowledge we all have are latent wealth. Your wealth is tied to your "well" within.
- ② Health is also a vital ingredient and part of riches and true wealth. Only fools will dispute the fact that "Health is Wealth". To have a million pounds with an incurable disease reveals the limitation of money.

How much is your liver worth?

How much is your heart worth?

How much is your life worth?

How much are your eyes worth?

How much is your health worth?

To have good health and still consider yourself poor is not accurate. I have seen people lose their health in pursuit of money only to finally try to use the money to buy back their health. This book is not only about making you wealthy in money and material possessions alone, but aimed at giving you allround wealth.

3. A millionaire is a person whose material wealth is valued at more than a million. This means that you may not have a million in cash, but have material wealth valued at more than a million. Many people think that when someone is a millionaire, he must have cash of one million in the account, but that is not accurate because real wealth is not monetary/cash-based but asset-based. Someone may have real estates, intellectual property; stocks etc worth millions and still not have much money in their account. We can say that there are different types of millionaires in existence today from our definition so far.

- £ **The Cash Millionaire:** Someone with over a million cash in his local currency but ceases to be one if he leaves his territory to a place with higher valued currency or if his cash goes below a million.
- £ **The Portfolio Millionaire:** Someone with over a million in stock but who ceases to be a millionaire if the stock value goes down or crashes. What a volatile level!
- £ **The Asset Millionaire:** Someone with properties and

businesses worth over a million and this is the real level that is generally seen as acceptable because you can still have the first two at this level.

- € **The New Millionaire:** Someone who makes money from his intellectual property, from multiple streams of income or online with a cash-flow system with speed.

Let me add my own unique definition of a millionaire: "someone who can give a million or more of his currency away to help the less privileged, the world or a worthy cause without feeling it".

Are you a millionaire?

Are you a global millionaire?

This book can make you a global millionaire because it will help you develop the millionaire mindset.

Let me end this chapter with this anecdote of positive approach.

Father: I want you to marry a girl of my choice.

Son: "I will choose my own bride!"

Father: "But, the girl is Bill Gates' daughter."

Son: "Well, in that case...OK"

Next Day

Father Approaches Bill Gates

Father: "I have a husband for your daughter."

Bill Gates: "But, my daughter is too young to marry!"

Father: "But, this young man is a Vice-President of the

World Bank."

Bill Gates: "Ah, in that case... OK"

Finally Father goes to see the President of the World Bank.

Father: "I have a young man to be recommended as a vice-president."

President: "But, I already have more Vice- Presidents than I need!"

Father: "But, this young man is Bill Gates' son-in-law."

President: "Ah, in that case... OK" This is how business is done!

Moral: Even if you have nothing, you can get anything. But your attitude and approach should be positive

Let's move on.

REDEFINING POVERTY



"Poverty is not a respecter of person, age, colour, title, race, place or religion"

Years ago in the United States, a Professor at John Hopkins gave a group of graduate students this assignment:- Go to the slums, take 200 boys between the ages of 12 and 16 and investigate their background and environment, then predict their chances for the future. The students, after consulting social statistics, talking to the boys, and compiling much data, concluded that 90 percent of the boys would spend time in jail.

Twenty five years later, another group of graduate students was given the job of testing the prediction. They went back to the same area. Some of the boys - by then, men - were still there; a few had died; some had moved away, but they got in touch with 180 of the original 200. They found that only four of them had ever been sent to jail. Why was it that these men, who had lived in a breeding place of crime had such a surprisingly good record? The researchers were continually told: "Well, there was a teacher..."

They pressed further and found that in 75% of the cases, it was the same woman. The researchers went to this teacher, now living in a home for retired teachers. How had she exerted this

remarkable influence over that group of children? Could she give them any reason why these boys should have remembered her?

"No", she said, "No, I really couldn't". And then, thinking back over the years, she said musingly, more to herself than to her questioners, "I loved those boys".

Love above all else is the reason why I do most of the things I do and I care so much about seeing readers of this book experience transformation.

What you see is what you get?

What you don't see gets you"

Nothing is as amusing as seeing a poor person deny his state of poverty by declaring, "I am not poor". A lot of people tend to define poverty and wealth in terms of money alone and lose sight of the bigger picture like we have been exploring.

Are you a millionaire? After the previous chapter, you now have a better answer.

Are you poor? This chapter should help clear that out and give you an answer. Like the boys in the story I just shared, you don't have to fulfil any negative predictions, because this book will help you become more than you presently are.

There are five definitions of poverty as revealed in my previous book "Pathway to Wealth" but due to space constraint, I will only give you three definitions here.

1. *Poverty is the opposite of prosperity, riches and wealth.*

When a man is not prosperous, rich or wealthy, he is said to be poor. The different dimensions of true wealth we examined in the preceding chapter help give clarity because one may not have all the dimensions of true wealth in place, but as long as you have one in place like your health, the process has begun. To have the opposite of prosperity, riches and wealth is to be poor, but that cannot be the end of the story because as long as you are alive and reading this book, your story will change. Your present state is not your final status.

2. *Poverty is a state of lack and hardship.*

The United Nations define living below \$2 a day as poverty and living below \$1 a day as extreme poverty and billions of people in today's world live below \$1 a day. If you find yourself in that group or live in a state of lack and hardship where the basic needs of life is absent and you struggle, that is poverty. When you borrow to survive, live from hand to mouth, struggle to live a meaningful life etc., things have to change and this book can be your way out, if you learn and act.

3. *Poverty is a mindset, a mentality, a paradigm*

This no doubt is the real poverty that produces the poverty we see in today's world. The internal state produces the external reality. Poverty mentality is one of the most dangerous aspects of poverty because it is the reason why many:

- Ⓔ Are not wealthy
- Ⓔ Give excuses for their irresponsibility
- Ⓔ Consume all they get without any saving
- Ⓔ Think quantity above quality

- ② Think compensation instead of value creation
- ② Think salary instead of income streams
- ② Choose instant gratification above delayed gratification etc

Poverty has no respect for age, status, colour, qualification, title, location etc. I have seen poor people all over the world in different continents and no one should settle for less than they desire. Defining poverty in monetary terms alone is not adequate because I have seen people with money who still have poverty mentality or other forms of poverty like relational poverty etc.

DIMENSIONS OF POVERTY

1. *Financial Poverty:* This is the general known dimension of poverty because it has to do with lack of money.
2. *Mental Poverty:* This is the poverty of ideas. When you have money without ideas, you may end up losing the money. This dimension is the barrenness of the mind and brain, and it is a terrible poverty to have.
3. *Social Poverty:* To have money and no one to enjoy it with can be very frustrating. A life that is barren or poor of good relationship is a frustrating life. Do you really have true friends? Social poverty is relational poverty.
4. *Physical Poverty:* Health is wealth and poor health is no doubt a dimension of poverty and a terrible one at that. What is the benefit of money that you cannot enjoy due to poor health!
5. *Non Achievement:* This is also a dimension of poverty which summarises a life of existence without substance or

impact. No meaningful progress, success or achievement "He was born, he lived and he died". That should not be the summary of your life.

6. *Knowledge Poverty:* To lack the knowledge, skill, information needed for progress in life is poverty, because ignorance is darkness and if you are not informed you will be deformed and stay at the bottom in life.

7. *Spiritual Poverty:* This is for me the worst kind of poverty that no one should ever allow. It is the poverty of the soul and the spirit. After all is said and done, there is life after death, and money or material possessions are only tools on this part of eternity and meaningless in the afterlife.

Are you poor? You know better now. Many people are poor and remain poor because they don't know why they are poor. When people don't know what fueled or caused their poverty, they continue in ignorance and still remain in poverty. If you keep doing things the way you have been doing it, you will continue to get the result you have been getting. Let us move on to examine the universal causes of poverty, so you can find the way out.



UNIVERSAL REASONS FOR POVERTY



*"You cannot conquer what you don't
confront and you cannot confront what you
have not identified"*

Travel with me for a while into the world of imagination. Imagine a man trying all he can to operate an electronic gadget without any result. He tries all the buttons and does all he can without being able to operate the electronic gadget successfully. After much effort, he picks up the owner's manual to discover that the first and most important step has been ignored i.e. to plug the gadget to electricity. How can an electronic gadget function when it is not connected to electricity? When the gadget is connected, all efforts will now produce results. For all the efforts previously put into operating the electronic gadget was not wrong, but they could not produce the desired or expected result because there was a fundamental error- the electronic gadget was not connected to electricity.

Many people in life are like that man, because they keep doing things in disorder and putting the cart before the horse. If you ask a wrong question, you will definitely get a wrong answer:

WHAT CAN I DO TO BE RICH AND WEALTHY?

-WRONG QUESTION

WHY AM I NOT RICH AND WEALTHY?

-RIGHT QUESTION.

Many people spend all their time wondering and searching for what they can do to be rich and wealthy, instead of finding out WHY they are not rich and wealthy and dealing with the root causes. If you want to have what you have never had, then you need to first become the person you have never become. Discovering the reason(s) why you are poor is the first step and the right way to approach the issue because when you discover the root causes or reason(s) for your situation and deal with it, the stage is then set to change the situation.

Can you imagine someone with poverty mentality not dealing with that first but establishing multiple streams of income? They will still be poor because their mindset of consuming and not delaying gratification will make them squander all the money they make.

For over a decade, I have researched on why people are poor all over the world. I have realised some universal reasons for poverty, lack and hardship. Regardless of age, race, gender, religion, title or location, the reasons are the same. Due to space constraint, I will only discuss six of them in this book.

1. IGNORANCE

It is an open secret that knowledge is power, but the opposite of that is equally true- ignorance is powerlessness. Ignorance is darkness and ignorance is deadly. Many people are students

in the school of ignorance and this has been the reason behind their poverty. From nation to nation you will observe people who are poor, and discover that they all fall under five categories of ignorance thus:

② **Ignorance of who they are.**

A lot of people are poor because they are ignorant of who they are. In the great movie "The Prince and the Pauper", we see the exchange and power of your mentality. Even though they exchanged roles, it was difficult for the prince to adjust into the lifestyle of a pauper without the real him showing up. It was equally difficult for the pauper to fully enjoy and live like a prince without the real him showing up. Their mindsets influenced their role plays.

The prince knew who he was and hence could not fully surrender to the life of shame and reproach. If you discover the real you as intended by the Creator, it will be very difficult for you to settle for a life of poverty and hardship.

③ **Ignorance of what they have**

An undiscovered potential is a useless potential and many stay poor because they are ignorant of what they have. Their gifts, talents and potentials are buried within them but they have not discovered them. You have to discover to recover. Can you imagine the spider that has all it needs to spin a web going about looking for what to use to spin a web? That is the same way we all have what it takes to create wealth inside us, yet looking for what to use to create wealth.

There is the story of a man who desired to travel out of his country to seek for greener pastures in a foreign land. He sold all his belongings to buy the ticket for the ship that will take

him on the journey. He bought bottles of water and a pack of biscuit with what he had left so he could feed on that on the journey. He boarded the ship and locked himself in his cabin.

He saw people eating and drinking from day to day, week to week and wished he could enjoy like them, but concluded he could not because he did not have money to pay for the food. "These people are really lucky", he thought to himself daily. "How I wish I am as lucky as they are". After few weeks, the trip was about to end and he got a knock on his cabin door. It was the captain who had come to specially invite him for the final arrival banquet because he realised this particular passenger has never been present for any menu or ordered anything all through the trip. When he opened the door, these conversations ensued:

Captain: Hello sir, I noticed you have not ordered for anything or been at any meal all through the journey, I hope there is no problem or are you not okay with our menu? I am here to specially invite you to tonight's arrival banquet because we will be docking early tomorrow morning.

Passenger: - Looking puzzled, he replied I don't have any problem with your meal and I actually wish I was lucky and rich like the other passengers to afford the meals but I cannot because I have used all I have to pay for this ticket and cannot afford more than the water and biscuit I brought on board which I have exhausted a while ago.

Captain: Shocked and confused, he replied the passenger by asking to see his ticket after which he informed him that the ticket he has qualified him for three meals per day buffet style all through the journey.

He had suffered for nothing due to ignorance of what he had. Many are like that, wishing they are "lucky" and envying others who are not better than them but only more knowledgeable about what they have. **WHAT DO YOU HAVE?**

£ **Ignorance of what they can do**

- I have done all I can do
- What else do you want me to do?
- I don't know what to do anymore

These are comments you hear from this category of people. Everybody can become rich and wealthy if they only do what they are supposed to do. One question I have been asked many times is **CAN EVERYBODY BECOME RICH?** My answer is always the same.

EVERYBODY CAN BE RICH, BUT NOT EVERYBODY WILL BE RICH. The reason is simply because not everybody will pay the price needed for financial freedom. Many don't know why they are poor, how they can be rich, what they can do etc and they end up remaining poor even though they have the potential to be rich. That is why this book you are reading is the solution to the poverty issue.

£ **Ignorance of what they should avoid**

There are many poverty promoting mindsets, habits, attitudes, pronouncements, lifestyles, beliefs etc existing in the life of poor people the world over. I have asked people questions globally and realised that poor people are the same anywhere in the world. They allow promoters of poverty to

persist in their lives and hence they stay poor. Many people don't even know that they are the main culprit in their own poverty situation and they keep blaming their parents, the society, the government, their experiences etc.

Why am I poor?

What are the things I must avoid to be financially free?
Etc.

These are some of the questions to get answers to if one wants to become financially free. If it is going to be, it is up to you because no one can make you fail without your permission.

Ⓔ Ignorance of wealth creation principles and strategies

If all the poor people worldwide knew what steps to take to become rich and wealthy, many of them would take them if they really want to be free. Ignorance of universal wealth creation principles and strategies has been the undoing of many. Amazingly, due to poverty mentality, many poor people would not invest in materials and products that can help them get these principles and strategies.

There are countless books, tapes, seminars, etc that reveal numerous wealth creation principles and strategies all over the world, but those who need them most do not value them enough to invest in them. The book in your hand is a tool that can eradicate poverty, but I will not be surprised if you got it as a gift, borrowed it or otherwise.

Go to any rich man's office or house and see their library and you will be amazed at how many books and development products they have. Do you think they became rich and decided to buy books and have a library or as they were buying

books, reading and developing themselves, they became rich as a result? The answer is obvious -The knowledge came before the result. The process came before the product.

I have heard people say of information products, "It is too expensive". Well, if you think knowledge is expensive, try ignorance. It will surely cost you more. Why are people poor the world over? Number one reason is ignorance, let's move on.

2. LAZINESS

There are no menial jobs but only menial minds, and the road to poverty is paved with laziness and good intention without corresponding action. The second major reason for poverty all over the world is laziness and you will be amazed at how laziness has disguised itself. I have seen many who claim to be jobless and seeking employment refuse some jobs as not being good enough or being too menial, and I wonder because a close observation reveals they are not even guiltless. Many want corporate jobs without a corporate certificate and even those who know what to do fail to do it.

Lazy people have trademarks that unveil them wherever they are and I want us to examine them. You may disagree with some first but with time you will come to agree.

- Ⓔ Lazy people always have excuses to give
- Ⓔ Lazy people always have people to blame
- Ⓔ Lazy people always have victim/entitlement mentality
- Ⓔ Lazy people always have a tendency to steal when chanced

- £ Lazy people always have delusion of grandeur
- £ Lazy people are always idle or busy doing nothing
- £ Lazy people always love excessive sleep
- £ Lazy people always watch too much television
- £ Lazy people always waste valuable time on unproductive things
- £ Lazy people are mostly stingy
- £ Lazy people always procrastinate
- £ Lazy people are always prone to drug and alcohol addiction
- £ Lazy people are always prone to sex and are party freaks

These may not be general to all because I am not generalising or stereotyping, but you will see one or more of these signs in lazy people, and one or more of these in existence in an individual's life may just be the symptoms of a greater disease called laziness.

3. UNFAITHFULNESS

Have you noticed how difficult it has become in today's world to find faithful people? Everywhere you turn, you see and hear tales of woes being inflicted by unfaithfulness. Some people even seem to have a pact with poverty because anytime they have an opportunity to change their financial status; they end up messing it up by being unfaithful or cutting corners. Shortcut is the longest cut!

Are you faithful?

Are you dependable?

Can you be trusted?

I cannot even begin to tell you of stories of people I know whose financial situation would have been better if only they have been faithful in the opportunity they had. I know of people today who have money to invest but cannot find faithful people to trust with their money.

- Ⓔ Unfaithfulness is wickedness
- Ⓔ Unfaithfulness leads to destruction
- Ⓔ Unfaithful closes doors
- Ⓔ Unfaithfulness leads to greed and corruption
- Ⓔ Unfaithfulness leads to poverty, lack and hardship.

A wise man once said "confidence in an unfaithful man is like a broken tooth and foot out of joint". Faithful people are scarce but unfaithful people are a dime for a dozen. Can an unfaithful man ever become rich and wealthy? It is unlikely, and even if it happens, it does not last. I have never seen a successful armed robber, drug dealer, prostitute, etc who retires successfully and hands over to the next generation.

If you know of any unfaithful person or any assassin, drug dealer, prostitute, etc with a global and generational business, educate me on that. Dishonesty, fraud, corruption and unfaithfulness are not the proper way to become rich and wealthy. Whenever you have the opportunity to be in a place of responsibility, all which is required of you is to be faithful so that you can be honoured.

- ② If you are unfaithful in little, you close the door of promotion against yourself.
- ② If you are unfaithful in other people's business, you close the door of starting your own and sow a seed of reaping the same if you ever do have your own.
- ② If you are unfaithful in financial matters, you will be unfaithful in other areas. It is only a matter of time.

Many people are poor today because they are unfaithful.

4. PRIDE

Another major reason for poverty in many people's lives all over the world is pride and I have seen many people remain poor and jobless due to pride.

- Proud people are un-teachable and refuse to follow the instructions that can help them become financially free.
- Proud people over-estimate themselves and their importance, and hence don't cut their coat according to their cloth and size.
- Proud people always avoid starting small or from where they are because they have a delusion of grandeur.
- Proud people always end up in shame and poverty
- Pride produces nothing good in the lives of those who retain it.
- Pride brings a man low and leads to destruction

Adesua was a Bank Executive for years until she lost her job during a national bank consolidation exercise and she was confused as to the way forward because she was now out of job without any savings or investment to fall back on which is

typical of many in the rat race. She could have allowed pride to stop her from taking the next step which was to go and learn how to sew cloths from her neighbor's daughter as a step to going into fashion business. She humbled herself, ignored her "status" and started her own clothing business with her former colleagues as customers. Today, she is doing well and has even employed some of her former colleagues as her staff in a business that has today brought her financial freedom. Don't forget like I said earlier, there are no "menial jobs, only menial minds.

5. DISOBEDIENCE

How many of you would have an employee of yours come late to work regularly, disobey your instructions, ignore company policies, live anyhow without concern for company ethics or image etc, and still promote him continually in your business? I doubt if any of you would. If disobedient employees cannot get a promotion from you, how come you expect to disobey the laws of life and still be rewarded with wealth?

Disobedience has kept many people away from the wealthy place and closed the door against them. There are two dimensions of disobedience I have observed that keep people poor all over the world:

- Disobedience to the laws of life
- Disobedience to the laws of wealth creation

There are laws of life that everyone in existence needs to obey to win in life E.g

Law of self-preservation

Law of sowing and reaping

Law of input and creation of values

Law of teamwork

Law of positive thinking

Law of positive affirmations/confessions etc

Many in life have the willingness to become rich and wealthy but yet disobey the laws of wealth creation which are vital for financial freedom e.g

Law of financial intelligence

Law of saving and delayed gratification

Law of investment

Law of multiple streams of income etc

PONDER ON THESE:

Delayed obedience is disobedience

Partial obedience is disobedience

Adjusted obedience is disobedience

Incomplete obedience is disobedience

6. LACK OF INVESTMENT MENTALITY

In my travels all over the world, I have observed that apart from the other reasons for poverty we have examined, this seems to be the most rampant, because many don't even realise it as an issue that needs attention in their lives. A lot of people labour endlessly in vain because they lack investment mentality to turn their labour into wealth. This book is set to help settle that and I will move on now to spend more time in the next chapter to deal on this.

DEVELOPING INVESTMENT MENTALITY



"No one will plan your future for you if you don't plan it for yourself"

I want to begin this chapter with the Taxi Cab driver's story as told by Harvey Mackay who had an encounter with this "Eagle Cab Driver"

Harvey was waiting in line for a ride at the airport, when a cab pulled up. The first thing Harvey noticed was that the taxi was polished to a bright shine. Smartly dressed in a white shirt, black tie, and freshly pressed black slacks, the cab driver jumped out and rounded the car to open the back passenger door for Harvey. He handed Harvey a laminated card and said:

'I'm Wally, your driver. While I'm loading your bags in the trunk, I'd like you to read my mission statement.'

Wally's Mission Statement:

"To get my customers to their destination in the quickest, safest and cheapest way possible in a friendly environment"

This blew Harvey away especially when he noticed that the inside of the cab matched the outside. Spotlessly clean!

As Wally slid behind the wheel, he said, "Would you like a cup of coffee? I have a thermos of regular and one of decaf."

Harvey said, "I'd prefer a soft drink."

Wally smiled and said, "No problem. I have a cooler up front with regular and Diet Coke, water and orange juice."

Almost stuttering, Harvey said, "I'll take a Diet Coke."

Handing him his drink, Wally said, "If you'd like something to read, I have *The Wall Street Journal*, *Time*, *Sports Illustrated* and *USA Today*." As they were pulling away, Wally handed my friend another laminated card, "These are the stations I get and the music they play, if you'd like to listen to the radio."

And as if those weren't enough, Wally told Harvey that he had the air conditioning on and asked if the temperature was comfortable for him. Then he advised Harvey of the best route to his destination for that time of day. He also let him know that he'd be happy to chat and tell him about some of the sights or, if Harvey preferred, to be left with his own thought.

"Tell me, Wally". Harvey asked the driver "Have you always served customers like this?"

Wally smiled into the rearview mirror. "No, not always. In fact, it's only been in the last two years. My first five years of driving, I spent most of my time complaining like all the rest of the cabbies do. Then I heard the personal growth guru, Wayne Dyer, on the radio one day. He had just written a book called *"You'll See It When You Believe It"*. Dyer said that 'if you get up in the morning expecting to have a bad day, you'll rarely disappoint yourself'. He said, 'Stop complaining! Differentiate yourself from your competition. Don't be a duck. Be an eagle. Ducks quack and complain. Eagles soar above the crowd.'

"That hit me right between the eyes," said Wally. "Dyer was really talking about me. I was always quacking and complaining, so I decided to change my attitude and become an eagle. I looked around at the other cabs and their drivers. The cabs were dirty, the drivers were unfriendly, and the customers were unhappy. So I decided to make some changes. I put in a few at a time. When my customers responded well, I did more.'

"I take it that has paid off for you," Harvey said.

"It sure has," Wally replied. "My first year as an eagle, I doubled my income from the previous year. This year I'll probably quadruple it. You were lucky to get me today. I don't sit at cabstands

anymore. My customers call me for appointments on my cell phone or leave a message on my answering machine. If I can't pick them up myself, I get a reliable friend to do it and I take a piece of the action."

Wally was phenomenal. He was running a limo service out of a Yellow Cab.

"I've probably told that story to more than fifty cab drivers over the years, and only two took the idea and ran with it. Whenever I go to their cities, I give them a call. The rest of the drivers quacked like ducks and told me all the reasons they couldn't do any of what I was suggesting."

Wally the Cab Driver made a different choice. He decided to stop quacking like ducks and started soaring like eagles.

No one ever attains very eminent success by simply doing what is required of him. It is the amount and excellence of what is over and above the required that determines the greatness of ultimate distinction.

*"The man who does more than he is paid for
will soon be paid for more than he does"*

Wally, the Eagle-Cab driver no doubt changed his financial situation when he changed his mind-set and attitude to life. Like I said earlier, if you want to achieve what you have never achieved before, you have to become who you have never become before. Wally became a new person and saw new result.

The lack of investment mentality has kept many people in the place of poverty, lack and hardship. Anyone who desires to become rich and wealthy must make a conscious effort to "DEVELOP" the mindset required to make it happen.

There are some mindsets that have become prevalent in the lives of many and these mindsets have hindered the right

mentality from being in place. In order to develop investment mentality, we must eradicate toxic mentalities that exist as hindrance to it.

FIVE TOXIC MENTALITIES

1. Nomadic Mentality

The first toxic mentality that must be eradicated is the Nomadic Mentality. This nomadic mindset is the brain behind the vagabond way of life some people live and exhibit. Just like nomads without a fixed location, people with nomadic mentality go from:

Job to job

Place to place

Business to business etc., without focus and consistency

They lack staying power to concentrate on one thing until it produces. Nomads are wanderers without any plan to own anything. All they do is to wipe out the resources they see in place and move on to the next place.

Two Major Characteristics of Nomads are:

- ⊕ No fixed address they have no fixed address but wander from place to place
- ⊕ Consuming and not producing they consume all they see wherever they go and don't plant or produce.

To develop investment mentality and create wealth, you must eradicate nomadic mentality and not become a jack-of-all-trades and master of none.

2. Consumer Mentality

The second toxic mentality that must go is the Consumer Mentality. To always consume without producing is a great error because many people spend all their lives consuming everything they get without any provision for savings and investments. To consume all that one has without savings or investing is unwise and attracts poverty and lack.

Instead of living a prodigal lifestyle of unrestrained spending, everyone needs to save at least 10-20% of all their income. Developing a savings and investment culture is vital for anyone who wants to create wealth. Don't consume all that you make so that you can secure your future and avert financial shame.

I believe you must have heard of the phrase -"Third World Nation"?

Why are some nations called Third World Nations? Did the Creator create three worlds?

Are there Fourth World Nations? etc.

The term Third World Nation is used mainly to describe consumer nations that are not as developed as they should be. They consume more than they produce and that keeps them at the bottom of the economic ladder because their money exits their system to pay for their importations from producer nations. It is time to let go of the consumer mentality.

3. Victim/Entitlement Mentality

The third toxic mentality that needs to be eradicated is the Victim and Entitlement Mentality. That mindset of always feeling victimised, marginalised, and always feeling that

someone owes you something must go. No one can make you fail without your permission, so whatever you allow or permit is what you get.

Giving excuses and shifting blames are trademarks of this mindset.

It is because I am black

It is because I am a woman

It is because I am a minority

It is because I am an orphan

It is because of my enemies

It is because I am not educated

It is because I am from a poor family etc

Amazingly, for every excuse you give, there are a thousand and one people with worse circumstances that have made it. A victim mentality keeps you in the same spot until you eradicate it.

4. Civil Service/Salary Mentality

The fourth toxic mentality that must go is the Civil Service, Salary or Wage Mentality. Many stay in the poverty-zone because they live all their lives expecting their boss, their employer, the government, or their salary to make them rich and wealthy - wake up!

Your boss is not your source but just a resource

Your job is not your source but just a resource

Your employer is not your source but just a resource

Your salary is not your source but just a resource

The government is not your source but just a resource

It is not your employer's responsibility to make you rich. The responsibility is yours. It is not even the government's responsibility to make you rich. The government is to create an enabling environment for you, while your employer is to pay you a salary which now becomes your seed for investment and wealth creation.

It is not how much you make/earn that matters, but what you do with what you make/earn. If you do the right thing with it, you can change your story.

You must move from salary mentality to income mentality because when you allow this shift in your mindset, you suddenly grasp the difference between being a salary-earner and being an income-earner.

Salary

- Ⓔ It is fixed
- Ⓔ It is determined by someone else other than you
- Ⓔ It does not increase except someone else decides
- Ⓔ It will only come when you labour for it - no work no pay
- Ⓔ It is never a true reflection of your worth, value or result but a limitation on your true potential.
- Ⓔ It stops when you stop working.
- Ⓔ It can be delayed, withheld, deducted, or even stopped by someone else.

The list is endless. However income is the opposite.

Income

It is not fixed but varies per time

You can determine your income level

It increases exponentially without people's limitation

It comes whether you labour or not because the system operates itself. With salary, it is no work no pay but with income, it is money working for you.

It reflects your true worth, value and ability

It is free from the manipulation and oppression of man.

5. Prosperity/Materialism Mentality

The final toxic mentality that has to be dealt with is the Prosperity/Materialism Mentality. I am definitely not against money, riches or wealth but what is sometimes touted as prosperity is nothing but materialism and self-centeredness. If your only reason for wanting to be rich and wealthy is so that you can acquire material possessions and get comfort for yourself and family alone, then your mindset is wrong. You must move from Prosperity-Mindedness to Posterity-Mindedness.

Your desire should be to make money so you can make impact, and you should be more concerned about using your wealth to affect your generation positively and also leave a legacy behind for future generations. It is not all about you and amassing wealth, it is all about being empowered to empower others. These five toxic mentalities must be eradicated to make room for the development of an investment mentality.

INVESTMENT MENTALITY DEFINED

Having seen the toxic mentalities that we have examined, one

needs to have a full insight into what investment mentality really is, so as to be able to rightly "develop it". Before we define investment mentality, I want to define some vital terms for mutual understanding. Like we examined earlier, there is a language of money and you need to learn it. You will need to know these definitions and keep it to heart because we will be revisiting some of them later on in this school.

Mentality

This is defined as a mindset, thought-pattern, perception, paradigm or a way of thinking.

Posterity

What proceeds from you to your descendants or succeeding generations.

Legacy

Something left by will to the next generation.

Investment

A vehicle (channel), structure, system or asset that helps in the accumulation and multiplication of money from time to time without stress or any addition to the original input. It can be tangible like real estate or businesses. It can be intangible like stocks, bonds or money market.

Assets

Anything you acquire that continues to increase in value or brings continual income to you.

Liability

Anything you acquire that continues to decrease in value or

takes money away from you for maintenance and up keep. Some categorise liability as a depreciating asset or necessary liability.

INVESTMENT MENTALITY

- Ⓔ Investment mentality is a mindset that is concerned about the multiplication of all that one has. When investment mentality is in place, you are always looking for avenues to multiply what you have through different investment vehicles (channels) instead of consuming or wasting it.
- Ⓔ Investment mentality is a mindset that is concerned about the acquisition of assets and not liabilities. When investment mentality is in place, you will be careful what you do with your money and anytime money is to exit your hand, you make sure it is for the acquisition of an asset and not liabilities.
- Ⓔ Investment mentality is a mindset that is concerned about bringing you to a level in life where money works for you instead of you working for money. When investment mentality is in place, even though you may start out working for money like many of us do, you will have a plan and a strategy in place to change your status, and come to a level of financial independent where you no longer work for money, but have put money to work on your behalf.

This is what this book is all about, it is a tool to help you develop this mindset, to help you discover how to put money to work for you and become financially free.

HOW DO YOU DEVELOP INVESTMENT MENTALITY?

Simple

- € Eradicate the toxic mentalities
- € Educate yourself on what investment mentality is
- € Make a decision to adjust your mindset from toxic to investment and it is done

It is as simple as that. You just MAKE THE DECISION TO MAKE ADJUSTMENTS

How do you know if you HAVE INVESTMENT MENTALITY? Simple

- € What have you been doing with your money before now?
- € What will you be doing with your money from now?

There are only three things you can do with money and that is what everyone operates within. Where you belong in these three categories determine whether you are still operating within the toxic mentality or have investment mentality.

THREE THINGS PEOPLE DO WITH MONEY

1. Waste It

One of the things people do with money is to waste it, and this is what foolish people do. They spend all they have riotously and labour continually without having any result to show for it because all they make is wasted on liabilities and consumables. They seem to be under a spell that manipulates them to waste money by acquiring/buying what they don't need or want by impulse. Most impulse purchases are motivated by wasteful tendencies.

I remember the case of a lady who met with me after one of my seminars where I spoke on rising above wastes, and guidelines

to wise spending. She told me how the seminar had really touched her and how she needed to be free from her wasteful lifestyle. She revealed to me that apart from many consumables, she bought three to four clothes every month without wearing them just because she earned well and seemed not to know what to do with money. It was about the seventh month of that year and she had over thirty new clothes she had bought and never wore in her wardrobe apart from many from previous years. I asked her some simple investment questions since she claimed to earn well and I did not want to judge her.

Do you have any plot of land, house or Real Estate investment?

Do you have any fixed deposit or heavy savings?

Do you have a car or cars of your own?

To all the questions she answered No!

By this time, I did not need to judge her because she had realised her foolishness. I coached her for some sessions after then and today she is an international business woman with her own business, real estate, investments etc. She is today financially-free because she set herself free from waste and became an investor.

Are you a waster? It is time to change.

- Ⓔ I have seen people waste years of saving on a one-day wedding ceremony.
- Ⓕ I have seen people waste huge resources on the naming ceremony of "child four" even though they still live in tenement houses.
- Ⓖ I have seen people waste money on clothes, shoes,

jewelries, electronic gadgets and toys, handsets etc even though they have no single plot of land to their name.

- £ I have seen waste in people's lives. I have seen people justify waste, celebrate waste and enjoy waste only to later regret it with shame.

All the above accounts are bad enough if you waste your hard earned money, but to use debt and credit card to finance this waste is really nothing but foolishness.

What will people say?

How will people feel?

What will people think?

People! People! People! If you want to become rich and wealthy, you must grow beyond being manipulated and influenced by people's opinion and the status-symbol craziness. Don't be a waster. That is what fools do with money. If you have been a waster, change now and prove that you now have investment mentality.

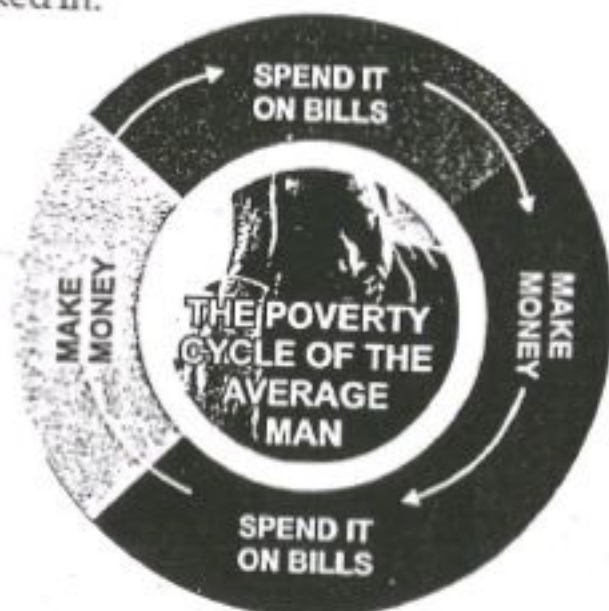
WISDOM ABOVE WASTE

- A. Never allow any form of waste in your life from today (Food, time, opportunities, resources, money etc)
- B. Never buy what you don't need except it is really needed
- C. Never spend in haste always think before you spend
- D. Never put your money in what you don't understand, investigate before you invest
- E. Always balance your emotion with reality and avoid impulse purchase

F. Always use money with a vision and for a purpose.

2. Spend It

The second thing people do with money is to spend it. This is what average people do all over the world. They make money. Spend it all on bills and liabilities and start looking for money again. It is called the rat race. It is an evil cycle that keeps people locked in.



Due to this poverty cycle and rat race, many people have no savings and no investments in place. They have "sincerely wrong" excuses for not being able to save or invest; - Bills, Bills, Expenses, Expenses, Expenses. This is the story of every average person because the typical mentality of these people operates thus:

MAKE OR EARN MONEY

↓
SPEND IT ALL ON BILLS AND NECESSITIES

↓
SAVE AND INVEST IF YOU HAVE ANYTHING LEFT

↓
GIVE TO CHARITY IF AT ALL

If you are thinking like this and operating like this without any plan to change - YOU MAY NEVER BECOME RICH AND WEALTHY. To break free from this cycle of poverty and a life of ever-spending and never-saving or investing, you must embrace a reverse mentality, which is the investment mentality we have talked about.

MAKE OR EARN MONEY

MAKE GIVING TO CHARITY A PRIORITY

(Minimum of 10% of your income)

SETTLE SAVINGS AND INVESTMENT

(Minimum of 10 - 20% of your income)

SPEND THE REST ON A BUDGET

(Maximum of 70% of your income)

If you think the above is impossible, then forget the possibility of ever becoming rich and wealthy, because no one will plan your future for you if you don't plan it yourself. You must avoid trying to keep up with the Joneses because they are broke. Cut your coat according to the material available to you and not your size, because your size may be bigger than your material due to overweight desire and wants - live within your means.

One amazing thing about the average person is the fact that they always find a way to pay their bills even if it increases. They claim they cannot save or invest because they cannot afford it but look at it this way. If your bill increases by 10%-20%, won't you find a way to pay? If your answer is yes, then just make your saving or investment a bill you must pay and this will help you develop a culture of...

spender? Change the cycle and get out of the rat race

GUIDELINES FOR WISE SPENDING

Ask yourself these questions before you spend next time.

- £ Do you really need it?
- £ Is the price right?
- £ Is the timing right?
- £ Is there a substitute for it?
- £ Is there any major disadvantage?
- £ Have you researched the item?
- £ Will its value increase?
- £ Does it require expensive upkeep?
- £ Have you compared prices?
- £ Is your spouse in agreement?
- £ Will you still want it this bad next week, next month or next year as you do today or does delay means denial?
- £ Will this purchase improve the quality of your life?
- £ Is it affordable within your present financial capability and budget?
- £ Does it compliment your values and belief?
- £ Will it help you achieve your vision and purpose in life?

These and many more should be considered before you spend.

3. Invest it

The third thing you can do with money is what only few people do with it. Many waste money; many more spend money but only few invest money.

- £ Fools waste money
- £ Average people spend money
- £ Wise people invest money

The major proof that you have eradicated toxic mentalities and have investment mentality in place is that you no longer live your life wasting or spending money, but you are primarily into investment of money.

Many people find it very difficult to develop investment mentality and practise wealth creation principles because they don't know how to relate with the factors that affect the kind of mentality they have, and also affect the mentality that rules them at all times.

FACTORS THAT SHAPE ONE'S MENTALITY

There are seven major factors that shape the mentality and mindset of all human kind and if we know them, we will be able to control how they influence or shape us. Due to space constraints, I will only deal with five of them in this book.

1. Your upbringing/Family Background

Many people stay at the bottom of the ladder in life because they refuse to divorce themselves from things they have picked up and operate by, based on their upbringing and background. You may have a negative or dysfunctional background or upbringing and that definitely contributes to shape the kind of mentality you have, but you must not allow your background to hinder your higher ground. You don't have to follow that limiting pattern or collective negatives of your family. You can separate yourself and be free. Reject every mental limitation or barriers that has been erected in your

mind as a result of your upbringing and background.

2. Your Environment

The second thing that shapes people's mentality apart from their upbringing and background is their environment. Your environment has a lot to do with your mentality and progress in life but does not sentence you to a life of doom without options.

- ☞ Where you live matters
- ☞ Where you work matters
- ☞ Where you school matters
- ☞ Where you hangout matters
- ☞ Where you worship matters etc

When a shark is put in an aquarium at birth, the longest it can grow into is just few inches because of its environment, but put the same shark into the ocean and it grows into its full potential in no time.

You may need to change your environment or change yourself within the same environment to win but don't settle for less. Remember the story of the 200 people that the researchers predicted will end poorly because of their environment. They disappointed the negative prediction, and so can you no matter the environment.

3. Your Exposure

The third thing that affects and shapes people's mentality is their level of exposure. Many people are born, they live and die within the same locality or state of their entire nation without ever stepping out to know that the world does not start and end in their backyard. Lack of exposure

has made a lot of people have very primitive, myopic and warped views of things and life in general. Wisdom demands that you do all you can to gain exposure, wisdom, knowledge and understanding in different areas of life:

Traveling

Excursion

Books

CDs/DVDs

Magazines

Documentaries

Biographies

Networking etc

These are all some of the things that can help us get exposed. What you expose yourself to determine the exposure you get. So be careful and discerning when exploring any of the above avenues so as not to expose yourself to mental pollution.

When last did you read a book?

When last did you go on an excursion?

When last did you travel out of your locality?

When last did you expose yourself to something new and beneficial?

Don't allow lack of exposure deprive you of your future.

4 Your Association/Relationships

A farmer once stumbled on the eggs of an eagle on the

mountain and came back home to his farm with one of the eggs. He placed the egg among the chickens egg for his chicken to brood over it like other eggs. After a while, the eaglet was hatched and lived with all the other chicks in the farm.

- £ He lived where they lived
- £ He did what they did
- £ He ate what they ate
- £ He feared what they feared
- £ He suffered what they suffered
- £ He behaved like they behaved

The more he grew, the more he noticed some differences between him and the other chicks. One day, he heard the cry of the mother eagle from the sky and something rose up within him. He spread his wings, surrendered to the wind and soared away into the sky.

From day one, the eaglet had the potential to fly and soar, but his association with chickens limited him and shaped his mentality until he broke free. Your association affects your location and your destination in life. It is deceptive to think you can have wrong associations and end well. Show me your friends and I will show you the kind of person you are because birds of a feather flock together and evil associations corrupt good manners. A wise man once said, "Where you will be in five years will be determined by two things- the books you read and the friends you keep".

You cannot argue with reality. Your association affects your mentality and determines your destiny so be wise.

Choose your friends wisely and make necessary adjustments.

5 Your Vision

A man was jogging round a river where people came to fish. After a few rounds of jogging, he noticed that one man that was fishing had a rod in his hand with which he measured any fish he caught before putting them in his basket or throwing them back into the river. Out of curiosity, he walked up to the man and asked, "Sir, what is the rationale behind your action? Why catch a fish and throw it back into the river?"

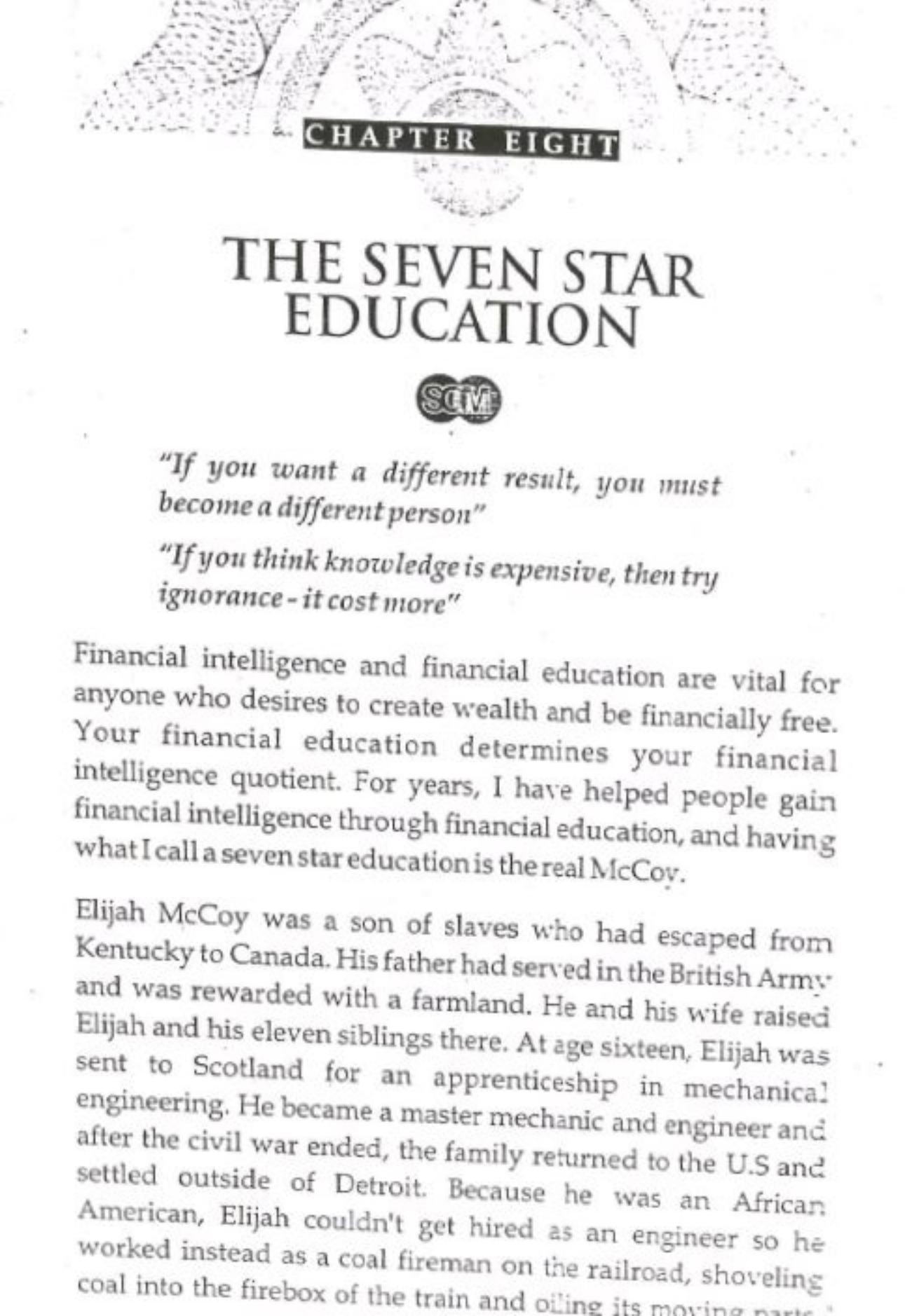
His reply was surprising. He said, "the rod in my hand is the size of my frying pan which I measured with this rod before leaving home, so what I do is simple. Any fish I catch that is longer than the rod will not fit into my frying pan so I throw it back into the river. However, I retain anyone which fits within the length of the rod because it will fit into my frying pan". Is that not amazing! If your frying pan is too small, can't you get a bigger one or cut the fish into pieces instead of limiting your destiny by your frying pan?

Many people are just like that man. Our visions are too small to accommodate the great things that are potentially ours, so we throw away opportunities and mess ourselves up due to our micro visions. Dream big to become big. To be a millionaire, think like a millionaire. Don't allow your vision to limit your provision.

YOUR VALUE CHANGES AS YOUR MENTALITY CHANGES

An auction once took a new dimension sometimes ago due to a strange episode that happened. Many people gathered in a big hall for a special auction when the auctioneer picked up a dirty, rickety looking violin as the first item to be auctioned. He started his offer from \$100 but instead of bidding with higher prices people started pricing it down. \$80 shouted someone then \$60 shouted another and then \$20 etc. The drama continued until an elderly man in the crowd stood up and walked towards the stage where the violin was at the \$20 level. He collected the violin from the auctioneer, dusted it, adjusted it, tuned it, and played a little, adjusted and tuned again. Few minutes later, he began to play on the violin as the sound filled the hall. Everybody was amazed at the potential in the violin. When he was through, he dropped the violin and went back to sit without saying a word. Now when the auctioneer picked the violin, he started afresh from \$1,000. That same day, the violin ended up being sold for over \$10,000. What made the difference between being sold for nothing and being sold for over \$10,000? What made the difference was the touch and work of the elderly man to change things and reveal its potential for all to see.

Many of us are like the violin, with mentalities that cheapen us and keep us undervalued and devalued, but when we allow a mentality shift, our value will change.



CHAPTER EIGHT

THE SEVEN STAR EDUCATION



"If you want a different result, you must become a different person"

"If you think knowledge is expensive, then try ignorance - it cost more"

Financial intelligence and financial education are vital for anyone who desires to create wealth and be financially free. Your financial education determines your financial intelligence quotient. For years, I have helped people gain financial intelligence through financial education, and having what I call a seven star education is the real McCoy.

Elijah McCoy was a son of slaves who had escaped from Kentucky to Canada. His father had served in the British Army and was rewarded with a farmland. He and his wife raised Elijah and his eleven siblings there. At age sixteen, Elijah was sent to Scotland for an apprenticeship in mechanical engineering. He became a master mechanic and engineer and after the civil war ended, the family returned to the U.S and settled outside of Detroit. Because he was an African American, Elijah couldn't get hired as an engineer so he worked instead as a coal fireman on the railroad, shoveling coal into the firebox of the train and oiling its moving parts.

Trains ran on steam then and the pressure of the vapour pushed oil away from the parts that required lubrication. Being an educated engineer, Elijah realised that he could keep the engine running more efficiently by using steam pressure to pump the oil to where it was required.

In a workshop at his house, Elijah invented a lubricating cup with a piston inside an oil-filled container. In 1872, he got a patent for it, took it to the Michigan railway officials, and the cup became a standard part of locomotive industry. He later left the railway company and moved to Detroit in 1915. He received a patent for an even better lubricator. He however, did not make much money from his inventions because he did not have money to manufacture his products but sold many of his patents to investors who paid only little money to him, and many people also did inferior knock-offs of his inventions and he could not even afford to sue them or stop them. By the end of his life, he had a bunch of patents but had kept ownership of only a handful.

When people bought part for railroads, they would say they wanted "the real McCoy" to distinguish Elijah's inventions from the inferior knock-offs. Ever since, the phrase has meant "the genuine thing".

So, the seven star education is the genuine education and that is what this book is all about. It will be right to call it "The Seven Star School of Money Book." It used to be five star education but I have re-termed it the seven star education.

When you enter a five star establishment, you discover a world of state-of-the art facilities and unparalleled service; the

management, the entrance, customer service, dining etc must be worthy of meriting the five star rating which is the highest rating for superior service in attitude, accommodation and resources. In a five star hotel, customers get undisturbed rest and star treatment and the same goes for five star airlines but none of this can be compared to the seven star experience. I have had the privilege to stay in five star hotels all over the world and fly in five star airlines and I have also had the opportunity to experience seven star treatments at the only seven star hotel in the world and the difference is clear. The Burj Al Arab in Jumeirah beach in Dubai is acclaimed to be the only seven star hotel in the world and has constantly been voted the world most luxurious hotel and I tell you, it's worth the rating. My wife and I had the opportunity to enjoy the seven star treatment of the seven-star hotel for one night on our holiday last year and I look forward to spending days in that place.

To create wealth and become financially-free, you need a superior seven-star education and I want to use this chapter to further challenge your mind as we move towards the end of this financial intelligence module.

THE SEVEN INTELLIGENCES

Howard Gardner, Development Psychologist and Professor of Cognition and Education at Harvard Graduate School of Education Developed the Theory that there are seven kinds of intelligences.

1. **Verbal Linguistic:** These are verbal people who naturally enjoy reading, writing and storytelling.

2. **Logical Linguistic:** These are logical people who naturally like numbers, patterns, strategy, games and doing experiments.
3. **Body Kinesthetic:** These are physical people who love and do all things physical and are natural athletes, dancers and crafts people.
4. **Spatial:** These are abstract people who are highly visual and think in images and pictures.
5. **Musical:** These are people who are musically inclined and gifted. They are great listeners naturally.
6. **Interpersonal:** These are people who are excellent communicators and who emphasise and demonstrate leadership.
7. **Intrapersonal:** These are people who are aware of their own feelings and self-motivations.

Every individual should do all they can to develop all the dimensions of intelligences they possibly can in their lifetime in order to become more valuable, and increase their chances in life. The wheel of life has seven sections and no one will want to miss having the entire piece of the pie.

THE SEVEN SECTIONS OF THE WHEEL OF LIFE



1) Career:

I am not aware of anyone who wants to fail in his/her chosen career. Everyone I know does all they can to excel in their chosen career because our career is a vital part of our life.

2) Financial:

You definitely will not be reading this book if you are not interested in having a successful financial section of your life. It is an equally important section of life that cannot be toyed with.

3) Physical:

We have affirmed that health is wealth and good health is not something anyone in this world will want to compromise. Taking one's health lightly is definitely not an option for anyone to explore in life.

4) Social:

Everyone wants to be relevant. Everybody wants to matter in life and everybody wants to have a good reputation in the

society. Being socially aware, relevant and making social impact in one's society is a pursuit and dream of many if not all.

5) Spiritual:

Even though ignored by many, this aspect of our lives is very important if not the most important, because all other aspects of the wheel of life start and end here, but our spiritual section is the only one that will count in the afterlife.

6) Family:

It takes you to either have a good family or lack a good family to value this section of life. Everybody wants to be loved and everybody deserves to be happy and family covers that to a large extent in every one's life.

7) Intellectual:

You don't just want other sections of your life alone to be developed and fruitful. You also want to be intellectually sound and capable to matter in life and enjoy it. I believe that's why you are reading this book.

FIVE DIMENSIONS OF EDUCATION

In the world of education, there are three possibilities that exist.

- € Educated - You are schooled and knowledgeable in different aspects of life accurately and adequately.
- € Uneducated - You are illiterate and ignorant of things you should know in different aspects of life and this limits you.

- ② Miseducated- You are educated yet uneducated because you have been misinformed, brainwashed or given incomplete or incorrect education which can be worse than being uneducated.

For you to succeed in life, especially in the area of finances, there are five dimensions of education you require and wisdom demands that you have them all covered.

1) ACADEMIC EDUCATION

The educational sector as it is today still has a lot of changes to make especially when it comes to helping people create wealth, because academic education as it is today in most parts of the world is only geared towards churning out job-seekers.

I don't believe academic education is enough to make you rich and wealthy otherwise the Professors will be the richest, but I believe you need it in order to learn to READ, WRITE, and DO CALCULATIONS.

This is essential because in the world of wealth and entrepreneurship, you will need to read contracts, letters, proposals, documents, etc and you will also need to write cheques & proposals. Above all, you will need to make, manage and multiply your money which require mathematics to a large extent. Get all the academic education you can get because no knowledge is lost.

2) PROFESSIONAL EDUCATION

Have you ever had to do business or interact with professionals and an unprofessional person? The

difference is definitely clear because you would rather want to avoid one and continue with the other. When you are looking for a job; most jobs adverts if not all, require you to have some form of experience and what they mean by that is mostly professional education. They want to be sure you have what it takes to work for money and produce result in the employment. Professional education is knowing how to get a job, manage your boss, keep your job and work for money. It is the rat race but it is vital because you will need it in your own business too.

3) FINANCIAL EDUCATION

To create wealth and become financially free, you need financial education. Academic and professional education alone cannot do the job otherwise you will stay trapped in the civil service or the rat race with golden handcuffs. **No financial education, no financial independence - period!** Financial education is the development of financial intelligence. It is the understanding of money and the inner workings of it. It is understanding the principle, strategies and laws of wealth creation, entrepreneurship and financial freedom. It is quite unfortunate that our schools and educational institutions don't teach financial education, so one has to get it by personal development through books like this. This School Of Money is all about financial education.

4) SPIRITUAL EDUCATION

To succeed in life also, one needs spiritual education because like we saw in the wheel of life, you cannot ignore the spiritual aspect of life and expect to be fulfilled. Truth

be told, we live in two worlds - the spiritual and the physical. Guess what, the spiritual world is more real and superior to the physical and it also controls the physical world. The spiritual world is the realm where events occur before they happen in the physical, and if you are spiritually inclined and educated, you can tap into the spiritual realm to control things in the physical. We are all spiritual beings, and cultivating our spirit and "being educated spiritually is key for success and progress in life. There are spiritual laws to learn if you want to create lasting wealth e.g the golden rule is a spiritual law and it states "DO unto others as you want to be done unto you". This and many more are what you learn in spiritual education.

5) PERSONAL/HEALTH EDUCATION

To ignore your personal and health education and expect to create wealth is nothing but self-deception. Personal development is key for success in any aspect of the wheel of life and it covers all areas of your person. It is knowing and developing your gifts, talents, potential, skill, expertise, uniqueness etc. It is making sure you keep growing wholistically and health education is also key because you need your health to create your wealth. That is why health is wealth.

Any rich or wealthy individual you meet will tell you the importance of the health wealth connection, and educate you on their health regimen which many don't always know exists.

You need all these different dimensions of education to truly create a lasting wealth and build a global business. All the angles have to be excellently covered for it to be seven star education. Do I really have to go all the way to keep educating myself in all these areas? Yes, you do if winning in life is a goal for you. However, if you are one of the five people who don't need financial intelligence and education then it is okay.

FIVE PEOPLE WHO DON'T NEED FINANCIAL EDUCATION

1. THE INHERITANCE GROUP

If your parents are billionaires or you came from an elite family where you have inherited a huge estate and wealth, and you have people who are paid to help you manage them, then you may settle for a life of financial ignorance and just keep eating of the labours of others - if that is your choice. It is your life but I hope you aim for more than a life of mediocrity.

2. THE MARRIAGE GROUP

If you are married for money or married into money, and your spouse or his/her family is loaded enough to take care of your needs, wants and luxuries etc and you are okay with just being a parasite and a consumer without bringing anything to the table, then settling for financial ignorance is definitely an option in your package, if you so desire. I only wish you don't fall into this group or stay in this group without changing.

3. THE GENIUS GROUP

If you are born a genius with extra-ordinary talent and ability that you have even started making money from childhood,

and you pay others to manage your finances for you, then you fall into the category of people that may settle for financial ignorance. People cheating or defrauding you won't also matter since you believe you don't need financial education.

4. THE PENSION GROUP

If you plan to work for the government and be a civil servant for life or you are okay with the rat race and the golden handcuff. You want to work for your entire life and retire to live on pension, then you qualify to be in this group of people who can settle for financial ignorance. What financial education do you need to collect and consume salary and pension, not much I believe? So sad, if you settle for it.

5. THE CARE-FREE GROUP

If you don't really care whether you are rich or poor and creating wealth or financial freedom does not matter to you, then of course you can settle for financial ignorance. I don't think you need any intelligence to become poor or stay poor. If you choose poverty, who am I to question your choice, but I hope for your children's sake that you don't settle for this level of life.

THE OLD SCHOOL/OBSOLETE EDUCATION

To continue in the world of education that is irrelevant and incomplete, is to stay in the expired old school. Any education that does not empower you to create wealth is old school education and it is obsolete. Any education that does not let you know of all the options and choices available to you in life is incomplete and old school education.

The game is the same but the rules have changed:

In the world of love - the game is the same but the rules have changed.

In the world of finance - the game is the same but the rules have changed

In the world of success - the game is the same but the rules have changed etc

If you are ignorant of the new rules in any game, you end up losing and being disqualified because to win in any game, you are required to play by the rules. Please take this book (school) seriously and act on all you learn because we live in a constantly-changing world where you have to stay current to be relevant and on top.

If you are not informed, you will be deformed

If you are not updated, you will be outdated

If you are not inspired, you will expire

If you are not in the know, you cannot be in the flow.

There are some things to note that characterises old school, expired education and you must identify and fight them to gain seven star education.

- Ⓔ Any education that teaches you outdated, useless and irrelevant topics from outdated and old textbook is old school education because you will graduate with outdated information - if they major on minors (things that are not relevant to your life) and minor on majors (things that are relevant to your life) that is old school education.
- Ⓕ Any education that is geared towards making you job

dependent, where all you are motivated with is to get good grades so you can get a good job is an outdated/old-school education. Many of our parents also joined in propagating this error by encouraging their children only with the need to go to school, get good grades and then a good job.

- £ Any education that emphasises having one stream of income and defines focus as doing only one thing all your life, working, running in the rat race and relying on pension is old school education and therefore obsolete.
- £ Any education that propagates the scarcity conspiracy and harasses you with the "there is not enough to go round" song is an old school education and expired because there is more than enough to go round. Recession and scarcity are a conspiracy like we saw earlier.
- £ Any education that promotes poverty as piety and riches as filth is of course an expired old school education because your definition of "filthy rich" or "stinkingly rich" may be positive or negative. No money, no life and poverty is surely not a virtue in the new school education.
- £ Any education that encourages you with retirement benefits and teaches you to work, save and retire on pension is an expired education and is old school education. You don't have to retire at sixty five to create wealth with new school education.
- £ Any education that teaches you to rely on government, and look forward to government benefits, social welfare programmes and schemes is no doubt an old school education, and is obsolete because there is no security in

social security anymore.

- Ⓔ Any education that teaches you to work hard to make money without teaching you the other options of working smart is incomplete and is old school education.

In concluding this chapter, let us look at five areas of financial education and intelligence you must take seriously so as to create wealth and be financially free. Like we said earlier, Financial Intelligence (FI) is to understand money and "know how" to make, manage and multiply it.

However, another level we need to add at this stage is the Financial Intelligence Quotient (FIQ) which is the degree of your Financial Intelligence. This is the reason behind the Financial Intelligence Questionnaire at the pre-school module. It was to help you measure upfront the level of Financial Intelligence you have and know your financial IQ. This was done to reveal your need for this book and to challenge you to take this school seriously.

FI Financial Intelligence = Your Know How

FIQ Financial Intelligence Quotient = The Degree of your Knowledge e.g.

- Ⓔ Earning one million and paying 50% tax is Financial Intelligence
- Ⓔ Earning one million and paying 20% tax is Financial Intelligence Quotient
- Ⓔ Earning a million a year is Financial Intelligence
- Ⓔ Earning a multiple million a year is financial intelligence Quotient

FIVE IQ'S TO DEVELOP

1. HOW TO MAKE MORE MONEY

Many people don't have the Financial Intelligence to make money

some people have the Financial Intelligence to make some money

Few people have the Financial Intelligence to make more money

Why make a million when you can make five or ten million. You need to think deep and develop yourself to make more money than you do presently and that is a vital IQ to develop from this book and other sources, I will deal with this more in the next module.

2. HOW TO PROTECT YOUR MONEY

Making money to lose it is not a goal that any wise person sets for himself/herself, but not developing the knowledge of how to protect your money will make losing it an option. You have to learn how to safeguard yourself from those who want to take your money, both positive and negative.

The government wants to take your money via taxes

The banks want to take your money via charges

The utility companies want to take your money via bills

Lawyers, accountants, auditors etc want to take via fees etc

Many have the FI to pay taxes but not the FIQ to pay less

tax or avoid taxes (*Tax avoidance is not tax evasion. Avoidance is legal but evasion is illegal*) and you need to update yourself in this area.

3. HOW TO BUDGET YOUR MONEY

We will deal extensively with budgeting in the next module, because this is one of the IQs you need to develop. By FI, many have learnt how to budget to meet their needs and pay their bills but need to graduate to the next class in this school where you budget to invest and have surpluses, more in the next module.

4. HOW TO LEVERAGE YOUR MONEY

Leveraging is a powerful advantage in the world of wealth creation. Other People's Money (OPM), Other People's Time (OPT), Other People's Idea (OPI) etc. are all forms of leverages. You must develop the IQ of leveraging your money for greater returns.

- Putting your money in Savings Account or Mutual Fund is okay but investing it in assets that appreciate and produce cash-flow is a better leverage to develop.
- Putting your money in investment with good return is good but putting it in for greater return with lower risks plus little or no taxes is a leverage and better IQ to develop.

I have heard the phrase "cash is king" many times but I wonder "king of where"

Is cash king in Saving Account or Investment Account?

Is cash king to pay more taxes or less taxes?

Is cash king to hold or king to flow on as cash-flow

Think on these and decide the kingship of your cash.

5. HOW TO IMPROVE YOUR FINANCIAL INFORMATION

The final IQ to develop as we end this chapter is the IQ of growing in FI. Going beyond the basic, elementary, general and conventional financial information to attending a school like this book and learning new rules, new strategies etc while constantly updating yourself to stay relevant and have better leverage. Instead of handing over your money to EXPERTS to manage for you, you become the EXPERT. That is what this fifth level is all about.

Instead of buying shares of a quoted company, you be the owner of the quoted company and the one selling the shares. When you know the twenty six letters of the alphabet A-Z, you already have all you need to create any word in the English language, yet you need to learn how to combine the letters correctly to form the words.

If you know how to count from 0-9 in the numbers, you already have all the numbers you need. For every number you ever want to create, you only need to know how to combine them correctly. That's why you need to keep learning and going from basic to professional. See you at the top.



THE RICH ALSO CRY



"Success without successor is a successful failure"

In the message by George Carlin, a Comedian of the 70s and 80s one will see how what he wrote decades ago is so real in today's world. He wrote:

The paradox of our time in history is that we have taller buildings but shorter tempers; wider freeways, but narrower viewpoints. We spend more, but have less; we buy more but enjoy less. We have bigger houses and smaller families; more conveniences, but less time; we have more degrees, but less sense; more knowledge, but less judgment; more experts, yet more problems, more medicine, but less wellness. We drink too much, smoke too much, spend too recklessly, laugh too little, drive too fast, get too angry, stay up too late, get up too tired, read too little, watch TV too much, and pray too seldom.

We have multiplied our possessions, but reduced our values. We talk too much, love too seldom, and hate too often.

We've learned how to make a living, but not a life. We've added years to life not life to years. We've been all the way to the moon and back, but have trouble crossing the street to meet a new neighbour. We conquered outer space but not inner

space. We've done larger things, but not better things.

We've cleaned up the air, but polluted the soul. We've conquered the atom, but not our prejudice. We write more, but learn less. We plan more, but accomplish less. We've learned to rush, but not to wait. We build more computers to hold more information to produce more copies than ever, but we communicate less and less. These are the days of fast foods and low digestion, big men and small character, steep profits and shallow relationships.

These are the days of two incomes but more divorce, fancier houses but broken homes. These are days of quick trips, disposable diapers, throw-away morality, one-night stands, overweight bodies, and pills that do everything from cheer to quiet, to kill. It is a time when there is much in the show window and nothing in the stockroom. Remember to spend some time with your loved ones, because they are not going to be around forever.

Remember to say a kind word to someone who looks up to you in awe, because that little person soon will grow up and leave your side. Remember to give a warm hug to the one next to you because that is the only treasure you can give with your heart and it doesn't cost a cent.

Remember to say "I Love you" to your partner and your loved ones, but most of all mean it. A kiss and an embrace will mend hurt when it comes from deep inside of you.

Remember to hold hands and cherish the moment for someday that person will not be there again.

Give time to Love, give time to speak, give time to share the precious thoughts in your mind.

AND ALWAYS REMEMBER

Life is not measured by the number of breaths we take, but by the moments that take our breath away.

George Carlin

It is really a paradox of our time just like the title of this chapter - the rich also cry. When pressing to be rich and wealthy, people don't stop to think of the challenges that come with being wealthy. Being wealthy comes with its own challenges and responsibilities and many who have not realised this before becoming rich or wealthy end up with surprises and some may even lose their riches and wealth.

There is nobody without problems, whether you are rich or poor. We all have problems because the problems are opportunities in disguise and stepping stones to the next level. There is only one place where people don't have problems, and it is in the grave because a dead man is free from life's problems and only has to deal with afterlife issues.

MONEY PROBLEMS OF THE RICH AND THE POOR

There are some money problems that both the rich and the poor face in life and we will be looking into them at this stage beginning with the money-problem of the poor which are quite obvious.

>> THE POOR**1. NOT HAVING ENOUGH MONEY**

This is no doubt a general problem for any poor person or else they would not be said to be poor. The poor has to always battle with lack of adequate funds to do what needs to be done and it can be very frustrating for anyone to be in a situation where they have needs they cannot meet, and obligations or responsibilities they cannot handle especially when you have a family to take care of. No one should ever have money problem of this nature for too long if at all.

2. USING CREDIT TO COVER SHORTAGES

The second major problem of the poor is debt, and as they step out of the first problem, due to not having enough cash, most poor people end up using credit cards and borrowing to ease their financial shortcomings. This is a problem one should not have to face because debt is bondage.

3. THE RISING COST OF LIVING

This is another problem of the poor because from time to time they realise that the little money at their disposal is becoming less and less powerful in the market due to inflation and rising cost of living. They go and plan towards buying something and when they are ready, the price has changed, and cost of living continues to rise even though their income doesn't rise.

4. THE MORE THEY MAKE, THE MORE TAXES THEY PAY

Earned income is the most taxed income anywhere in the world, and that is where most poor people play. They make money from earning salaries as opposed to passive or portfolio income that comes from business, investment and stocks which are where the rich play. The poor make money and are taxed before spending the rest, while the rich make money, spend it and are taxed on the rest.

5. FEAR OF EMERGENCY

The poor are constantly living in fear because they have no saving or spare cash to fall back on in case of any emergency, when they face emergency or unexpected expenses; they end up borrowing, or facing shame. Being in a constant state of fear and uncertainty is a torment and not good for anyone.

6. BAD FINANCIAL ADVICE

Poor people also have a problem of bad financial advice because they cannot afford to have good advisers on board their team. So they mostly settle for advice from other poor people who don't know better. This limits the kind of financial advice they can get and invariably limit how far they can go financially.

7. NOT ENOUGH RETIREMENT MONEY

One of the greatest problem of the poor is the fact that they don't have security especially for their future and life after retirement. They have the illusion of pension and then retire at old age only to discover that the money from their pension is grossly inadequate to cover for their living expenses, and they may have to keep working even after

retirement to make ends meet. Poverty is bad and poor people's problem is equally bad. Like the chapter title states, *The Rich Also Cry*, so rich people too have their own money-problems.

>> THE RICH

1. HAVING TOO MUCH MONEY

Too much of everything is said to be bad, but does that include money? And then when it comes to money, how much is too much? These are questions you have to answer for yourself. The more money or "too much" money you have, the more problems you have of how to spend it, what to spend it on and how to stay safe without allowing money take over you and change you.

2. THE NEED TO KEEP THEIR MONEY SAFE AND INVESTED

Banks and vault rooms are heavily guarded and secured because of the valuables, and rich people are like money machines and stores that need safety and security. One problem rich people have to contend with is how to keep their money safe, secure, and out of reach for predators of all kinds; and they also have to worry about how to keep their money invested to be safe and growing.

3. NOT KNOWING IF PEOPLE LOVE THEM OR THEIR MONEY

Success has many fathers but failure is an orphan. If you have money, people will surely gravitate towards you, and one problem you will face is how to know who loves you for who you are or for what you have. That is why

some rich people don't really have many friends because they are scared of this problem and majority stay glued to the friends they have had before or settle for political or diplomatic shallow associations.

4. NEED FOR SMARTER FINANCIAL ADVISER

Getting someone to advise you when you are poor is not a difficult thing because there are a lot of people with basic⁴⁹ Financial Intelligence that the poor can learn from. However, the higher you go in the world of riches and wealth, the more difficult it is to get smarter advisers because you must have been pretty financially smart yourself to be rich and wealthy and advisers that are on higher financial IQ are fewer which is a problem for the rich.

5. RAISING SPOILT KIDS

Hardly will you go through a list of rich people without seeing the same pattern of spoilt kids, and this is a major problem for the rich. Most rich people are very busy with tight schedules and limited time, and this makes them spend little or no time with their kids which is a great error on their part. They try to silence their conscience by spoiling the kids with money, gifts, toys, holidays etc and by indulging them. They grow up spoilt and become a headache. Family first is a law of life for anyone who wants to enjoy lasting peace.

6. ESTATE AND INHERITANCE PLANNING

When poor people die, there is worry about burial expenses, but when rich people die, there is worry about:

inheritance, estate planning and succession. This is a major problem of the rich, so they have to think long term and plan ahead on who succeeds them, who gets what and how their empire will be run and sustained after they are dead and gone. As they hear and read of other wealthy people dying and their empire crumbling after their death, or family feuds and court battles among kids, it worries them and this is a problem.

7. EXCESSIVE GOVERNMENT TAX

Capital gain tax is not something poor people worry about, but it is something the rich face consistently, and they have to pay huge fees for tax attorneys and consultants to help them manage their tax issues and help them get leverage. If it is not capital gain tax, it will be multiple taxation, due to multiple income streams, and multiple regional operations. Taxes, are parts of the problem of the rich because it is huge.

There is no doubt that the rich also cry. Let us examine the stories of some rich people for sober reflection.

In 1923, a group of the world's most wealthy financiers met at the Edgewater Beach Hotel in Chicago, U.S.A. Collectively, these tycoons controlled more wealth than was contained in the entire United States treasury at that time. These wealthy men represented the faces of power and success in the financial world. Let us examine history to see what happened to them over the next twenty seven years.

1. **Charles Schwab:** The President of the largest Independent Steel Company - lived on borrowed money

the last five years of his life, and died a pauper.

2. **Insull Samuel:** President of America's greatest utility company died penniless in a foreign land as a fugitive from Justice.
3. **Jesse Livermore:** The greatest bear on Wall Street, committed suicide
4. **Leon Fraser:** The President of the Bank of International Settlement committed suicide.
5. **Ivar Fraser:** The head of the world's greatest monopoly committed suicide.
6. **Arthur Cutten:** The greatest wheat speculator died abroad insolvent
7. **Richard Whitney:** The President of the New York Stock Exchange was released from Alcatraz to go home and die
8. **Albert Fall:** A member of the President's Cabinet was pardoned from prison so he could die at home
9. **Howard Hopson:** President of the largest gas company went totally insane

Michael Jackson's life story is another classic example that calls for sober reflection and of recent (2012), Whitney Houston because truly the rich also cry.

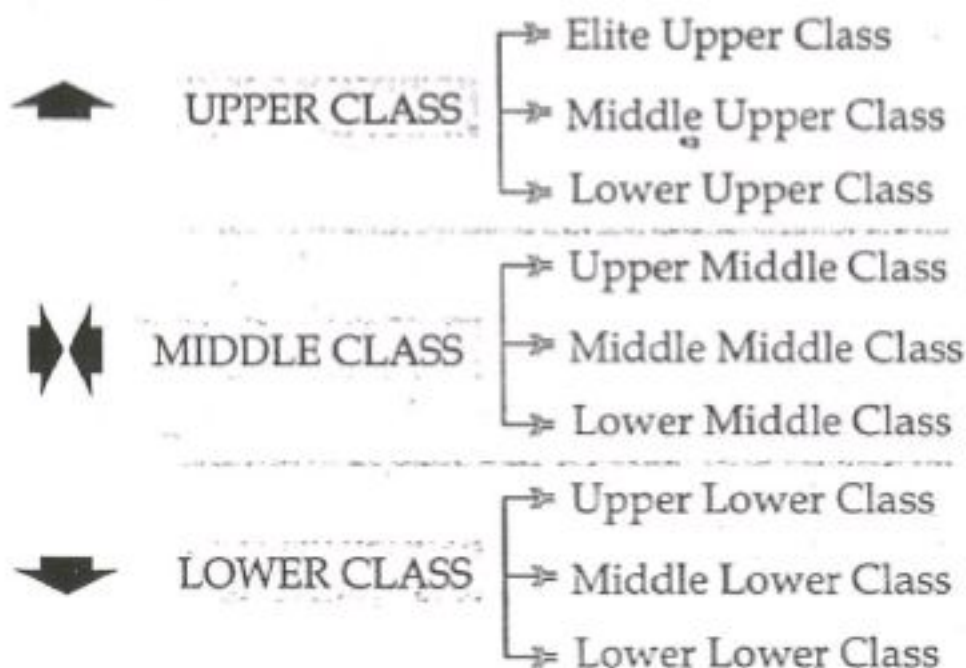
Since we are looking at the rich verses the poor, let us end this chapter by looking at the differences between the millionaires and the middle class; the rich and the poor.

THE RICH versus THE POOR

There are many differences between these two classes of people. In social and financial classification, we have three

broad and nine total levels of people:

- ② Upper Class
- ② Middle Class
- ② Lower Class



Time and space constraint will not allow me expatiate more on these, but there are differences among them all. Let us look at ten differences among the upper, middle and lower class.

- 1) The Rich ask themselves empowering questions while the others ask themselves disempowering questions.

The question you ask determines the answer you get, and it also determines what part of you is triggered. If you think or believe you can or you think or believe you cannot, you are right because it is what you think or believe that matters.

- a. How do you expect me to pay for that or be able to afford that?
- b. How can I pay for and afford that?

These are two similar but different questions. A is a disempowering question that closes the door of creativity and innovation, while B is an empowering question that opens the door of possibilities.

- 2) **The Rich focus on increasing their net worth while the others focus on increasing their pay check.**

The salary mentality is a toxic mentality as we have examined earlier in this book and it is a mindset that has to be eradicated for anyone to become rich and wealthy. While the rich focus on how to increase their net worth through investments, the others are more concerned about increasing their salary, so they stay trapped in the rat race and limit their possibilities.

- 3) **The Rich have multiple streams of income while others have just one or two streams.**

Multiple streams of income is the secret to unimaginable wealth that cannot run dry just like the ocean. We will be dealing with this in the next module. I believe every individual has the ability and potential for at least four streams of income and that is one thing that characterises the rich. They have multiple streams while the others have only one and at most two, not good enough.

- 4) **The Rich understand and believe they must be generous while the others believe they cannot afford to be generous.**

"Givers never lack" is not a slogan but a reality of life because sowing and reaping is a universal law of life. True significance comes when you give back and affect your world positively. While the others strive for survival and success, and believe they cannot afford to be generous, the rich strive for significance and give back with a generous lifestyle. What is the use of money if not to fulfil purpose. Generosity increases you and not reduces you.

- 5) **The Rich work for profit while others work for wages**

Rich people focus on becoming entrepreneurs and running profitable businesses that create jobs, offer products or services and profit from them while others focus more on getting jobs and earning wages. J.O.B. has been agreed in the world of financial education to stand for Just Over Broke which means those who rely on jobs and wages live on the boundary of poverty, lack and hardship or just survival.

- 6) **While the Rich continue to grow, others think learning ended in school**

The day you stop learning, you start dying because life is a school of continual learning without graduation. While the rich know this and invest in personal-development, capacity-building and continual education, others think learning stopped in school after they get a "certificate". What else do I need to learn after all I have learnt in school

for years? Well, life will teach you a hard lesson if you fail to learn; and if you think knowledge is expensive, try ignorance but it will cost you more.

- 7) **The Rich take calculated risks while others are afraid to take risk**

In life, risk is a very vital part of succeeding because the greater your risk, the greater your possibility. And what is mostly termed RISKY is a RISK KEY. Risk is a key to great possibilities if you know how to use it. We all take risks on a daily basis both consciously and unconsciously, both stupid and sensible. Taking Informed and Calculated risk is a part of the rich man's culture, while others run from risks and risk their dream staying unfulfilled and ending up with a nightmare.

- 8) **The Rich embrace change while the others are threatened by change**

We all know that change is the only constant thing in life, and wise people embrace and not fight change because change is like a wave or a current, you either align with it or be swept away by it. Rich people embrace change and maximise the opportunities that come with it, while others fight change and lose out. If you don't change with change, change will change you.

- 9) **Rich People talk about ideas, while others talk about things and people**

What dominates your discussions? Ideas, things or people? While the rich talk about ideas, prospects,

opportunities, impact etc, others focus on gist, gossips, things, people etc. What you focus on determines what you produce or become. Why waste your time chatting, and gossiping about things and other people's life, when you should be focused and concerned about your own life and making impact?

10) The Rich think long-term while others think short term

I see this difference almost on a weekly basis. While rich people think long-term, invest for the future and delay gratification, average people think short term, instant gratification and survival. Wealth creation suggests that it is something you create, and creating things takes time and planning which is why rich people are rich because they think and plan long-term.

Many vital facts and information have been discussed and released in this book (school) so far, and I strongly hope you make the most of them. Let us progress to the final chapter in this module.

WHERE DO RICH PEOPLE COME FROM?



"There is so much potential buried within us all, but sometimes in life we all need a push"

I have had the privilege to travel to many parts of the world in different continents and one thing that is common to all nations is the fact that we have rich people and poor people everywhere. There is no specific location on earth that guarantees that an individual will be poor or rich. It all depends on the person and many other factors.

One thing that is however very clear is that when you study rich people like I have done and continue to do, you will realise that they have many things in common; some of which we have already seen. There are ten places that produce rich people and I want to end this module by dealing with them.

1. THE INHERITANCE PLACE

Some people are rich and wealthy because they came from the place of inheritance and have huge estate and wealth bequeathed to them by their parents or family. Though some people do come from this place, they are quite few compared to others.

2. THE PLACE OF CORPORATE EXECUTIVE

A lot of rich and wealthy people do come from this place and make big money from bonuses, allowances, and many other perks, but to get to the level where you arrive at this place takes years of education, politicking and hard work. It may take up to twenty years of labouring in the rat race for a few people to break into this level.

3. THE PLACE OF REAL ESTATE

Real estate is a very vital vehicle of wealth creation as we will examine fully in the next module. Many people have become rich and wealthy because they invested heavily in real estate as a vehicle to create wealth. One unique thing about this place is that it is a very vital tool for wealth preservation.

4. THE PLACE OF BUSINESS

Business ownership and entrepreneurship is also one place that has produced a lot of rich and wealthy people. The people who come from this place enjoy wealth in their lifetime and also have the opportunity to preserve their wealth and perpetuate it through succeeding generations. The freedom and security you enjoy by coming from this place is amazing.

5. THE PLACE OF COMMISSION-BASED SALES

I have seen people become millionaires within months just by being a commissioned sales agent. The income possibilities at this place is not capped and it is enormous and full of fun when you crack the code. Anybody can come from this place if they so desire because the door is open for them in every sector.

6. THE PLACE OF STOCKS AND FOREX INVESTING

Even though it is easier for people to remember the bad news, disappointments and tales of woes from this sector, millions of rich and wealthy people all over the world have been produced and are still being produced from this place. Understanding this place and how things work there is very key to becoming a major player.

7. THE PLACE OF INTELLECTUAL PROPERTY

Many rich and wealthy people today come from this place as they continue to make money and receive royalties from their inventions, creations, products and ideas. This is interesting because of the residual nature of the income. You work once and money continues to flow for years and in some cases for life.

8. THE PLACE OF INFORMATION MARKETING

Infopreneuring as it is uniquely known in the world of financial education is one place that has produced the rich and wealthy for decades, and is one exciting place to operate in. As someone that plays in that market, one of the joys of this is seeing lives changed because of what you do, it is very fulfilling.

9. THE PLACE OF NETWORK MARKETING

Network marketing is one of the open secrets of wealth creation in today's world and it has been known to produce and continue to produce rich people all over the world and in different sectors that use the Network Marketing Strategy.

You can combine this with other things or do it full time and still become financially-free through it. You will benefit from it in many other ways too.

10. THE PLACE OF SPORT AND ENTERTAINMENT

From Football to Basketball, Golf to Tennis, Acting to Singing etc., we have seen young and old, male and female, individuals and group come from this place. It is a glamorous place to come from because unlike other places, it makes noise about you and draws necessary and unnecessary attention depending on what you like. This place thrives essentially on raw talent which must be polished.

Let us close with this story of lessons from an aeroplane.

Venomous snakes were being ferried from Africa to Europe in a plane. Unfortunately the person who packed the snakes forgot to lock the boxes in which the snakes were put. Once the plane had taken off and responding to movement, the snakes found their way out of the boxes. Passengers in the plane could see various snakes on the aisle and they screamed while some fainted and the brave ones fought or sought refuge wherever they could within the plane. The air hostess ran to the pilot to inform him of this scary incident. The pilot quickly informed the air controllers on the ground.

"We are very very sorry, says his boss. We forgot to lock the box where we put the snakes and they are indeed some of the most poisonous snakes in the world"

"So where can I land? Please advise me before passengers are beaten" asks the shaky pilot.

"No, do not land; stay for a minute. Let me think", advises the

boss. Surely this sounds like stupid advice to the impatient pilot, but he has to follow orders.

A minute is too long for someone faced with such trouble he thinks, but he has to follow orders. After a minute, the boss contacts him "at what altitude are you flying?" he asks.

"300", says the pilot.

"Go higher", advises the boss."

"But the snakes will"

Before he finished his sentence the boss bellows, "I said go higher".

He complies.

"Now what's your altitude?" Asks the boss

"500.66", answers the shaken pilot

"Go Higher"

"But Sir...."

By now the snakes are all over the plane, even one male member of the cabin crew collapsed. It is unbearable. A few have been bitten and have instantly died. But still the majority keeps on seeking refuge.

"Now Captain, keep on going higher" says the boss.

The pilot complies and keeps on going higher and higher.

"Now what's your altitude, asks the boss."

"I am reaching 1200", replies the pilot. "Now I am on 1200" he says quickly,

"Now stay there and tell the cabin crew that at this altitude the snakes are now harmless. They can just pick them up with their hands and return them to the box and this time they should not forget to lock the box," advises the boss.

It was true and it worked as one cabin crew member tries holding one snake and it was numb and harmless. Soon, it is a game within the plane with passengers. Some for the first time holding snakes in their hands and returning them to the boxes.

"Look at this black mamba, it was really after me, but now I can even throw it and catch it like a ball", says one passenger even throwing and catching the black mamba.

Now, what is the lesson of the story?

Whatever has threatened your financial dream and tormented you financially can become powerless when you go higher in your financial educational altitude. Poverty, lack, and hardship, lose their grasp and power over you and things change in your favour as you increase your altitude through this book. What you thought was unattainable and difficult will become easy as you go higher in your altitude.

In this module, we have reached the Financial Intelligence altitude that conquers poverty and as we go into the next module of wealth creation, it is cruise-control all the way.

Congratulations in advance!

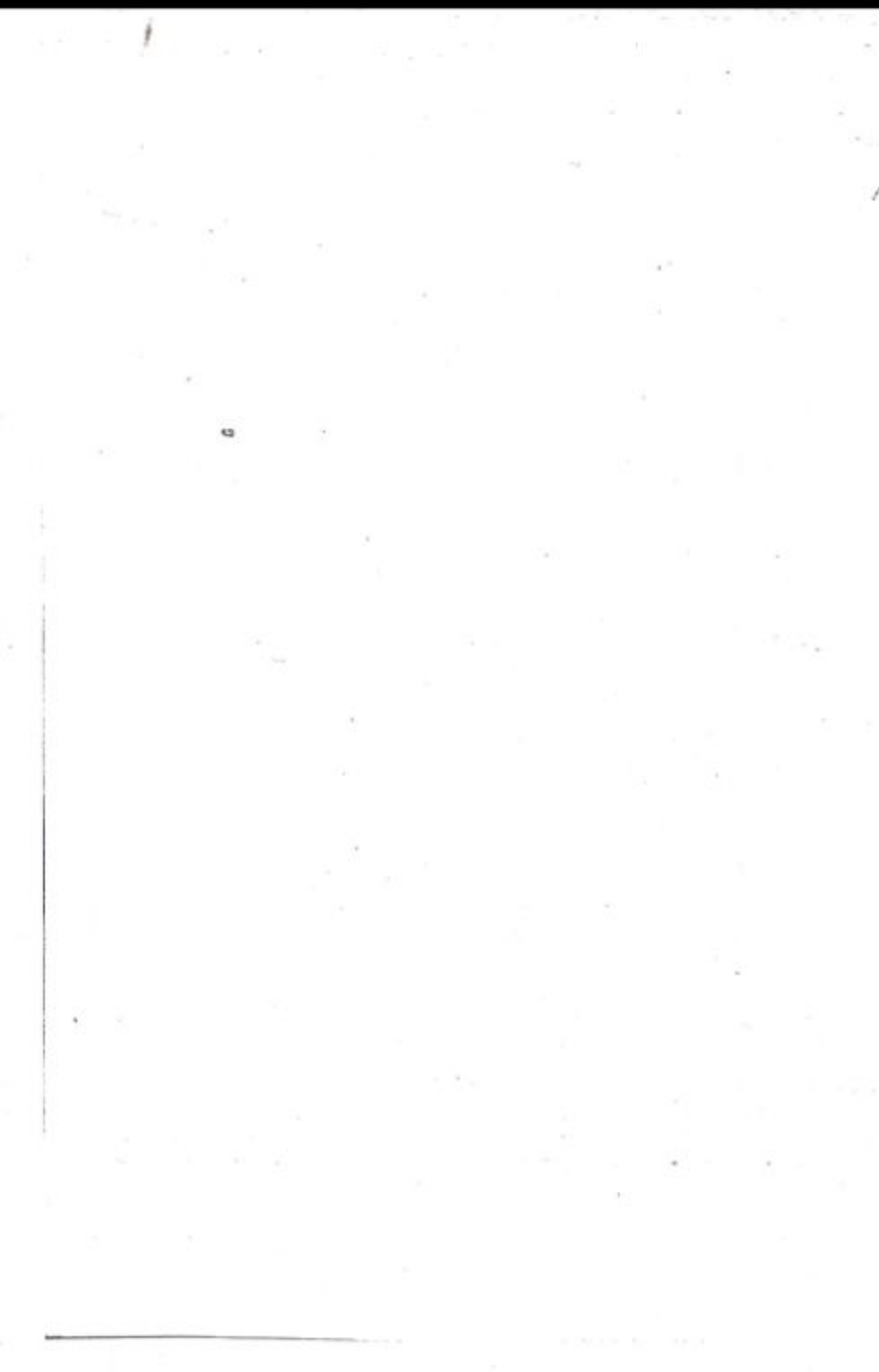
See you at the top!



SECTION THREE

THE WEALTH CREATION MODULE

- £ Pathway to Wealth
- £ How to Create Wealth
- £ Vehicles to Wealth Creation
- £ Activating Multiple Streams of Income
- £ Budgeting Made Easy
- £ Debt free Living
- £ How to Survive and Thrive in any Recession
- £ The Five Year Plan For Wealth





PATHWAY TO WEALTH



"It is not how much you earn but what you do with it that determines how you end"

The journey to financial freedom is one that everyone who desires to be rich and wealthy must take. However, no one can arrive at a destination without knowing the pathway that leads to the destination. The kind of vehicle you use, and the speed with which you move is irrelevant if you are travelling on the wrong pathway.

Have you ever boarded a bus, a train, a ship or a plane, enjoyed the trip and arrived at the other side only to discover you took the wrong bus, train or flight? I have seen people do all kinds of things to climb the corporate and success ladder only to get to the top and realised that the ladder is leaning on the wrong wall. In order to create wealth in life, one vital discovery you must make is the pathway that leads to wealth and know how wealth is created which is what this entire module is all about.

THREE FACTS TO NOTE

1. THERE IS A WEALTHY PLACE

There is a level you can get to in life where money will no more

be your problem because you have created wealth and you are financially-free. Millions of people already operate at this level all over the world and no one owns the monopoly of that level because it's a possibility for everyone including you.

2. THERE IS A PATH THAT LEADS TO THE WEALTHY PLACE

Every destination has a pathway or pathways that lead there. Just as if you don't know where you are going to, you won't know when you get there, in the same vein, if you don't know how to get there because you are ignorant of the pathway, you will get lost and never get there except you seek help and ask questions.

3. DISCOVERING THE PATH AND TAKING THE TRIP GUARANTEES THAT YOU WILL GET THERE, IT'S ONLY A MATTER OF TIME

Arriving at the place is dependent on this third fact because if you;

- £ Accept and believe there is a wealthy place
- £ Find out the path that leads there

But refuse to take the trip, then you still won't get there. If it's going to be it's up to you because no one can plan your life for you successfully without your involvement. It is an open secret that you can take the horse to the river but you cannot force it to drink. I recently learnt that even though you can't force the horse to drink, if you put salt in its mouth, the horse will become thirsty and drink. I hope this book will put salt in your mouth and motivate you to go for wealth creation by

paying the price.

I guarantee that this book will settle the issue of pathway to wealth and how to create wealth. The ball will now be in your court whether you want to take the trip or not.

BUS STOP ONE

FINANCIAL INTELLIGENCE

The first step on the pathway to wealth which I call the doorway into the pathway is Financial Intelligence. We have used a whole section to deal with that as a module. I believe that is fully covered already. Let me just repeat and add a few things.

Without Financial Intelligence, you cannot create wealth or become financially free and that is why financial education is vital. Financial illiteracy is the major reason why many struggle through life in the rat race.

Financial Intelligence is all about developing investment mentality and much more. But amazingly:

- Ⓔ Millions of people go to school and graduate without Financial Intelligence
- Ⓔ Millions of people even work in financial institutions and manage other people's money without Financial Intelligence.

Going to school does not make you financially-intelligent because schools don't teach it. If going to school made you financially intelligent, your lecturers and professors would not

remain poor as many are today. You will also not be struggling financially as many "educated" people are.

Financial Intelligence is the understanding of the inner workings of money. It is understanding:

- £ How to make, manage and multiply money
- £ What money really is and where it hides
- £ The strategies and principles for wealth creation with little or no "money"
- £ The rules and new rules of money
- £ The vehicles of wealth creation
- £ The place of inflation, cash flow, delayed gratification, compound interests etc
- £ How to develop Investment mentality
- £ The power to create wealth
- £ The difference between assets and liabilities, salaries and income, good debt and bad debt, leverages and bondages etc

Are You Financially Literate?

Financial intelligence does not come from a formal institution or school. It is a function of redefined education that comes by personal development and capacity building through:

- £ Reading books like this one
- £ Information CDs and DVDs that reveal and educate
- £ Training/seminars on relevant areas
- £ Networking and right association

No matter what anyone studied or does for a living, except that

person has Financial Intelligence, he will be off the pathway to wealth. Everyone needs the seven star education, and if you really want to be rich and wealthy, you can't rely only on academic education and your certification because it is inadequate as we have realised.

Like I affirmed in the last module, our present school system needs overhauling, and a new curriculum because schools today are inadequate to help people create wealth. Majority of today's schools and academic institutions are still fulfilling the Industrial Age Agenda of educating people to become job seekers instead of job creators. If you have to spend two to eight years of your life or more in the university to become an applicant, don't you think something is wrong somewhere?

*He who teaches not his son a trade is as if
he taught him to be a thief.*

Take another trip with me back into history like we did with the evolution of money in the last module.

Before the colonisation of many nations especially in Africa, our great grand fathers and mothers were entrepreneurs. They were hunters, farmers, palm wine tappers, goldsmith, cloth makers, food sellers, manufacturers, traders etc. These they did and raised their many children successfully even in polygamous settings. Then came the colonial masters who took the entrepreneurial spirit, skill and system from us and replaced it with the school system and salaried job "opportunities". Our predecessors bought the bait and became captives in the rat race with golden handcuffs.

Parents now began to train and raise their children to desire colonial education and salaried jobs with retirement "benefits" instead of teaching them Financial Intelligence and entrepreneurship, hence the cycle continued. The early benefits of the bait made the deception easy. People went to school locally and in Europe, got good jobs in colonial controlled, colonially owned, and colonially managed companies.

They got salaries, cars, bonuses, opportunity to travel etc but with all these "benefits" and toys, they lacked the vital tool for wealth creation- Investment Mentality and Financial Intelligence. So,

- € They had no savings and no investment
- € They had no real estate or assets
- € They had no businesses or products of their own
- € They retired with huge sums of money with no Financial Intelligence to manage or multiply it and no entrepreneurial know how to start any business and succeed.

Today, I know of people who lived in Europe especially London in the 50s, 60s and 70s without buying a single property, living in flats and apartments as tenants for decades and those who even worked and retired but were too tired and financially illiterate to become wealthy.

Today, thousands of graduates leave school with various certificates and degrees but with a great degree of financial illiteracy and entrepreneurial ignorance.

Over 70% of them remain unemployed after the first two years.

Over 50% of those who get jobs are underemployed.

After many years of graduation, thousands of them still go from interview to interview seeking their "dream jobs"-whatever that means. It is not strange now to see thousands of graduates respond to a job vacancy advert even though only one person is needed.

I once went to a friend's office and saw over a thousand people crowding the entire vicinity. I later got to discover that my friend had advertised a job in the national dailies and over a thousand "educated graduates" showed up.

It pains my heart to see people today especially these youths who are victims of formal education; move about helplessly and hopelessly because they went to school but lack Financial Intelligence and entrepreneurial skills. No wonder our youths and many today are now looking for "get rich quick schemes" and "escape routes" from the present situation.

And guess what? The Colonial System is still available to take them to the next level of bondage with "VISA Lottery" and "Special Immigrants Programs". Today, our brain drain has become their brain gain.

It's Time For A Change

Our entire academic educational system needs overhauling. Nobody should go through school without being taught the practical principles for success, wealth creation and entrepreneurship.

This should be included in the curriculum from elementary

school to the tertiary levels. Nobody should be allowed to graduate from higher institutions without being schooled in the art of wealth creation, entrepreneurship and self-reliance. If this is done, it will eradicate the present situation where people graduate with a bunch of theoretical knowledge that is useless to them because they don't know how to practise it. It will reduce crime, corruption, violence etc and poverty will be eradicated.

I am not against formal/western education, schools or institutions. I am a graduate and have more than one Masters Degree. I am only trying to pass across the message of the limitation of academic education vis-a-vis wealth creation, and the need not to settle for academic education alone but for a seven star education like we have earlier examined.

As you embrace Financial Intelligence, you are already on the pathway to wealth. This book is loaded with different information to give you Financial Intelligence but don't stop here. Keep learning; keep growing and make a commitment to a lifetime of learning, personal-development and capacity-building because Financial Intelligence is in levels.

BUS STOP TWO

FINANCIAL PLANNING

The next bus stop to financial independence on the pathway to wealth is the need for Financial Planning. Failure to plan always translates to planning for failure, and proper planning prevents poor performance, and determines the results that one gets in any aspect of life. In order to become financially independent and free, one needs Financial Intelligence and a

Financial Plan to arrive at the wealthy place.

Many people gain Financial Intelligence, but fail to achieve the desired goals because they have no plan in place to actualise their financial goals. Don't ever expect to arrive at a level of wealth you don't plan for because the dreams you don't work towards never become a reality.

Financial Planning comprises of the strategy, steps of action and structures one puts in place to achieve a desired goal or objective. You can't become a financial goal-getter unless you are first a financial goal-setter.

What is your plan for your future?

STAGES OF LIFE

To help motivate you into creating a Financial Plan, let me show you the expected move through the stages of life. There are three major stages of life:

THE LEARNING STAGE

The first stage is the Learning Stage. This is expected to fall between the first days of your life to the twenty fifth year (0-25 years). This is the stage where you are expected to learn all the basics of life and get enough qualifications and credentials for the next stage. At the Learning Stage:

- Ⓔ You should be mature and understand the basics of life.
- Ⓔ You should have completed your formal education and become a graduate with at least your first degree.
- Ⓔ You should have discovered your vision and purpose in life.

- £ You should have discovered your career or area of focus and gotten all you need to pursue that career.
- £ You should be fully set for the next stage.

If at twenty-five you don't have a vision or purpose for life; you are still waiting to get admission into college or university, you are yet to have a career or certificate to work with, THEN your life is already operating behind schedule, and you need to avoid distractions and speed things up.

I have seen people at twenty-five still trying to qualify for a college or university admission and yet think they have all the time in the world. Don't mess up your life or toy with your destiny. Get serious and become an achiever.

THE EARNING STAGE

This is the second stage of life that falls between age twenty five and fifty. This is the stage of life when you are expected to be earning a living; earning serious full time income. At this stage between the ages of 25-50 years, you should be using what you learnt from the first stage to earn a living and produce fruits for life.

- £ You should be married at this stage except you have chosen to be celibate.
- £ You should have become a parent and raised your children at this stage.
- £ You should use Financial Intelligence to secure your future at this stage.
- £ You should be at your prime and maximum productivity.

If at this stage you are still trying to pursue a degree, seeking a

career path to settle for, taking life for granted, void of an investment mentality etc, you are operating below standard and behind schedule. If you marry at forty or fifty, what time will you now have to raise children? Do you still want to be buying and changing diapers at sixty and doing school runs?

Think On This:

"ADD BETWEEN TWENTY TO THIRTY YEARS TO THE BIRTHDAY OF YOUR LAST BORN, THAT WILL TELL YOUR DAY OF LIBERTY."

When you have your last child, add twenty to thirty years to your age, that is when you should be expecting to become free from paying school fees etc. Shouldn't that motivate you to wake up, wise up and get serious with a plan for your future? If what they say that a fool at forty is a fool forever, what happens to a fool at fifty?

THE TURNING STAGE

This is the last stage of life and it falls between ages fifty to seventy five and above, depending on how long you live. At this stage, it is expected that you must have gained financial independence and relaxed (retired early). This is the stage where you turn around and begin to mentor and impact the next generation in a greater and broader way with your wealth and experience:

- £ You should not be nursing a baby at this stage.
- £ You should not be looking for a job or career path at this stage.
- £ You should not be in school at this stage, except for the fun

of it.

- Ⓔ You should not be unmarried at this stage except you choose to or you are widowed.
- Ⓕ You should not be poor at this stage
- Ⓖ You should not be a tenant at this stage.

I don't know where you fall in these stages of life, but hope that you can now see the vital need for a financial plan to secure your future. I repeat again; no one will plan your future for you if you don't plan it for yourself. There is no security in social security and many nations have trillions in unpaid pensions with pensioners living in penury. Without a plan in place, there will be poverty in place.

There are three steps to Financial Planning that must be followed:

1. ASCERTAIN YOUR LOCATION
2. DETERMINE YOUR DESTINATION
3. CHOOSE YOUR VEHICLE

ASCERTAIN YOUR LOCATION

You can't progress successfully on this pathway and plan well without first finding out your present position. You need your present position to plot and navigate to your expected destination.

- Ⓔ How old are you?
- Ⓕ How rich are you?
- Ⓖ How poor are you?
- Ⓗ Are you in debt?

- ② What source or sources of income do you have now?
- ② What potential income sources are at your disposal?
- ② Do you presently have Investment Mentality and Financial Intelligence?
- ② Do you have any investment and financial plan in place?

Go back and revisit the financial intelligence test. It will help you locate your present position.

- ② If you are in debt, your first step will be to get out of debt and we will use a later chapter in this module to deal extensively with debt issues.
- ② If you are not in debt, but have no source of income, your first step will be to get a source of income.
- ② If you have only one source of income, you will need to explore other sources of income to add to your present level.

Have you ascertained your location? You need to do that in order to succeed in financial planning. If you have ascertained your location, then you are set for the second step.

DETERMINE YOUR DESTINATION

If you don't know where you are going to, you won't know when you get there. If there is no finishing line, you won't know when you finish. If there is no goal post, you won't know when you score a goal.

Determining your destination before commencing a journey is the normal thing for every sane person to do. Can you imagine someone leaving home on a journey without any fixed destination in mind? Well, I can imagine it, because I have seen

it happen many times in people's lives. Many leave their lives to chance without any vision or focus.

"Whatever will be, will be" is the deceptive philosophy of this set of people. Since you have ascertained your location and know where you stand, the next thing should be to determine your destination.

- £ When do you want to retire or gain financial independence?
- £ How old do you want to be when this happens?
- £ How much will you need to take care of yourself and your obligations/responsibilities then?
- £ How rich and comfortable do you want to be?

These and many more issues need to be considered at this point. If you have ascertained your location and determined your destination, then you are set for the final step in financial planning.

CHOOSE YOUR VEHICLE

Vehicle Defined: A vehicle is an investment term used to qualify a channel, strategy or type of investment one chooses to operate with.

Just like we have in the physical, so it is in the world of investments. To move from point A to B in the natural, you need a means of transportation or vehicle.



(Possible physical vehicles include but are not limited to your feet, bicycle, a boat, a ship, motor bike, train, car, truck, air plane, a jet etc)

The vehicle you choose determines how fast you get from point A to point B and determines whether you will ever arrive depending on the distance between the two points. In the world of investments, there are different investment vehicles available to take you from one point to the other e.g. real estate, business, intellectual property, the capital market etc. We will fully examine all kinds of vehicles in a later chapter



To move from your present location (I expect you to have ascertained that by now) to your desired destination (It is expected that you have settled that also), you need to have a strategic plan in place on how to achieve your goal. Choosing the right vehicles or investment plan and strategy determines how soon you achieve or reach your destination.

VITAL THINGS TO NOTE

- Ⓔ How early you start matters a lot.
- Ⓔ How much you invest matters a lot.
- Ⓔ The interest or returns you get matters a lot.
- Ⓔ How consistent you are matters a lot.
- Ⓔ What you do with your interests and returns matters too.

STRATEGIES FOR FINANCIAL PLANNING

Everything we have learnt so far comes to play now because until the facts and information are practised, they remain dormant. Let us look into how to practically apply these truths strategically to achieve our goal.

- ① The first step will be to have a steady, consistent source of income.
- ② The next step will be to apply investment principles to the use of the income one gets or generates.
- ③ If you have a job, give your best to your job and be the best staff that the organisation can be proud of, and keep developing yourself. This will help you gain the following:
 - ④ Job security above others
 - ④ Increments and promotion
 - ④ Corporate executive status and perks.

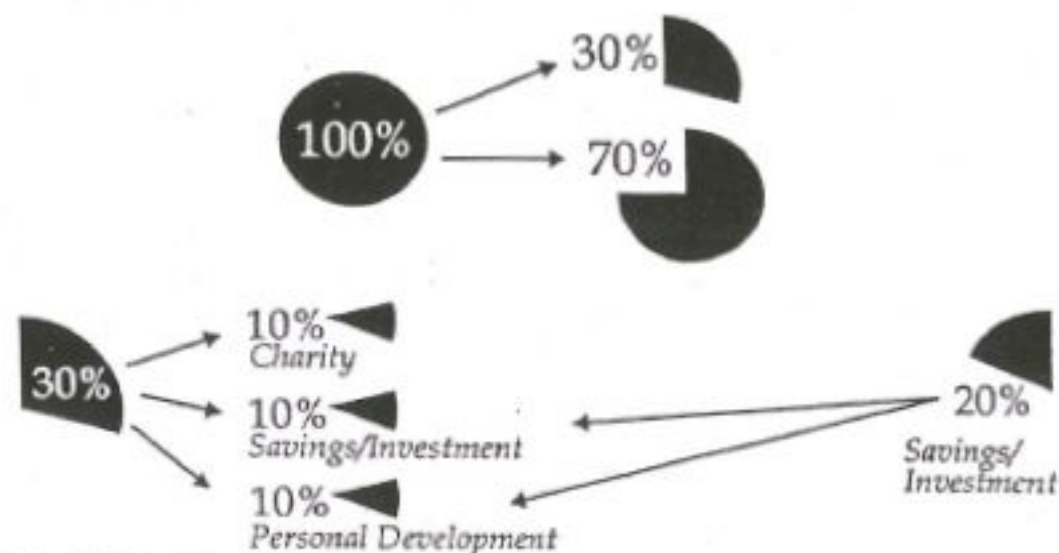
Whether you make your money from salaries or income, it is not how much you make that matters, but what you do with what you make. One discipline that must be adopted is to ensure that you live below your means and spend less than you earn. This will help you increase your means and create wealth, then you can live large because your means is larger and growing.

THE 30/70 PRINCIPLE

To become rich and financially independent, you must not spend beyond 70% of your income per time.

For every money you make, either salary or income, you must

make sure that 30% of it exits your hand.



The 70%:- This is what you should live on.

When you earn an income every week or every month or periodically, depending on your income source, follow the plan shown above.

- ⌚ Separate every income into seventy/thirty, 70/30
- ⌚ Use the 70% as what you live on, so you need to have a budget on how to spend the 70% of your income. The 70% of your income should take care of your bills, needs and necessities. Whatever you cannot afford or accommodate with your 70% is not for you YET. Live without it and delay gratification or do what you can to increase your 70% by multiple streams of income.

Do all you can to live within the 70% no matter how tight it may look or else becoming wealthy for you may forever remain a dream.

The 30% is to be further broken down into two options of (10:

10:10) or (10:20).

- £ 10:10:10 means your first ten percent of every income must go to the course of the Creator or charity.
- £ The second ten percent will be what you must save or invest every week, month etc as your income arrives

You must save or invest at least 10% of every income you get into any investment vehicle or saving. This is compulsory if you ever want to become rich or wealthy.

- £ The third ten percent should be used to invest in your personal development and capacity building via tapes, books, seminars, courses and trainings etc.

Investing in yourself to stay updated and relevant is vital to your job security and your cash flow.

- £ 10:20 means 10% to charity and 20% savings or investment if your personal development is being sorted out through other channels or platforms.

I have tried to make this as simple as possible and I hope you are catching the flow.

A WORD ON SAVING

It is a must for you to have a bank account if you want to become rich and wealthy. You need to have a savings culture to safeguard your future. If you don't have an account, make sure you open one this week because not having a bank account is a sign of a consumer mentality in place. If money is not saved or invested, then;

- Ⓔ You will not be turning it over
- Ⓔ You will not be earning any interest on it
- Ⓔ You will not have much money because there is a limit to what you can keep by yourself
- Ⓔ You will end up wasting or spending it recklessly without vision, purpose or planning because it is easily accessible to you.

N:B: I strongly believe that to become rich and create wealth, ten to twenty percent of your income should be saved always and you should have a minimum of three to six months of living expenses saved for security purpose.

INVESTMENTS PRINCIPLES TO NOTE

1. Planning
2. Time
3. Inflation
4. Compound Interest
5. Power of Annuity

1. PLANNING

You need to take your investment plan seriously because that is what will take you from your present position to your desired destination.

- Ⓔ It shows you how wealthy you are.
- Ⓔ It tells you which investment vehicle to use
- Ⓔ It instructs you on how much to set aside on a periodic basis
- Ⓔ It enables you know how to stay focused and disciplined.

A vital piece of information you also need for proper Financial Planning is that you need to know what kind of income you are working for. There are three types of income:

EARNED INCOME:

This is the income generally derived from salaried jobs, paid or contract employment or some form of labour

PORTFOLIO INCOME:

This is income generally derived from paper assets such as stocks, bonds, mutual funds etc.

PASSIVE INCOME:

This is income generally derived from real estates and royalty.

With this information in place, your financial plan must then focus on how to convert earned income into portfolio and passive income as efficiently as possible. That is why between 10-20 percent of EVERY income you get must be saved or invested so that it can become portfolio or passive income. Earned income ceases to come in when you retire or can't keep working for health reason or otherwise. If you have not kept to the 70/30 principle, and converted your earned income into passive or portfolio income during your active working years, you will have nothing to fall back on during your retirement years and needless to say, you cannot be rich, wealthy or financially free.

2. TIME

Time is very vital in investment and life in general because

time waits for no one. Time is money and time wasted equals money wasted. It is not how much you invest but how early you start that really matters.

Time either becomes your enemy or your friend. When you delay acting on what you know or delay acting on investment opportunities, you shorten your time and will therefore need higher returns to meet your goal.

The best time to plant an Iroko tree was twenty years ago. The next best time to plant it is now because it takes twenty years to grow. Now is the time to start putting all these principles to work. Procrastination and delay might be dangerous.

Remember, procrastination is a form of laziness and it leads to poverty. Starting as a child or teenager and starting as an adult are two different things. Let me pause here and take you into a practical example.

THE FINGERPRINT INVESTMENT CLUB CHART

This is a real chart showing the return on investment for FingerPrints Club members. This is a partial chart. The full details of the Club and the full chart are found in the last module of this book.

Monthly Investment	5,000	10,000	15,000	20,000
Annual Investment	60,000	120,000	180,000	240,000
Annual Interest	20%	20%	20%	20%
No of Years				
1	72,000	144,000	216,000	288,000
2	158,400	316,800	475,200	633,600
3	262,080	524,160	796,240	1,048,320
4	384,096	772,992	1,171,488	1,545,984
5	532,915	1,071,590	1,621,786	2,143,181
6	711,498	1,429,909	2,162,143	2,859,817
7	925,798	1,859,890	2,810,572	3,719,780
8	1,182,958	2,375,868	3,588,686	4,751,736
9	1,491,549	2,995,042	4,522,423	5,990,083
10	1,861,859	3,738,049	5,642,908	7,476,100
11	2,306,231	4,629,660	6,987,490	9,259,320
12	2,839,477	5,699,592	8,600,988	11,399,184
13	3,479,371	6,983,510	10,537,186	13,967,021
14	4,247,246	8,524,213	12,860,623	17,048,425
15	5,168,696	10,373,055	15,648,748	20,746,110
16	6,274,435	12,591,666	18,994,498	25,183,332
17	7,601,321	15,253,999	23,009,398	30,507,998
18	9,193,585	18,448,798	27,827,278	36,897,598
19	11,104,303	22,282,558	33,608,734	44,565,118
20	13,397,164	26,883,069	40,546,481	53,766,142

The above chart reveals what the return will be

If one invests N60,000 / Annum i.e. N5,000 / month

N120,000 / Annum i.e. N10,000 / month

N180,000 / Annum i.e., N15,000 / month

N240,000 / Annum i.e., N20,000 / month

Over a 1-20 - year period at 20 % return per annum i.e.

If parents with Financial Intelligence start their children on N5,000 / month i.e 60,000 / annum investment, by age 20, the child will have over N13 million in investments. How many 20 year olds do you know who have that?

But if a man does not start early and invests the same amount from age 40, he will be 60 years old before he can have the same return as the 20 years old.

- £ They invested the same amount,
- £ Over the same period of time,
- £ At the same interest rate,
- £ But at different ages.

Ages 1-20 = 13,397,164

Ages 40-60 = 13,397,164

Start early and use time to your favour.

No matter your location, all you need to do is to apply these principles to fit into your location. It can work anywhere in the world.

3. INFLATION

Another investment principle to note is how to relate with inflation. Inflation can become a major obstacle to your financial goals if you don't invest above it. Any investment vehicle you choose must be able to exceed the rate of inflation within your location.

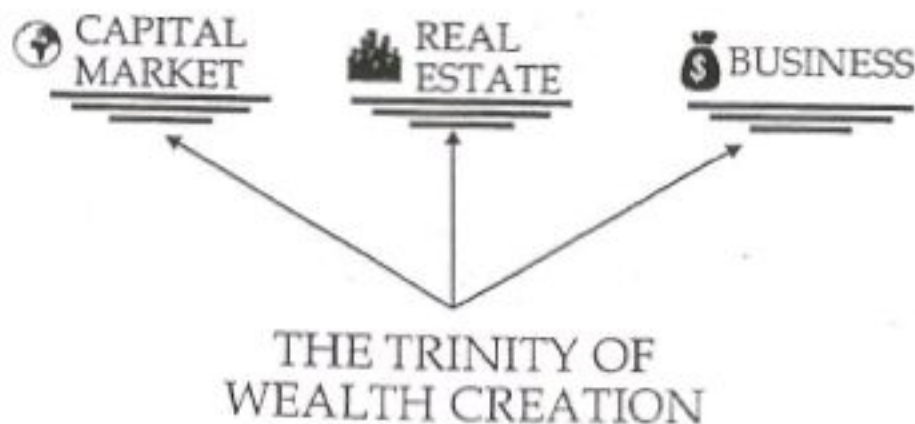
The Inflation Devil

A man invested ten dollars (\$10) in an interest yielding savings account, and went to sleep. When he woke up thirty years later, his ten-dollar investment had become thirty million (\$30m) dollars accumulated. Wow! What a miracle! Before you shout, note what happened. Just as he slept for thirty years, inflation rose very high, and now his thirty million dollars can only get him thirty minutes phone call because due to inflation, phone bills now cost \$1m per minute.

Naira Example

If you invest N10,000 per annum, and you gain 8% per annum in interest, with inflation at 4% average, after twenty years, your actual investment would have grown to N457,620. But your actual buying power will be N208,852 only because of inflation. In simple terms, It means your N457,620 can only buy for you what N208,852 used to buy.

Your investment growth and return must exceed inflation, or it won't make you financially independent.



These three listed vehicles, that I call The Trinity of Wealth are

wealth creators anywhere in the world, and the fourth vehicle is intellectual property.

4. COMPOUND INTEREST

This has been termed the 8th Wonder of the World. This is a powerful financial and investment phenomenon that makes time work in your favour. Compounding interest is what happens when your investment earnings (Return on Investment) are added to your principal (Original Capital Invested), forming a larger base on which earnings may accumulate. So you receive interest on your interest, and as your investment-base gets larger, it has potential to grow faster. You saw that in the FingerPrints Charts recently examined.

Naira Example

- Ⓔ If you invest N1, 000 Per Annum at 10% interest, at the end of the first year, you would receive interest of N100.
- Ⓔ If you re-invest this interest, at the end of the second year, you would earn interest on N1100 being N110 and your total value will now be N1, 210.
- Ⓔ The longer your investment, the greater the impact of Compound Interest.

Below is a chart that shows you how much N18, 000 would amount to when invested as a lump sum at different interest rates and for different time spans.

Rate / Year	5 years	10 Years	15 Years	20 Years	30 Years
10% / Annum	28,969	46,667	75,190	121,095	314,089
12.5% / Annum	32,436	58,452	105,332	189,812	616,379
15% / Annum	36,204	72,820	146,467	294,598	1,191,612
20% / Annum	44,743	111,451	277,326	690,076	4,272,774

5. POWER OF ANNUITY

An annuity is a series of equal payments made over a fixed interval for a specific period.

Like we saw in the Fingerprint Chart, instead of investing Sixty Thousand Naira once, you invest Sixty Thousand per annum, and that makes a lot of difference because the Power of Annuity and compound interest will now work together to create wealth for you.

For example, let's bring the Power of Annuity in alliance with Compound Interest as we saw in the last example and see the difference. Instead of investing N18,000 once, let's invest N18,000 / annum at different interest rates and time span.

Rate / Year	5 years	10 Years	15 Years	20 Years	30 Years
10% / Annum	109,892	286,874	571,905	1,090,550	2,960,892
12.5 / Annum	115,493	323,614	698,656	1,374,494	4,787,036
15% / Annum	121,363	365,467	856,447	1,843,984	7,825,413
20% / Annum	133,949	467,256	1,296,632	3,360,364	21,273,668

Can you see the difference?

N18,000 invested once at 20% / Annum = N690,076 in 20yrs

$\text{N}18,000 / \text{Annum at } 20\% / \text{Annum} = \text{N}3,360,384 \text{ in } 20\text{yrs}$

It is better to invest consistently than once.

$\text{N}18,000 \text{ once at } 20\% / \text{Annum} = \text{N}1,500 / \text{month} = \text{N}50 / \text{day}$

This is affordable to most people, but will it be practised?

You can achieve financial independence and become rich and wealthy no matter where you are starting. **START NOW!**

If you put all these principles to work, nothing can stop you from becoming rich and wealthy.

THE DOLLAR EXAMPLE

Like I said earlier, these principles can work anywhere in the world. All you need is to search out the opportunity around your location. The miracle of Compound Interest is one of the greatest financial miracles of our time. It sometimes appear magical and unbelievable especially to those who lack Financial Intelligence.

With an investment of \$5 per day i.e. \$150 per month or \$1800 per year, anybody can start creating wealth if they put it in an investment that gives as low as 10% per annum.

Investment \$ 150 Per Month or \$1800 Per Year

YEARS	10%	12.5%	15%
1	1,980	2,050	2,070
2	3,928	4,078	4,180
3	6,176	6,384	6,607
4	8,593	8,985	9,398
5	11,252	11,908	12,607
6	14,177	15,196	16,298
7	17,395	18,895	20,542
8	20,934	23,056	25,423
9	24,827	27,738	31,036
10	29,110	33,005	37,491

As you can see what comes out in ten years; your \$5 per day / \$ 150 per month savings will give you.

\$29,110 at 10%

\$33,005 at 12.5%

\$37,491 at 15%

A 5% difference in interest equals over \$8,000 difference in ten years. That is why the vehicle you choose matters.

Studies have shown that \$100 per month invested at 10% per annum interest will be over a million dollars in forty four (44) years. If you earn \$25,000 per year and save just 10% of your income in obedience to the 30 / 70 principal, you will be investing \$ 2500 per annum and at 10% interest you will be worth \$1,794,762. If you do it over the course of your working years, becoming rich is as simple as investing 10% of your income throughout your working life time, and you will become super rich.

If you are given the option to choose one million (N or \$) now, or one (N or \$) compounded at 100% interest per month for thirty months, which will you choose?

- One Million Now or
- One Dollar / Naira at 100% interest per month for 30 months. Now that you understand compound interest, you would realize that it would amount to over 500 Million.

1st Month	\$1 at	100%
2nd Month	\$2 at	100%
3rd Month	\$4 at	100%
4th Month	\$8 at	100%
5th Month	\$16 at	100%
6th Month	\$32 at	100%
7th Month	\$64 at	100%
8th Month	\$128 at	100%
9th Month	\$256 at	100%
10th Month	\$512 at	100%
11th Month	\$1024 at	100%
12th Month	\$2084 at	100%
13th Month	\$4096 at	100%
14th Month	\$8192 at	100%
15th Month	\$16,384 at	100%
16th Month	\$32,768 at	100%
17th Month	\$65,536 at	100%
18th Month	\$131,072 at	100%
19th Month	\$262,144 at	100%

20th Month	\$524,288 at	100%
21st Month	\$1,048,576 at	100%
22nd Month	\$2,097,152 at	100%
23rd Month	\$4,194,304 at	100%
24th Month	\$8,388,608 at	100%
25th Month	\$16,777,216 at	100%
26th Month	\$33,554,432 at	100%
27th Month	\$67,108,864 at	100%
28th Month	\$134,217,728 at	100%
29th Month	\$268,435,456 at	100%
30th Month	\$536,870,912 at	100%

Can you see the miracle? Even though this is just an assumption because I am not aware of what can give you 100% return per month; it just goes to show you the miracle of Compound Interest.

WOW! I have to move on here and I hope you are enjoying the journey on this Pathway to Wealth. From the Financial Intelligence Bus Stop, you move on to the Financial Planning Bus Stop, and then you end it all at the third and final bus stop on this pathway.

BUS STOP THREE

FINANCIAL DISCIPLINE

This is the third and final bus stop on the Pathway to Wealth, and it is at this bus stop that we separate the men from the boys. This is the boundary of separation. A lot of people have gained financial intelligence, established a Financial Plan, but

have never been disciplined enough to start executing their plan, and adding action to their decision. Some have even started but lack the discipline to stick to their plan and stay consistent till the full benefit is achieved.

Everything we have learnt, and every principle we have discovered all become useless and powerless until they are applied and practised.

If it's going to be, it is up to you because nothing happens by chance. Principles will not work themselves until you work them. Your life and financial situation will remain the same until you make a decision to act on the information and principles you've now learnt.

"1000 GOOD INTENTIONS ARE NOT AS POWERFUL AS ONE ACTION, AND UNTIL YOU GIVE ATTENTION TO YOUR INTENTION, YOUR WORLD WILL STAND AT ATTENTION AND THE WORLD WILL NOT GIVE YOU ATTENTION"

This is the final bus stop. This is the determining factor. WILL YOU BE DISCIPLINED ENOUGH TO TAKE ACTION AND STICK TO IT FOR YEARS?

You can get all the Financial Intelligence you want. Make all the plans you can, but except you discipline yourself to follow the plan through, you cannot achieve financial independence and become wealthy. IT TAKES FINANCIAL DISCIPLINE TO MAKE IT.

Distractions will come.

☉ You must avoid doing what everyone is doing etc.

FI = Financial Intelligence.

FP = Financial Planning.

FD = Financial Discipline.

The ball is now in your court. This book has helped you gain FI, and helped you establish a FP, but it is your responsibility now to apply FD so that you can arrive at the wealthy place.

Let's conclude this Chapter as I discuss two facts that will help you become disciplined.

THE PARKINSON'S LAW

There is a law that has remained true in the lives of countless millions all over the world. Becoming a victim of this law has kept many people out of the wealthy place. This law is called the Parkinson's Law, and it states in simple terms that:

"A MAN'S EXPENSES WILL ALWAYS RISE TO MEET HIS INCOME AND MAKE HIM STAY THE SAME."

What the law simply means is that no matter the additional income that comes into a man's life, he will always increase his expenses to fit into the income, and this makes it difficult for the increase from the new income to reflect in his net worth.

Example:

If a man earns N50, 000 per month or he earns \$2,000 per month; based on his income, there are some things he stays away from because he can't conveniently afford them, even though he is living comfortably without them. But if his salary

is now increased to N50,000 per month or \$3,000 per month, instead of living the way he has been living, and separating the additional income of extra N 30,000 per month or \$1,000 per month as money to be invested, he increases his status in life by getting a change of diet, a change in wardrobe, furniture, electronics, car, accommodation and all kinds of liabilities. At the end of the day, though his income has increased, nothing has really changed as per his investments.

Are you a victim of Parkinson's Law? Break free today and change your story.

MORE MONEY VS LESS EXPENSES

The final facts I need to share with you to help you discipline yourself is to let you know that there are two ways you can make more money available to you:

1. By getting additional income
2. By reducing your current expenditure.

A lot of people always think "if only I could get more money, then I would have money to invest," but they already have money to invest, they are just reluctant to accept it. Reducing your current expenditure will make more money available to you even without any additional income. I am 100% sure that if you look into your life today in the light of all the information we have discussed so far in this book. You will discover many areas of your life where you can reduce or cut down on expenses. This can be achieved by eliminating some liabilities in your life, and delaying gratification in other areas, whilst avoiding spending money on those things you can do without.

I have tried to help by making things as plain as possible. With the benefit of what you now know, you really have no excuse to fail or stay poor. Five years from today, everyone reading this book should be a millionaire. All you need to do is put all that you have already learnt, and all you are about to learn from the next chapter to work.

But it's not easy to put them to work without personal discipline.

ARE YOU FINANCIALLY LITERATE?

DO YOU HAVE A FINANCIAL PLAN?

ARE YOU FINANCIALLY DISCIPLINED?

THE POOR ALWAYS CRY

Linus opened the boot for the supermarket attendant to drop the wares. It took quite some time to arrange them neatly so there would be enough space for everything. As the young female attendant turned to go, Richie folded some crispy fifty naira bills into her hand. She did not count because that could be impolite, but by estimation, they should be about five pieces. She bowed her knees, glowing with excitement as she said "thank you."

Linus gently closed the door after his boss had majestically taken his seat. As he turned on the ignition, a fairly faint noise loud from wherever it was coming got clearer and louder as it approached them.

"Richie! Richie!" Linus obviously paid no attention. Starting the car, he was ready to zoom off.

"I can hear someone calling my name", Richie said without much certainty,

"Oga, no be you, Richie plenty for Lagos", Linus responded somewhat nonchalantly.

"But the voice sounds familiar like a voice I knew many years back", Richie remarked.

Although much against his will, Linus turned off the engine waiting of course to convince his boss that no one was calling his name.

Three metres away, Richie sighted Ben, one of his long standing friends. They were classmates at the University and both got jobs at Leventis Motors the same day.

Richie spontaneously flung his door open, throwing himself on Ben. They had not seen each other for over six years after Richie resigned. From Richie's assessment, he could tell his friend was in bad shape.

"Richie men! Just look at you. The god of fortune has really smiled on you." Ben was not given to hiding his feelings.

"My brother, it's the grace of God O!"

"Hey man, don't hand me that crap. You have got to show your brother the way, you know."

Richie smiled somewhat embarrassed. He got a bit uncomfortable by Ben's insinuation that he was keeping some secrets. "We need to talk", he eventually managed to say, breaking the cold silence that seemed to be building gradually.

They agreed to meet in Richie's house the next day, a Saturday. As Richie drove

away in his metallic grey Lincoln Navigator, Ben stood still wondering what in the world Richie had gotten into. He quickly assured himself. Whatever it was, he was in.

Next day, as he trudged his way to Richie's house, he was still deep sunken into the pit of introspection. He pumped on the gate of Richie's palatial mansion in Alvin Crescent. He was ushered into the house by a boy who obviously looked like Richie. Ben literally abandoned himself to the overwhelming affluence lavishly exhibited in expensive ornaments, hi tech appliances and artistic masterpieces.

The breeze oozing noiselessly from the split unit air conditioner blew his ear cold as he crouched under the haven of his thick corduroy shirt. Ben watched with envy as Richie descended the rungs of the heavily rugged stairs. The banister too was a piece of meticulously carved work, shimmering with prodigious radiance. They spoke at length, for the greater part of the time, reminiscing their mutual experience as undergrads at University of Lagos and colleagues at Leventis. For Ben, it was a long and tortuous session. He couldn't wait to get to the heart of the matter, which they eventually did.

"So my friend, what exactly did you do that has set us apart in just a few years?"

Richie fine-tuned his vocal cord taking a deep breath and slightly readjusting on his seat to achieve a more projectile position.

"Ben, let me start by telling you what I did not do" Richie eventually found a convenient way to start. "*I never spend everything I get.*" Ben's phantom hope of a dramatic bloom started melting as Richie started. His face dropped. The cheery look he wore fast dissolved into melancholy. Somehow, he garnered some courage to stay on.

"So what has that got to do with making money?" he queried further.

"That my friend is the first step to becoming rich. Never spend all you get", Richie submitted courteously but quite frankly. "But I thought becoming rich was all about making and spending money."

"No, Ben, you become rich by saving and investing money."

Ben removed his mesmerised gaze from Richie, roving it earthward. He remembered as a matter of fact that Richie always saved money while they worked together.

Not big money, it was just about ten percent of his salary.

He did it with such consistency that others laughed at him and called him names. Unlike others, Richie wasn't into extravagant shopping. He spent his money buying what was absolutely imperative and that was largely defined as that which could raise his emolument level.

Cynically, Ben reopened enquiry.

"Richie, you aren't trying to tell me that your meager saving of yesteryears is what amassed this stupendous wealth. You don't want to hand me that, do you?"

By now, Richie had realised how difficult it would be to help his friend break the backbone of poverty. *If there's no transformation in attitude, there's no light at the end of the tunnel.* Ben left disappointed.

He stereotyped Richie as one of the typical rich men who are not happy to see others rise like them. How he had thought that his good friend would connect him to his business associates and help him with some startup capital. Ben had always been a politically minded person. Richie wanted to know very badly if his friend was still as passionate about politics as he used to be.

"Are you still involved in politics?" The question hit Ben like a stray bullet. But the answer jumped out spontaneously.

"Richie, this country doesn't respect sound ideas. Only the rich get people listening."

"Such a burning passion you had, don't tell me you quit."

Ben heaved, a bit embarrassed, "It was the only thing to do. I had been told to shut up in meetings because I had no material proof of the suggestion I was raising."

Richie did not push the matter further. He knew nobody listens to a poor man. As a Christian, he also remembered the words of

King Solomon that, *"the poor man's wisdom is despised and his words are not heard"*

There was also no need to tell him that he was being offered a senatorial ticket by one of the leading political parties.

Ben wanted a quick fix for his poverty ailment. He wasn't for the hypothesis being postulated by his friend. So he left hurting, a totally disappointed and dejected man.

While Richie hosted Ben, Junior, his ten - year - old son was monitoring the lounge from his daddy's room; As soon as the visitor was gone, he joined Richie. Richie was always ready to grant his son's impromptu interviews.

"Daddy, why does your friend look so broke"

Richie thought for a moment.
"Because he's broke"

"Why is he broke?"

"Because he's poor"

"Why is he poor?"

"Because he has the habit of the poor?"

"What is the habit of the poor?"

"They pay everyone else except themselves"

That day's encounter got Richie thinking and he summed it all up in this parody:

"It would be easier to sell winter jackets in Sahara desert than for a poor mind to enter the kingdom of the wealthy.



CHAPTER TWELVE

HOW TO CREATE WEALTH



"He that teaches not his son how to trade is as if he taught him to be a thief"

"No one has the power to make you fail without your permission"

There is the story of a very wealthy man who had an only daughter who was of marriageable age. He made an announcement for any eligible bachelor who wanted the hand of his daughter in marriage to show up in his estate for a special contest. On the proposed day, hundreds of men from the entire region gathered, ready to be the lucky one. The wealthy man came and addressed the crowd thus.

"Welcome young men into my humble abode. I believe you all know why you are here? I have a little assignment for all of you, and whoever passes the test will not only have the hand of my daughter in marriage, but also have a million dollars instant reward. Come with me please"

They all followed him to an Olympic-size swimming pool in his estate. He threw fresh meat into the pool and many alligators came to the surface to feast. All the young men were shocked to see that alligators were in the pool. The man

continued his address.

"Well as you can see, this is a swimming pool, the first man to swim from here and come out on the other side alive will be the winner"

At this point, over half of the people left in anger, calling the wealthy man a wicked murderer. Few others were still around the pool weighing the options and dialoging. While this was going on: Splash! Splash! Splash! They heard and turned only to see a man in the swimming pool swimming hard to beat the alligators and make it to the other side. They were all too shocked to react, and before they could come out of their shock, he was out on the other side panting heavily.

They all rushed to meet him along with the wealthy man who had a look of surprise on his face as he said:

"Young man, congratulations! You amaze me. I never really expected anyone to go this far to have my daughter. Well, you have proved yourself. Come with me to get your cheque for one million dollars while we talk about other things.

The young man still panting heavily spoke out in anger.

"I don't need your money neither do I want your daughter. All I want to know is which of you pushed me into the pool?"

WOW! WHO PUSHED ME? So he did not get into the pool himself. Someone else deliberately or mistakenly pushed him in. But whether he was pushed or not, if he had not been

pushed, he would never have realized he could make it.

There is much potential buried in us which is dormant. We have not allowed them to find expression, and once in a while in life, we all need a push to make it. This book is meant to push you into the place of wealth.

We all need some push here and there from time to time to help us stay on course and create wealth. To further help push home the things this book intends to achieve, let's look at another approach to wealth creation.

8 STEPS TO WEALTH CREATION

Many in our world today want to become wealthy and financially free but do not know how. Some who know how don't act on what they know. Wealth creation as the name implies suggests that wealth has to be created. And any act of creation involves a creator, raw materials and a process etc. Anyone who wants to create wealth needs to note and follow these eight simple steps:

1. DISCOVER YOUR GIFTS/TALENTS/POTENTIAL

- Ⓔ Your gold is tied to your gifts
- Ⓔ Your treasure is tied to your talents
- Ⓔ Your profiting is tied to your potential

The first step towards wealth creation is discovering what lies within you. No one is born empty. We all have at least one gift, talent or potential that can be discovered, developed and deployed to create wealth instead of roaming through life aimlessly and hoping for a lucky day. Anyone who wants to

create wealth must concentrate on discovering what he/she has so that his/her journey to wealth can proceed.

2. DISCOVER YOUR TARGET MARKET

Every gift, talent, potential, product, service etc has a market. After discovering what you have you need to find out who needs it. People only pay you for creating values because money flows in exchange for value. Not everybody needs what you have. So, discovering your target market helps you speed up your creation of wealth. Your net worth is determined by your network; so, the bigger your market and targeted network, the greater your income.

3. DEVELOP YOUR PRODUCT/SERVICE

Money flows in the direction of value, and you don't get something for nothing. Without a product or service, you can't create wealth because you are not bringing anything to the table. Look into yourself. Do a SWOT analysis (Strengths, Weaknesses, Opportunities and Threats) and come out with products and services you can exchange for money and you are already creating your wealth.

4. DEVELOP YOUR UNIQUENESS AND PACKAGING

Once you discover what you have and your market, you now need to carve a niche for yourself by developing your uniqueness and packaging yourself, your product/service to reach your target and get good chunk of the market. Your uniqueness is what separates you from others in the market, and your packaging goes a long way to determine patronage.

5. PUBLICISE YOUR PRODUCT/SERVICE

It has been generally said that products without publicity is like winking in the dark and expecting a response.

Good product + No Publicity = Bad Sales

Bad Product + Good publicity = Some Sales

Good Product + Good Publicity = Great Sales

You need to use every opportunity you have to let people know of your product and services.

6. MARKET YOUR PRODUCT/SERVICES

Publicity is one thing; marketing is another. In order to create wealth, you don't just publicise and make noise about your products and services, you need to create strategies and structures to market them and make sure people pay for them because if they know about the products and can't access or see them to buy, you won't make sales. There are adverts that have become popular like nursery rhymes but getting the product to buy is another thing because it is not widely spread.

7. MANAGE YOUR CASH FLOW

It is not how much you make that matters but what you do with what you make. A lot of people make money but because of improper money management, they are not able to multiply their money and create wealth. You must know how to manage your cash flow so that you can create wealth. Get a copy of any of my wealth creation CD to help you in this area.

8. ENJOY YOUR WEALTH

It is so amazing that people will labour to create wealth and still find it difficult to enjoy their wealth because they have become addicted to labour. I have seen people lose their health in pursuit of wealth only to now try to use the wealth to buy back their health.

Enjoying your wealth is a way to perpetuate and preserve wealth because it will give you peace and comfort to keep moving. Eat well. Rest well. Exercise regularly. Go on holidays. Relax etc; so that you can really enjoy your wealth.

Don't die before your time lest others eat the fruit of your labours. I wish you well.

12 PROCESSES TO WEALTH CREATION

Another way of looking at the wealth creation subject is to look at it as a Twelve-P-Process.

1. PASSION:

To create wealth you must find your passion and develop a money making product or service around it. You cannot succeed in what you are not gifted, talented, trained or passionate for. Nothing is as exciting as making money doing what you love.

2. PERSONALITY:

To create wealth you need to discover your personality and know what works for you. Do a SWOT analysis of yourself and stay within your personality frame. There are just some things

you are not cut out for and life is too short to be a round peg in a square hole.

3. PROBLEM:

To create wealth you must identify and find the problems you are created to solve. Money hides in problems and money is a reward for solving a problem like we now know. So finding the problem you are configured and capable to solve is the key to wealth creation.

4. PEOPLE:

To create wealth, people matter and you must locate the people you are sent to, or the people that needs you or needs what you have. Money hides in people but not everybody will need you. So, you must identify your target audience and focus on them for wealth creation. Is it better to be a big fish in a small river or a small fish in a big river? Decide your answer.

5. PRODUCT:

To create wealth, you must create your own product or services because money hides in products or services and nobody will give you money for nothing. Create a product or service around your passion or create inspirational, creative or innovative product and services from your ideas, experience and opportunities.

6. PLATFORM:

To create wealth, you need a platform to use for the exchange and you need to establish one. A platform when established becomes your legal right to trade. So, get a name and register

your business name, ventures or company to become the platform you will use to trade. If you don't create a platform for yourself, no one will create it for you.

7. PACKAGING:

To create wealth, you need packaging because in the world of business and finance, packaging is key. You need to package yourself, your product and your services well so as to have leverage above others in the journey of wealth creation. Having a Unique Selling Point or Proposition (USP) is vital and packaging makes it stand.

8. PROMOTE:

To create wealth, you need to publicise and advertise yourself, your product and your service. No one will promote you if you don't promote yourself. People need to know you exist. They need to know your product/service exists and publicity, advertisement and promotions will make that happen and draw patronage.

9. PRESENT:

To create wealth, you must present yourself, product and services by marketing and selling. Publicity and advertising is one thing but sales and marketing is another, because, marketing and sales is what really brings in the money after publicity has created the awareness. All the steps in this process work hand in hand.

10. PRICING:

To create wealth, you must know how to price yourself, your

product or your services. You need to know your cost price, overhead cost, profit margin etc to determine price. All these are necessary so that you won't overprice or under-price yourself. People can overprice themselves out of the market or under-price themselves into bankruptcy.

11. PROFIT:

To create wealth, you must make profit because you are not a charitable organisation. To labour without profiting is an error except it is a charitable cause. You also need to beware of "over profiteering" and "not profiting". They are dangerous ditches on both sides of the business divide, and balance is needed.

12. POSTERITY:

To create wealth and lose it all is not good. To create wealth for wealth sake is not good. To create wealth without fulfillment is not good. To create wealth without preserving or perpetuating it is not good. To create wealth without impacting others is not good. So moving from prosperity-mindedness to posterity-mindedness and giving back is very key to creating and preserving wealth. You need to give back to the society in any way possible to make impact.

I see you creating wealth in your lifetime as you use all you are learning in this book. Let me conclude this chapter with this letter.

LETTER TO NIGERIAN PARENTS

Friends,

Let me add the benefit of my time as a student and then resident in the

UK. Living in Lagos now. The first thing that I discovered about UK-born, white, English undergraduates was that all of them did holiday or weekend job to support themselves - including the children of millionaires amongst them. It is the norm over there - regardless of how wealthy their parents are. And I soon discovered that virtually all other foreign students did the same - except status-conscious Nigerians.

I also watched Richard Branson (owner of Virgin Airline) speaking on the Biography Channel. To my amazement, he said that his young children travel in the economy class - even when the parents (he and his wife) are in upper class. Richard Branson is a billionaire in Pound Sterling. A quick survey would show you that only children from Nigeria fly business or upper class to commence their studies in the UK. No other foreign students do this. There is no aircraft attached to the office of the Prime Minister in the UK. He travels on BA. And the same goes for the Royals. The Queen does not have an aircraft for her exclusive use.

These practices simply become the culture which the next generation carries forward. Have you seen the car that Kate Middleton (the wife of Prince William) drives? VW Golf or something close to it. But there's one core difference between them and us (generally speaking), they (even the billionaires among them) work for their money, we steal ours!

If we want our children to bring about the desired change we have been praying for on behalf of our dear country, then please, please let's begin now and teach them to work hard so they can stand alone and most importantly be content, and not having to "steal", which seems to be the norm these days.

"30 is the new 18", which seems to be the new age for testing out the

world in Nigeria now. That seems to be an unspoken but widely accepted mindset among the last 2 generations of parents in Nigeria.

At age 18 years, a typical young adult in the UK leaves the clutches of his/her parents for the University. Chances are, that's the last time those parents will ever play "landlord" to their son or daughter except of course the occasional home visits during the academic year.

At 21 years and above or below, the now grown and independent-minded adult graduates from University, searches for employment, gets a job and shares a flat with other young people on a journey into becoming full-fledged adults.

I can hear the echo of parents saying, well, "that is because the UK economy is thriving, safe, well-structured and jobs are everywhere?" I beg to differ and I ask that you kindly hear me out. I am a UK-trained Recruitment Consultant and I have been practicing for the past 10 years in Nigeria. I have a broad range of experience from recruiting graduates to executive director level of large corporations. In addition, I talk from the point of view of someone with relatively privileged upbringing.

Driven to school every day; had my clothes washed for me; was barred from taking any part-time job during my A-levels so that I could concentrate on studying for my exams?! BUT, I got the opportunity to live apart from my parents from age 18 and the only time I came back home to stay was for 3 months before I got married!

Am I saying that every parent should wash their hands off their children at age 18? No, not at all, of course. I enjoyed the savings that I made from living on and off at my parent's house in London. Indeed, that is the primary reason for my being able to buy myself a 3 bedroom flat in London at age 25 with absolutely no direct financial help from my parents!

For me, pocket money stopped at age 22, not that it was ever enough for my lifestyle to compete with Paris Hilton's or Victoria Beckham's. Meanwhile today, we have Nigerian children who have never worked for 5 minutes in their lives insisting on flying "only" first or business class, carrying the latest Louis Vuitton ensemble, Victoria's Secret underwear and wearing Jimmy Choo's, fully paid for by their "loving" parents.

I often get calls from anxious parents, "my son graduated 2 years ago and is still looking for a job, can you please assist!"

"Oh really! So, where exactly is THIS CHILD?" is my usual question. "Why are you the one making this call dad/mum?"

I am yet to get a satisfactory answer, but between you and me, chances are that the big boy is cruising around Lagos with a babe dressed to the nines, in his dad's spanking new SUV with enough "pocket money" to put your salary to shame. It is not at all strange to have a 28 year old who has NEVER worked for a day in his or her life in Nigeria but "earns" a six figure "salary" from parents for doing absolutely nothing.

I see them in my office once in a while, 26 years old with absolutely no skills to sell apart from a shiny CV, written by his dad's secretary in the office. Of course, he has a driver at his beck and call and he is driven to the job interview. We have a fairly decent conversation and we get to the inevitable question - so, what salary are you looking to earn? Answer comes straight out - N250, 000. 00. I ask if that is per month or per annum.

"Of course it is per month."

"Oh, why do you think you should be earning that much on your first job?"

"Well, because my current pocket money is N200, 000.00 and I feel that an employer should be able to pay me more than my parents."

I try very hard to compose myself. Over parenting is in my opinion the greatest evil handicapping the Nigerian youth. It is at the root of our national malaise.

We have a youth population of tens of millions of who are being "breastfed and diapered" well into their 30s. Even though the examples I have given above are from parents of considerable affluence, similar patterns can be observed from Abeokuta to Adamawa! Wake up mum! Wake up dad! You are practically loving your children to death! No wonder corruption continues to thrive. We have a society of young people who have been brought up to expect something for nothing, as if it were a birthright.

I want to encourage you to send your young men and women (anyone over 20 can hardly be called a child!) out into the world, maybe even consider reducing or stopping the pocket money to encourage them to think, explore and strive. Let them know that it is possible for them to succeed without your "help".

Take a moment to think back to your own time as a young man/woman. What if someone had kept spoon-feeding you, would you be where you are today? No tree grows well under another tree. Children that are not exposed to challenges don't cook well. That is why you see adults complaining, "My parents didn't buy clothes for me this Christmas". Ask him/her how old-30+. Because of the challenges we faced in our youth, we are where and what we are today. This syndrome-"my children will not suffer what I suffered" is destroying our tomorrow. Deliberately reduce their allowance or mum-don't cook on Saturday till late afternoon or evening-do as occasion deserve.

I learnt the children of a former Nigerian Head of State with all the stolen (billions) monies in their custody, still go about with security escort as wrecks. They are on drugs, several times because of the drug, they collapse in public places. The escort will quickly pack them and off they go. What a life! No one wants to marry them.

Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young. - Henry Ford. Hard work does not kill. Everything in Nigeria is going down, including family settings. It is time to cook our children, preparing them for tomorrow. We are approaching the season in Nigeria where only the RUGGED will survive. How will your ward fare?

If the present generation of Nigerian pilots retires, will you fly a plane flown by a young Nigerian pilot, if trained in Nigeria? People now have First Classes, who cannot spell GRADUATE or read an article without bomb blast! Which Way Nigeria! Which Way Nigerians! Is this how we will ALL sit and watch this country SINK?

God help us in this Country!

From a concerned youth.

(Please forward to as many Nigerian parents as you know)

This e-mail was forwarded to me and I have added it to this book for posterity and as a memorial because I agree with the writer 100%. May we as parents not regret at old age.

VEHICLES TO WEALTH CREATION



"If you don't know where you are going to, you will not know when you get there."

Like we established earlier, a vehicle is an investment term used to qualify a channel, strategy or type of investment one chooses to operate. Just like we have in the physical, so it is in the financial, and to move from where we are to where we need to be, we need vehicles.

- Ⓔ The vehicle you choose determines how fast you go.
- Ⓔ The vehicle you choose determines how early or late you arrive.
- Ⓔ The vehicle you choose determines how much effort and energy you put in.
- Ⓔ The vehicle you choose determines how much leverage you have.
- Ⓔ The vehicle you choose determines how much returns you get.
- Ⓔ The vehicle you choose determines how secure you will be.
- Ⓔ The vehicle you choose determines how stable you will be.

The journey of a thousand miles begins with a step, but it is

better and faster with a car. Moving from where you are (your present financial level) to where you are going (your desired financial level) requires the right vehicle depending on the gap between the distance in your own life, and depending on how long you have.

If we are both to go on a journey of equal distance from one state to the other, we have vehicular options;

- Ⓔ We can choose to trek down and this may take us days, weeks or even months depending on various factors.
- Ⓔ We can use a bicycle or motor bike.
- Ⓔ We can use a car.
- Ⓔ We can take the train.
- Ⓔ We can choose to fly.

If you choose to fly and I choose to drive, you will definitely get there before me because of the means of transportation you used.

- Ⓔ Whether I am older than you is insignificant.
- Ⓔ Whether I am wiser than you is useless.
- Ⓔ Whether I am more qualified than you is inconsequential.
- Ⓔ Whether I am more experienced than you is not the issue here.
- Ⓔ Whether I am more skillful than you is useless.

All that matters is the vehicle. So the vehicle is more important than age, qualification, experience, skill, etc. This fact needs to be grasped because many people wonder how others are making it because they are trekking and they think everyone is trekking like them. When they can't figure out why others have great speed, they label them derogatorily.

Let's look at some vehicles you can use to create wealth.

1. PAID EMPLOYMENT

This is a physical vehicle that gives you access to money you can invest in other vehicles. Without a source of income, you may not have money to invest. Paid Employment with investment mentality is a powerful vehicle because; it helps to move you from earned income to portfolio or passive income. Paid Employment also helps you rise to become a senior executive with a good paycheck, stock options, bonuses, and profit sharing, etc. This gives you good money to invest because at this level, you most likely will have an official car, official house, official things, etc. So you can now use your money to invest heavily.

However, no matter how highly placed you are in paid employment, and how big your paycheck, without investment mentality, you will still end up in shame. Stories abound of people who rose to high positions in paid employment, and lived a wasted life of unrestrained and unwise spending on liabilities only to lose the job and lose all. When the job stops, so does the official car, house and other bonuses. Don't allow this to be your only vehicle or else you may likely end up in poverty/penury.

2. INHERITANCE OR WEALTH TRANSFER

Another vehicle that is available to only a few people on earth is the Inheritance Vehicle. Less than 10% of those who are super rich and wealthy in any economy inherited their wealth. And the number has continued to drop. Over 90% of children of successful people usually end up a failure since they live by the wealth from someone else's labour, which cost them nothing to inherit.

Due to inability to manage this inherited wealth, they lavish it on liabilities and end up having nothing to transfer to their own children. Before wealth is transferred by inheritance, wisdom demands that the beneficiary should be mentored and taught how to develop investment mentality. Beneficiaries of inherited wealth should be made to acquire financial intelligence, management competence, entrepreneurial skills and hands on training, so as to ensure that the wealth does not die in their time.

If this is not done, inheritors of wealth will end up like lottery winners, where over 90% of them become poor in less than two years.

3. MONEY MARKET

The money market talks about financial instruments put in place for short term transactions. This happens in banks, finance houses, discount houses and other financial institutions outside the capital market.

They include but are not limited to:

£ SAVINGS ACCOUNT

Everyone must have a bank account like I said earlier. You save money, earn an interest, and increase your money. Though the interest rate payable at this level is small and cannot beat inflation, it is still a vital step that must be taken to develop discipline and a savings culture. It is the lowest level of investment recommended.

£ CURRENT ACCOUNT

This does not attract any interest, instead you pay charges, but it gives you opportunity to give out and receive cheque. It is

good and vital for all business people to aid transaction. It will also be necessary if you want to trade in stocks because you can pay your dividends into your current account. Apart from the fact that it has no interest, it has its own place.

£ FIXED DEPOSITS

This is a time-based account where you fix your money for 30, 60, 90, 180 days etc and you get a fixed interest on whatever amount you put in. This gives you higher interest than savings, and the interest you get can be negotiated with the bank depending on how much you want to fix and how long you want to fix it.

£ CALL DEPOSIT

They are similar to fixed deposits but have different rules. In Fixed Deposit, you can't collect your money until the agreed time or else you lose your interest or get it reduced. But Call Deposits are usually for fewer days and all you need do to get your money is a prior phone call (usually 24 hours' notice) to inform the bank; though you may get lower rates than Fixed Deposits but they are still higher than savings.

£ TREASURY BILLS

These are certificates that the Central Bank of a country makes available on behalf of the government to raise money from the public for the government who in turn pays a certain amount as fixed interest to those who buy and hold these certificates for a period of time.

4. CAPITAL MARKET

These are investment vehicles that work on the long term. They are instruments used to raise capital for companies and

organisations. This is a place for investors to grow their idle funds.

They include but are not limited to:

A. STOCKS

A stock or share is a unit of capital of a company. It is how much your investment is worth in a company. If you buy a particular worth of shares in a company, it means you own part of the company to the tune of the amount of shares you buy. That means your worth in that company is the value of your shares. For instance, if you buy \$100,000 worth or N1,000,000 shares of Common Sense Ltd, it means you own \$100,000 of the company. In stock, you make money in three ways; one investment with three returns:

* *Price or Capital Appreciation*

If you buy a unit of share for N10, it could increase to N20 per share over time. This means you have made 100% profits. You can now sell and walk away with 100% profit or sell part of it to get your initial investment out so that the other shares are now free and clear, and you could just leave it all without selling. It all depends on your financial plan and goal.

* *Bonus Shares*

Many companies at the end of a profitable year try to reward their shareholders. They declare bonuses and give additional free shares to investors. They could give one bonus share for every one share owned, or one for four etc. This helps to increase the size of your portfolio.

* *Dividend/Interest Payout*

Companies after a financial year set aside a portion of their

profit which is approved by the Board of Directors, but subject to acceptance by the Annual General Meeting of such an organisation. These dividends may look very little, but for larger investors, their dividends payments alone run into millions.

By the time you add these three benefits, you will discover that investing in stocks is worth the risk, time and resources because at the end, you stand to benefit more because you are making money without working for it. It is your money working to make more money for you.

B. MUTUAL FUNDS

Mutual funds or unit trusts are funds created by investment houses like stock-broking firms, finance houses, etc. They pool investors' funds together and invest them on their behalf in different investment channels like oil and gas, manufacturing, real estate etc. The mutual funds vary from firm to firm. The Fund Manager or Fund Administrators i.e. the company in charge of these funds, bear the risks on the investment. This is not the case with the capital market where it is the investor / shareholder that directly bears the risk. This is another way to grow your money while leaving the risk in the hand of the Fund Manager.

C. GOVERNMENT BOND

A Government Bond is a certificate promising repayment of debt. This is like the government borrowing money from you through the bond and promising to pay back a fixed interest rate on a specific date. Companies can also issue bonds called debentures.

Whether you fully understand all these or not, just start from

any point, and begin to create your own wealth. The earlier, the better.

5. REAL ESTATE

Real Estate is real investment. It is a very powerful vehicle of wealth creation and preservation.

Every truly wealthy person has investments in real estate. Investing in property not only gives you rental income, but your property also appreciates in value.

- € You can increase rent even though the size of the land and house remain the same.
- € You can sell the property later with great profit.
- € You can live in it and free yourself from paying rent for life.

Everyone should endeavor to own his or her own property in his or her lifetime, because no one is designed to live and die a tenant. As you work and make money, your money should be invested, and later your investment can be converted into portfolio assets like stocks and passive assets like real estate.

- € As a tenant, you indirectly finance all the landlord's expenses and liabilities.
- € As a tenant, your landlord is a lord over you in a dimension.
- € As a tenant, every money you spend on the property is to help your landlord increase the value of his property.

Investing in properties has many advantages, and is a very valuable asset and wealth creation vehicle.

- € In real estate, you see what your money has done physically,

- Ⓔ In real estate, your property value and rent normally rise above inflation.
- Ⓔ In real estate, your property can become collateral for a loan.

There are, however, some challenges related to real estate investments

- Ⓔ You need a sizeable capital to buy or build. Even if you use mortgage facilities, you sometimes need to raise the down payment.
- Ⓔ Real estate investment is not liquid. It takes time to sell properties even though time makes them to appreciate in value.
- Ⓔ Property management can be a challenging job except you hand it over to competent agents.

VITAL FACTS ABOUT REAL ESTATE

- Ⓔ Land may not increase in size but continues to increase in value.
- Ⓔ Location matters in real estate investment.
- Ⓔ The population and development around your real estate matters.
- Ⓔ The future is cheap if you buy it today, you may not have money to buy expensive land in a prime location, but you can position yourself at the future of development. Cities always develop towards the outskirts.

So the outskirts of a city are cheaper now but expensive later.

DIMENSIONS OF REAL ESTATE INVESTMENT

Land Purchases: - You can buy land in undeveloped areas, wait for few years and sell when development comes and

value has increased.

Buy land and build: - You can buy land, build a house or houses and sell the houses or rent them out.

Buy house: - You can buy a house, keep for a while and resell or you can buy a house and rent out.

Off Plan Purchase: - You can buy a house, shop, or property while it is yet to be built, and sell it once it is completed. When you buy off plan, you mostly only pay a deposit to show your interest and get an allocation, and by the time development is completed, you can sell off and walk away with good money or turn it to a rental property.

Resurrection/Renovation Plan: - You can buy dilapidated or abandoned properties, renovate and bring them to life, and then sell them for cool cash or rent it out.

Foreclosure / Auctions: - You can buy houses that are being auctioned at far below the market value and sell later or turn to rental property.

Estate Development: - You can buy large acreage or hectares of land, and develop it into an estate, by selling plots to allottees who join in the development. Alternatively, you can handle all the facilities and sell the plots as serviced plots with facilities, or you can build all the houses and sell or rent.

The possibilities in Real Estates are numerous, and with financial intelligence and the right information, you can build wealth through real estate.

6. BUSINESSES

Starting and owning your own business is considered one of the most powerful vehicles of wealth creation, if not the most:

powerful. In my trinity of wealth creation, I have CAPITAL MARKET, REAL ESTATE, and BUSINESS, as the TRINITY OF WEALTH CREATION.

Any rich and wealthy man or woman you know either in the religious or the secular world must have investments in any of these three areas. There is no wealth or financial independence outside the inclusion of one or two or all these three.

98% of the Millionaires and Billionaires and Trillionaires of this world have their own businesses, own real estates and have investments in stocks. So your chance of becoming rich and wealthy outside the trinity of wealth is only 2% because even your inheritance must fall within these three.

- £ It is the fastest route and vehicle to wealth.
- £ It has limitless possibilities and profit at the shortest time.
- £ You can make in one deal or one month what others make in a year
- £ You have freedom and control of everything.
- £ You spend all you can and pay tax on the rest, while others pay tax first and spend the rest.
- £ It is a powerful vehicle above inflation any day, anytime.

Like we have seen over and over again in this book, part of Financial Intelligence is that you develop entrepreneurial skill and management capabilities.

Every business owner will only succeed when they have an entrepreneurial spirit and skill in place, along with business management abilities. As you work, make sure you spend the time learning structures, management, and skills that will help you when you finally enter your own. Some people plan to start their own business when they retire, but fail to use their

working years to gather the skills and abilities required. That is why many retire, start businesses and lose it all.

7. INTELLECTUAL PROPERTY

Another vehicle of wealth creation that has produced tremendous wealth for many is the intellectual Property; inventions that bring royalties. Musicians, authors, actors, footballers, boxers, sports men and women etc. all fall into this category.

They have developed their skill and talent to a level where it has become a wealth creator. You can write a book, sing a song; come out with products or inventions that will become a goldmine. Look into yourself. Think and find out what you can create or produce that becomes your own label or brand. When you produce something that becomes your brainchild, money flows from it continually.

8. NETWORK/MULTILEVEL MARKETING

Multilevel marketing and marketing in general can become a vehicle of wealth creation. Choosing the right Multilevel marketing, starting at the right time, getting the right information etc. will determine the success of this vehicle. GNLD, Edmark, Forever Living Product, Tianshi etc are all multilevel marketing products that many have testified to as being their own vehicle of wealth creation. Do a research about anything you want to get involved in, check if you have the time, energy, and all it takes to succeed. Remember to INVESTIGATE BEFORE YOU INVEST.

9. INTERNET BUSINESSES

The emergence of the Internet changed many things all over the world. Today, many have become wealthy through

Internet businesses. Many home businesses have started and succeeded by doing business on the Internet. There are numerous books and materials that can educate you further on what and how of Internet business. I advise you get them.

10. INFORMATION BUSINESS

Information products are another vehicle of wealth. If you have information that people need, you can create wealth by packaging the information in books, tapes, CD, VCD, workbooks, curriculums, training, seminars and courses. The same information can continue to bring you money in different channels and from different places. Organisations have been built around one information and strategy all over the world.

11. PRECIOUS GEMS

Another vehicle you can explore for wealth creation is trading or investing in precious gems like gold, silver, diamond etc. Many put their money in these gems to hold them and use them to preserve and retain their money while growing it at the same time. They can always sell it later for cash. (Do more research on this yourself).

12. PAINTING AND ARTWORK/ARTIFACTS

When you meet with people who are collectors, archeologists, treasure hunters or antique lovers, you will be amazed at how valuable some of these things are and the volume of transactions going on in that sector. You can also explore this aspect as a vehicle for wealth creation. (Do more research on this yourself).

13. COMMODITIES TRADING

Since the agrarian age till date, commodities trading has been a

very vital vehicle for wealth creation and in a place like Nigeria we remember the lost glory of the days of the groundnut pyramids of the North, the cocoa basins etc. Coffee, cocoa, beans, grains, groundnut etc. are all things that can be traded on the commodities market. (Do more research on this yourself.)

14. AGRICULTURE AND ANIMAL HUSBANDRY

Large scale farming, poultry, fishery etc and every kind of opportunities to create wealth abound in the agricultural sector till date. One basic need of man which ranks top is food and any business that relates to food is a winner. Farming has been neglected by many but the potential for it to be a wealth creation vehicle is enormous.

The list goes on and on, but there are many vehicles we cannot look into. The most important thing is that you make sure you have vehicles in place to take you from where you are to where you desire to go.

Let's wrap up this chapter with this story:

"Did you obtain any scholarship in school?"

One young academically excellent person went to apply for a managerial position in a big company.

He passed the first interview; the Director did the last interview, and made the last decision. The Director discovered from the CV, that the youth's academic achievements were excellent all the way, from the secondary school until the postgraduate research, never was there a year he did not score.

The Director asked, "Did you obtain any scholarship in school?" and the youth answered "None".

The Director asked, "Was it your father who paid for your school fees?"

The youth answered, "My father passed away when I was one year old, it was my mother who paid for my school-fees."

The Director asked, "Where did your mother work?"

The youth answered, "My mother worked as a cloths-cleaner."

The Director requested the youth to show his hands. The youth showed a pair of hands that were smooth and perfect to the Director.

The Director asked, "Have you ever helped your mother wash the cloths before?"

The youth answered, "Never, my mother always wanted me to study and read more books. Furthermore, my mother can wash cloths faster than me."

The Director said, "I have a request. When you go back today, go and help to clean your mother's hands, and then see me tomorrow morning."

The youth felt that his chance of landing the job was high. When he went back, he happily requested his mother to let him clean her hands. His mother felt strange, happy but mixed with fear, she showed her hands to the kid.

The youth cleaned his mother's hands slowly, his tears dropped down as he did that. It was the first time he found his mother's hands so wrinkled, and there were so many bruises in her hands. Some bruises incite pains so strong that his mother shivered when they were cleaned with water.

This was the first time the youth realized and experienced that it was this pair of hands that washed the cloths every day to enable him to pay the school fees. The bruises in the mother's

hands were the price that the mother paid for his graduation, academic excellence and his future.

After finishing the cleaning of his mother's hands, the youth quietly cleaned all remaining cloths for his mother. That night, mother and son talked for a very long time.

Next morning, the youth went to the director's office.

The Director noticed the tears in the youth's eye and asked: "Can you tell what you have done and learnt yesterday in your house?"

The youth answered, "I cleaned my mother's hands, and also finished cleaning all the remaining cloths."

The Director asked, "Please tell me your feelings."

The youth said:

"Number 1. I know now what appreciation is; without my mother there would not be a successful me today."

"Number 2. By working together with and helping my mother only, I can now realise how difficult and tough it is to get something done."

"Number 3. I have come to appreciate the importance and value of family relationship."

The Director said, "This is what I am looking for in my manager. I want to recruit a person who knows the suffering of others to get things done, and a person that would not put money as his only goal in life to be my manager. You are hired."

Later on, this young person worked very hard, and received the respect of his subordinates. Every employee worked diligently and as a team. The company's performance

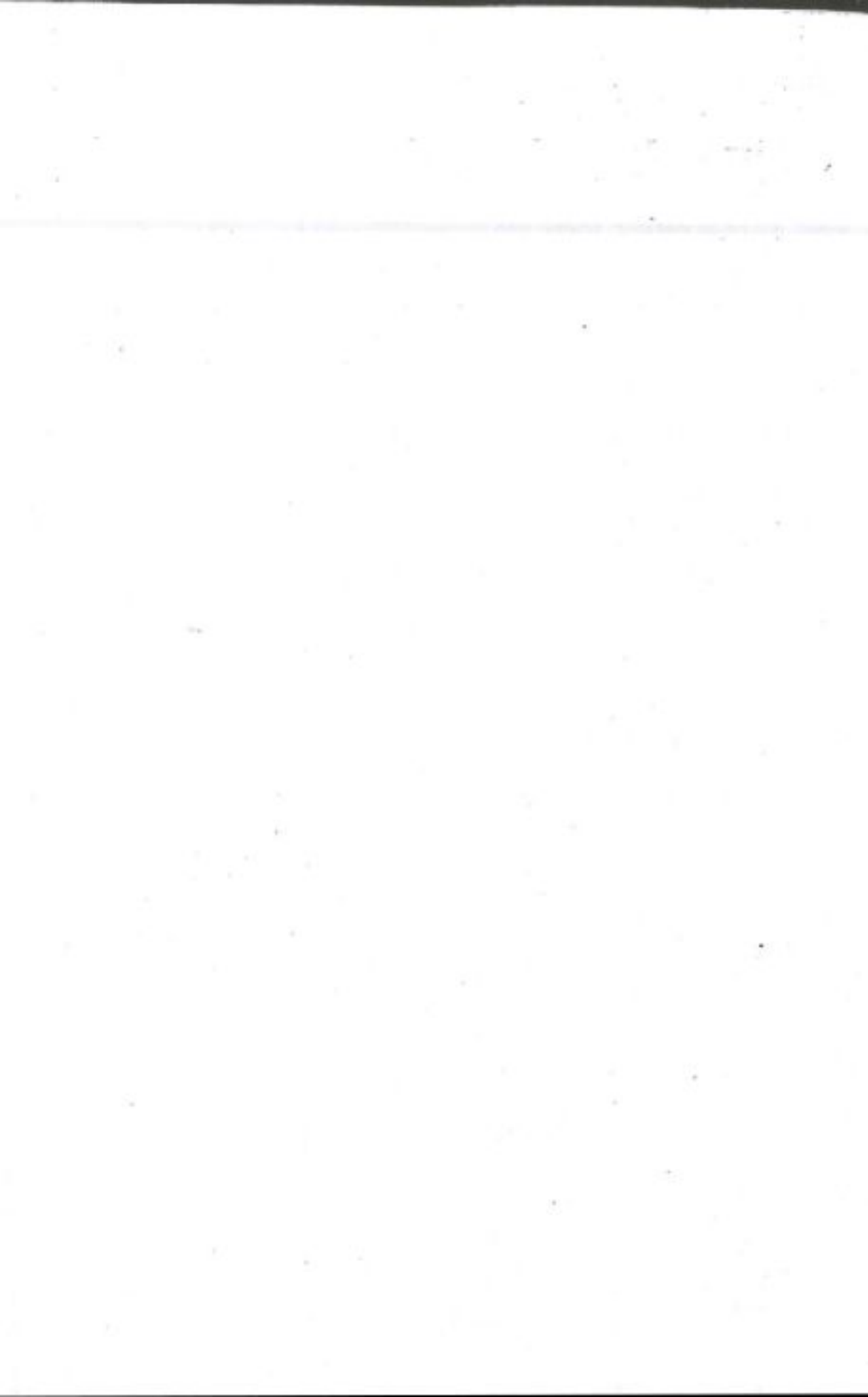
improved tremendously.

A child who has been protected and habitually given whatever he wanted, would develop "entitlement mentality" and would always put himself first. He would be ignorant of his parent's efforts. When he starts work, he assumes that every person must listen to him, and when he becomes a manager, he would never know the sufferings of his employees and would always blame others. For this kind of people, who may be good academically, may be successful for a while, but eventually would not feel any sense of achievement. He will grumble and be full of hatred and fight for more. If we are this kind of protective parents, are we really showing love or are we destroying the kid instead?

You can let your kids live in a big house, eat good meal, learn piano, watch a big screen TV. But when you are cutting grass, please let them experience it. After a meal, let them wash their plates and bowls together with their brothers and sisters. It is not because you do not have money to hire a maid, but it is because you want to love them in a right way. You want them to understand, no matter how rich their parents are, one day their hair will grow grey, same as the mother of that young person. The most important thing is your kids learn how to appreciate the effort, experience the difficulty and learn the ability to work with others to get things done.

Try to forward this story to as many as possible...This may change somebody's fate!

This is also another forwarded mail and it has been included because I also agree with the author and believe it should be spread. May we not sow today what we will regret tomorrow.





CHAPTER FOURTEEN

ACTIVATING MULTIPLE STREAMS OF INCOME



"The sea and the ocean never run dry because it receives water from various rivers and streams"

There is no single rich and wealthy individual on earth today that has only one source of income. Even if their business is their only source, the business itself makes money from multiple sources.

It is therefore very important for everyone who desires to become rich and wealthy to ensure that they have multiple sources of income. The secret of unimaginable oceanic wealth is multiple streams of income. The sea or ocean never runs dry whether in rainy or dry seasons. The sea stays alive and full at all times and during all seasons.

When dry season comes in some parts of the world, ponds dry up, lakes dry up, some rivers dry up, but nowhere in the world does the sea or ocean dry up.

This happens because every body of water both from lakes, ponds, streams, rivers etc. eventually find their way into the sea or ocean. The ocean receives from multiple streams, and even though all the streams don't flow with the same velocity

or affect the ocean in the same way, they all have a part to play in the existence, and continual existence of the ocean. To become like an ocean and stay wealthy no matter what comes your way, you need to establish different sources of income in your life. While some streams dry up during the dry season, some will still keep on flowing.

There are different dimensions of streams that exist in wealth creation.

DIMENSIONS OF STREAMS

1. **ONE TIME STREAM:** - These are wealth streams where you work once and get paid once, and in order to get paid again, you have to work again, e.g. sales, contracts, salary etc. To get this, you work once and get paid once.
2. **ONCE AND ALWAYS:** - These are wealth streams where you work hard once, but you get paid continually for the same labour. You don't have to work hard again to keep getting money from this stream, e.g. transportation business, rental properties, book writing, album releases etc.
 - ☉ You only build the house once, and it keeps bringing money.
 - ☉ You only produce the album once, and it keeps bringing money.
 - ☉ You only write the book once, and it keeps bringing money.
3. **FREE FLOW:** - These are wealth streams where you don't even have to do anything. Instead, you put your money to work for you. Your money does all the work while you enjoy

the benefit of the labour e.g. stocks, bonds, mutual funds etc.

Like we said earlier, there are three different types of income, i.e. earned income, portfolio income, passive income, and the three dimensions of streams also fall into these three categories:

ONE TIME STREAM	EARNED INCOME
ONCE AND ALWAYS	PASSIVE INCOME
FREE FLOW	PORTFOLIO INCOME

We all start out mostly from the earned income or one time stream, but must work to convert earned income to portfolio or passive income. Our investment must consist of all the dimensions of streams.

WHY DIVERSIFY AND HAVE MULTIPLE STREAMS?

1. IT IS THE WISEST THING TO DO

To have one source of income is not a financially intelligent thing to do, because if anything goes wrong, you will be back to square one. Wisdom demands that you don't put all your eggs in one basket, and that is why you need multiple streams of income.

2. IT INCREASES YOUR EARNING POTENTIAL

When you have more than one source of income, you earn more money and increase your revenue. Multiple streams of income no doubt have greater earning potential than just one stream and that is another reason to activate them.

3. IT REDUCES YOUR RISKS AND SPREADS IT

Having just one stream of income is high risk because if anything goes wrong, it is over. However when you have multiple streams, you spread your risk and even if something goes wrong in one stream, the other streams can cover for that and you are still financially healthy.

4. IT GIVES YOU GREATER SECURITY

When you have many sources of income, you have greater security because everything cannot go wrong in every stream at the same time. People with only one stream of income live constantly in fear of losing their job or having dry seasons, but those with multiple streams are more secure and free from such fears.

5. IT IS THE SECRET TO UNENDING WEALTH

Like the ocean and the sea that never runs dry, multiple streams of income is the secret to oceanic and unending wealth. When you have multiple streams that produce for you, money continues to flow in and accumulates to great proportions. You make money while you sleep because money is now working for you instead of the other way round.

Everybody needs multiple streams from individuals to families, the corporations, even to nations. Look within yourself, your company, your family, nations, and explore how to activate multiple streams.

You need to make use of many vehicles of wealth creation to activate multiple streams. I am personally convinced that everyone has the potential to have four streams of income at

the worst case scenario. So if you have less than four streams, you need to make adjustments.

I have had the opportunity to counsel and speak with top government officials in few nations and helped them see how this concept can help even on a national scale. Instead of focusing on only one or a few, they can have multiple streams. Just like the wealth creation vehicle is for you as an individual, family or group, nations too can explore the following;

REVENUE SOURCES FOR NATIONS

I will only list them but can't talk on each in this book due to space constraint

- £ Taxes
- £ Duties
- £ Tariffs
- £ Bonds and treasury bills
- £ Tourism
- £ Import
- £ Export
- £ Levies
- £ Utilities
- £ Water
- £ Rates
- £ Finance
- £ Minerals
- £ Grants
- £ Banking etc.

Multiple streams is needed by all. Even as a company, don't only rely on one product or service or else you are a highly risky venture. I know of a company whose brand and mission was to be the "ONE PRODUCT COMPANY." They thought that was the definition of focus but almost went belly up when there was a sanction and government policy that affected their "ONE PRODUCT." They had to break the mould and quickly re-strategize and rebrand.

Today they are doing well with multiple productions and services.

THE MISINFORMATION

One misinformation that has affected the mindset of many people is the "jack of all trade" syndrome. People hear jack of all trade and master of none in their subconscious when they want to explore multiple streams and they think diversification equals a broken focus, but that is incorrect.

A lady was in one of my seminars and heard me speak on multiple streams; she met with me later to say she has always been confused because even though she had the ability and opportunity to activate many streams, she could not because she felt it would be double-mindedness and lack of focus. She was enlightened and today her financial story has changed because she became debt-free in fourteen months and she is financially healthy and growing.

This is the era of multi-tasking and multiple streams and you don't have to lose focus to diversify. All you need is to discover your primary stream and from there you move on to the other

streams. You can be jack of few trades and master of all or jack of many trades and master of all by creating structures and system to run them all successfully.

STRATEGIES FOR CREATION

1. DISCOVER YOUR PRIMARY AND DOMINANT STREAM

Everybody needs to find out what his or her own Garden of Eden is. You need to discover that primary river you should start with that would water your garden, i.e. water your life, and empower you with seed money for investment. Watering the ground makes the ground yield the seed in it. Getting an income helps you display the investment mentality in you.

What is your primary and dominant stream? Is it a paid employment, a career, a business of your own etc? You need to find out and start with it.

2. USE FINANCIAL INTELLIGENCE AND INVESTMENT MENTALITY TO DEVELOP OTHER STREAMS BY DIVERSIFICATION

As you continue to operate within your dominant stream, you begin to operate the 30 / 70 principles, and this now enables you to use the 10-20 % savings or investments to activate other vehicles of wealth, and other streams.

You are to start off with one stream, which is your primary and dominant stream, and end up with at least four of the fourteen vehicles of wealth creation we have examined.

3. CONSOLIDATE EACH STREAM AND KEEP EXPANDING

Once you have been able to start up other streams, and now have different vehicles of wealth producing for you, you just ensure you consolidate and establish each of the streams and vehicle fully, and then you keep on expanding until you become a force to be reckoned with on earth. **IT IS POSSIBLE!**

The journey of a thousand miles begins with a step. Don't think of what you don't have, but start with what you have from where you are.

MULTIPLE INCOME CHANNELS AND DOORWAYS

I presently run a Group of Companies with about nine subsidiaries and counting with over ten subsidiaries in view in the next ten years and people always ask me a lot of questions like:

How do you manage all the companies?

How do you know which sector to invest in or go into? Etc.

I am able to manage them all because of systems and structures which make things run on their own with little supervision and no need for micromanaging, this Save Your Self Time Energy and Money structure makes things work and I have surrounded myself with the "Dream Team" because you are as strong as your team mates.

On the second question, I go into a viable sector that meets the basic needs of man or have a growing potential.

There are fifteen different investment channels you can consider when thinking of which way to go, and for each of the fifteen channels, there are seven doorways which gives you over one hundred possible areas to look into. Because of space constrain, I will not be able to explain each of the channel and doorways.

INVESTMENT CHANNELS AND SECTORS TO EXPLORE

1. Food
2. Clothing
3. Shelter
4. Communication
5. Transportation
6. Education
7. Finance
8. Media and technology
9. Safety and security
10. Value system and religion
11. Product and manufacturing
12. Power and energy
13. Sports
14. Leisure and entertainment
15. Intellectual property

THE SEVEN DOORWAYS TO EACH CHANNEL

For each of the fifteen channels listed above, you can operate in these seven areas:

1. Raw materials
2. Processing
3. Packaging
4. Distribution and haulage
5. Publicity and advertisement
6. Marketing and sales
7. Regulation and governance

Take time out to think and look closely at all these areas and you will no doubt be inspired on how to proceed.

Let's move on.

BUDGETING MADE EASY



*"We cannot become financial goal getters
unless we first become financial goal setters"*

This is the aspect of finance and wealth creation that people like to ignore or avoid because of calculations, tables, figures etc and many consider it to be an unnecessary stress. In one of my seminars, someone once said he does not care about accounting and all other book keeping stress since he is not an accountant or finance person, "All I want to do is make money." What a myopic view I must confess because you need to learn the language of money and know a little of everything you can to excel in life. If you think budgeting or book keeping is stressful, then maybe you should settle for poverty, lack and hardship and see which is more stressful.

THINK ABOUT THIS!

You give a lady a lift, she faints in your car and you take her to the hospital-now that's stressful.

But at the hospital they say she is pregnant and congratulate you that you are going to be a father. You say you are not the father but the lady claims you are. That is getting stressful to prove.

You request for a DNA test to prove that you are not the father. After the test, the doctor clears you that you are not the father because you are sterile and can't father a child.

You are extremely stressed but relieved.

On your way home, you start remembering that you left 3 kids at home...

Who on earth is their father-NOW THAT IS STRESS!

Won't you rather do budgeting and book keeping?

In order for any individual, family, organization, group or even nation to create wealth, budgeting and book keeping is key. I will try to simplify this subject in this chapter and I will focus on personal and family, but do realize that all I will share can also be used by companies and nations. Before you go on any trip or embark on a journey, you determine your destination and choose the vehicle or means of transporting yourself to the destination, but to make the trip you have to plan and prepare by packing your bag, taking cloths, food, books, money etc and all you will need.

Budgeting is conceptually similar to what we saw in the pathway to wealth. Planning your trip to the wealthy place and ensuring you have all it takes and sufficient resources to make it to your destination. Budgeting is a financial planning mechanism you need to put in place to help you become financially free and wealthy.

DEFINITIONS

- ② A budget is a numeral estimate of all expected income and expenditure over a specific period of time e.g. monthly,

quarterly, annually etc.

- ① A budget is a forecast of the total expected income, expenditure, assets, liabilities and cash flow for a specific period of time.
- ② A budget is a planning tool that can be profitably engaged to guide you towards achieving your financial independence goal.
- ③ A budget is a quantitative tool that assists its users in making financial choices among different alternatives.

For you to create wealth and be wealthy you must apply the 30:70 principles as earlier examined and ensure you have a proper budget in place for your life. Live within your means of 70% of your income maximum, and do all you can to make sure your expenditure is not greater than your income. If your expenditure is greater than your income, your upkeep will become your downfall. Debt, poverty and hardship will become your norm.

For families without budget, their stories become "till debt do us apart."

WHY YOU NEED A BUDGET

1. It helps you control your money instead of your money controlling you.
2. It helps you know whether you are living within your means or living above your means
3. It assists you in your savings and investment goals; you can set money aside for saving and investment as you earn income.

4. It is a guide that helps you know whether you are heading towards your set goals and desired financial future or away from it.
5. It helps you to prepare for financial emergencies and unexpected expenses that might otherwise destabilize you.
6. It helps to keep you out of debt or get you out of debt if you are already in debt.
7. It helps reveal areas where you are spending too much money and helps you refocus on your more important financial goals.

Making, managing and multiplying money is everyone's goal, but between the making and the multiplying, there is managing and that is the key issue that determines whether you will waste what you make or multiply it and that is where budgeting comes in. Please note, if you have surplus cash at any point, make sure you are investing it wisely, and not just allowing it to sit idly in the bank.

HOW TO PREPARE A BUDGET

1. GATHER EVERY FINANCIAL STATEMENT YOU CAN

This includes bank statement, investment accounts, pay slips, utility bills and any information regarding a source of income or expenses, and create a monthly average from it.

2. RECORD ALL SOURCES OF INCOME

Think well and record all the sources of income from different streams and vehicles on a monthly basis.

3. CREATE AN EXPENSE LIST

Write down a list of all expected expenses you will have over the course of a month. This includes transport, feeding, accommodation, telephone etc essentially everything you spend money on.

4. BREAK THE EXPENSES INTO TWO CATEGORIES: FIXED AND VARIABLE

For every expense you will have fixed cost, which covers things you can't do without and whose cost are already fixed and known e.g. your rent, and then you have variable cost which covers things you need but can adjust and whose price varies e.g. food. It is easier to adjust variable cost than fixed cost.

5. TOTAL YOUR MONTHLY INCOME AND MONTHLY EXPENSES

When you do the totaling, if you are having a higher expense column than the income column, then you have to make changes.

6. MAKE ADJUSTMENT TO EXPENSES

If you are in a situation where expenditure is greater than income, then it's time to look into your variable expenses and find areas to cut.

7. REVIEW YOUR BUDGET MONTHLY

This will show you where you did well and where you need to improve and make further adjustment.

WHY BUDGETS FAIL

1. UNREALISTIC EXPECTATIONS

Be real with yourself and your projections when preparing your financial budgets.

2. POOR IMPLEMENTATION

People plan great budgets but run their financial affairs without referring to the budget.

3. NEGATIVE ATTITUDE

If you draw up a good budget and think it can't be achieved, it won't work.

4. NO BUY-IN/OWNERSHIP

If you don't get the buy-in of those that will be part of implementing the budget like your spouse and children, then it is already doomed for failure.

FINAL NOTES

- ① Consistently edit and adjust unrealistic income and expenditures
- ① Consistently reduce expenses strategically
- ① Consistently increase income creatively
- ① Consistently edit and adjust unrealistic assets and liabilities
- ① Consistently put investment at the top of your expenses to meet the 30:70 principle.



DEBT FREE LIVING



"If you jump up, you will come down, but if you grow up, you will stay up"

The very mention of the word 'debt' sends shivers down the spines of many individuals and families, because of the weight of debt they carry. Millions of people are in bondage to consumer and credit card debts.

While some people believe and think it is not possible to be debt-free even if it's just mortgage debt. Some others believe that you should never be in debt at all but pay cash for everything including your house. No matter where you stand on this paradigm, debt is an issue that needs attention if you ever want to be rich and create wealth.

Let me start by helping you realize that there are two types of debt.

GOOD DEBT- A LEVERAGE

BAD DEBT- A BONDAGE

GOOD DEBT:

This is any debt you incur for investment or assets purposes. If

the interest rate you are to pay for the loan is not as much as the return from the asset or investment then it is good debt, because you are now using other people's money (OPM) as a leverage to create wealth.

Many rich and wealthy people today are in good debt including their organizations and businesses because they have learnt the secret of leveraging on other people's money to create great wealth.

It is cheaper to use debt to finance their businesses and investment opportunities because instead of using their own liquid cash, they borrow money at low interest and make more from the investment than they need to finance the loan.

For example, if you get a \$10,000 loan at 10% per annum and invest into something that gives you 70% per annum returns, it is good because you are making money with debt.

Good debt is good, but to have NO DEBT is better. It is better to operate a debt free life and pay cash for anything you need no matter how much, though many people can't wrap their head round this level of living where you owe no one and can afford anything you want, but it is possible, achievable and many already operate at that level. Companies like Microsoft, Costco, E-bay, Apple, Google, Chick- fil- A, Common Sense Limited; etc operate a debt-free level of operations.

BAD DEBT:

This is any debt you incur for consumables or liabilities, and unfortunately, this is the level many debtors operate in.

Knowing the difference between assets and liabilities is very vital for you to know the difference between good debt and bad debt. This is because a lot of people borrow for liabilities, and think it wise because they mistake liability for asset, they are traps posing as opportunities.

Marketers, advertisers, publicists all know too well how to work on people psychologically and stir them up emotionally into impulse purchase and wasteful spending. An asset is anything that appreciates in value and brings money into your pocket. In this context, apart from appreciating in value, it must bring more money than the cost of the loan.

A liability is anything that depreciates in value and take more money away from you, and in this context you not only pay for the loan and interest, you still spend money to maintain the liability because it is not bringing any money to you or appreciating.

If you use this to evaluate your life, you will suddenly see the foolishness of borrowing money for clothes, furniture, electronics, food etc.

“Buy now, pay later”

“Buy now, wear now, pay later”

“Buy now, pay nothing till 20...”

These are some of the debt baits, signs and sounds you see and hear. Exiting bad debt and leveraging on good debt is very key for wealth creation.

THE MORTGAGE CONFUSION

The single largest debt that a lot of people have today is mortgage debt, and the confusion is always to know whether it is good debt or bad debt. The word mortgage is a combination of the word;

"Morth" - "Death"

"Gage" - "Grip"

Morthician also come from the same root word, so mortgage means death grip or the grip of death and I don't think it is wise to submit yourself to death's grip for 25years.

If you have a mortgage for your home and you live in the home, even though it may be appreciating in value (which we now know may not be if the buying price was already inflated), you don't make money from it but even spend money on it and this calls for a rethink. If we look at it through the mirror of our definition of asset, it may not pass.

However, if you have a mortgage on a rental property, it is a leverage if the rent you get pays the mortgage and still give you a positive cash flow every month.

A better level though is to buy the houses in cash and rent out for cash flow. I know buying or building houses in cash may be a struggle for many but it is a realm to aim for. I always have this talk with most of my friends in Europe and The United State of America (USA) and I am happy I operate in a cash society that has enabled me think cash and not debt.

If you have mortgage loans, you can arrange to pay it off in five

to ten years instead of twenty five years. Few things that can help you achieve that include:

1. Don't buy a house that is beyond your level at the onset so that it would be easy to pay off in 5-10 years. You don't have to live in the same house for life but can change every ten years until you get into your dream home.
2. Save to pay large deposit at the time of purchase to reduce what you pay and how long it takes. If you deposit between 30-50% of the house cost at closing, you can easily pay up the balance in few years.
3. Save to buy a house by cash in an auction or foreclosure sales to start from there and move up.
4. Pay your mortgage every two weeks instead of monthly. This will make you pay for 13 months in a year instead of 12 months and will greatly reduce your payment years.
5. Add extra payment to your monthly payment, and it will also help reduce the years.

This is doable if you apply them. I paid cash for all my houses and make monthly cash flow from them and I have helped others do the same. I have also helped people see things differently and many have paid off their mortgage in 5-8 years.

7 STRATEGIES FOR EXITING BAD DEBT

Debts don't disappear without a plan. So to become debt free you need to have a plan and strategize on achieving the debt-free goal.

1. MAKE UP YOUR MIND TO BE DEBT-FREE

If you think you can or think you can't, you are right, said Henry Ford. If you believe you can or believe you can't, you are also right because it is what you think and believe that matters. The first step is for you to make up your mind to become debt-free because nobody can make up your mind for you. If it is going to be, it's up to you and as long as you have reasons or excuses to stay in debt, you won't be committed to pay the price for freedom from debt.

2. MAKE A LIST OF ALL YOUR DEBTS TO KNOW EXACTLY WHAT YOU OWE

If you don't know how much you owe, how will you pay it all? When you ask some people how much they owe, they start thinking and guessing instead of stating it clearly as fact. Get a note and a pen and make a list of every debt you owe from the largest to the smallest. Whether you owe an individual or a company, include every debt no matter how small or ridiculous it may look. The process of writing it down and the act of seeing it clearly on paper in one clear view has a way of bringing you to reality.

3. CLOSE THE DOOR ON BAD DEBTS IMMEDIATELY

Things are already bad, and you don't want to make it worse. Once you have made up your mind to be debt free and have a list of all your debts, then stop going deeper into debts. The list should not be increasing at this stage but decreasing. Any temptation or pressure from any angle that wants to draw you deeper into debts and increase your list must be resisted

completely. You have to battle your way out.

4. START REDUCING DEBTS ONE AFTER THE OTHER FROM THE LEAST ONE

The journey of a thousand miles begins with a step and that first step is the most challenging one, but once you take the first step, the journey has begun. Start paying off the debts from the smallest one on your list because as you pay them off that way, your list starts to reduce and psychologically, it is a motivation and an encouraging thing. Some thing you also need to do is to call your creditors and talk with them.

For individual creditors, call them to let them know your commitment to become debt free and ask for their support and understanding especially those who may not be at the bottom of the list, since you will be starting at the bottom. Ask for time, understanding and support.

For corporate creditors, renegotiate with them to see if they can reduce, waive or cancel the interest rate or part of the loan. Also find out the minimum payment you can make so you can start reducing it step by step.

5. CUT YOUR EXPENSES AND AVOID EXCESSES AND WASTE

Now that you have started the journey to debt cancellation, you need to really cut your expenses to free up money towards the debt-free goal, and you need to avoid any form of waste or excesses. There are only two ways to make more money available to you:

- ④ Increase your income
- ④ Reduce your expenses.

Many think they need to increase their income to have more money, but reducing your expenditure will also make more money available to you.

6. CREATIVELY INCREASE YOUR INCOME

If you take the last five strategies serious, achieving this sixth strategy will not be a problem. You need to realize that you have not explored every potential source of income at your disposal, and now is the time to think deep and look at your possibility a little closer.

Commission based agent, commission based marketing, internet business, home based business, network marketing, selling on e-bay etc are all some new frontiers to explore. Don't close your mind to other income potentials no matter how small they are.

7. GET OUT AND STAY OUT

If you do all I have shared, you will be debt-free. It's only a matter of time. When you do become debt-free; which I believe will be sooner than you think, make sure you stay out of debt completely otherwise you start the debt cycle all over again and put yourself in bondage afresh. Get out and stay out.

3 VITAL NOTES

1. DON'T COMPROMISE YOUR INVESTMENTS IN THE DEBT CANCELLATION PROCESS

No matter how much you owe, don't stop the 10-20% savings and investment in obedience to the 30:70 principle. How can I be saving money when I am in debt? "Why won't you?" Is my reply. If you die the debt dies except otherwise, so you can use your savings and investments to survive when emergencies come. Don't stop investing!

2. DON'T FORGET THE PARKINSON'S LAW EFFECT

When you come out of debt or while you are reducing your debts, avoid living large. After you come out of debts, use the money now at your disposal for investment. You have no more debts to pay but you have a future to create and today's seed will be the key to tomorrow's wealth when well invested.

3. THERE IS A SUPERNATURAL DIMENSION

If you care to know, there is a supernatural dimension to debt cancellation and it is called supernatural debt cancellation either through supernatural supply, where the Creator supernaturally supplies for you to pay it off or through supernatural favour, where the Creator gives you favour before creditors and they reduce or cancel your debts or favour before people and they help you pay off your debts. Believe it. It is true and it works.

You have heard it said that "Givers never lack". It is not a slogan but a fact. If you are a generous person, your generosity can activate the supernatural on your behalf. I have seen it happen over and over again in people's lives and I have had my own story too.

I do hope that these information and strategies will challenge

you to act accordingly, and I hope to hear your testimony soon. Let me close this chapter on a humorous note by asking you a funny question. "ARE YOU AN AFRICAN?"

WHAT MAKES YOU AN "AFRICAN?"

1. You unwrap all your gifts carefully, so that you can reuse the wrapper.
2. You call a person you've never met before uncle or aunt.
3. More than 90% of the music CD's and cassettes in your home are illegal copies
4. Your garage is always full of stuff because you never throw anything away, just in case you need it someday. (A gum boot without a partner and the baby walker - baby's now 12 and you are 48)
5. You have a collection of miniature shampoo bottle from your stays at hotels. (Go-cool, Sweet heart, African pride....)
6. You have almost always carried overweight baggage when traveling by plane.
7. If a store has a limit on the quantity of a product, then each member of the family will join separate queues to purchase the maximum quantity possible. (Sugar, soap, rice, cooking fat etc during the good old days)
8. All children have annoying nicknames.
9. Nobody in your family informs you that they are coming over for a visit (uncles, wife, sister in-law, two nephews and a neighbor have camped at home).
10. You stuff your pockets with mints and toothpicks at restaurants. (Murray mints, wrappers, and salt shakers!)

11. Your mother has a minor disagreement with her sister and does not talk to her for 10 years.
12. You only make telephone calls at a cheaper rate at nights (especially beepers).
13. You never have less than 20 people to meet you at the airport or see you off even if it is a local flight.
14. You keep changing your Internet Service Provider because the first month is free. (I know some people O!)
15. Office supplies mysteriously find their way to your home. (Yes, staple machines, office pins, punch machine, cellotapes, post-its, etc.)
16. When you are young, your parents buy you clothes and shoes at least two sizes too big so that they would last longer.
17. Your mum calls you down from upstairs to change the TV channel.

Do you agree? Well, it's only a joke!





HOW TO SURVIVE AND THRIVE IN ANY RECESSION



"If you are not born with a silver spoon in your mouth, create one with your mind (investment mentality) and hand(hard work) because nobody really came into this world with spoons in their mouth"

Financial famine and dry seasons are constants that one has to deal with in the course of one's lifetime. It is very important for anyone to know how to survive and thrive in those periods in life when things seem to be dry. Famine is normal to life. It's only dependent on where you stand.

There are different categories of people when it comes to financial famine.

- ☉ Those who have never experienced famine before because they are born into and forever live in wealth
- ☉ Those who have forever lived in famine because they are born into and forever live in poverty
- ☉ Those who have had money before, lost it by famine and never recovered
- ☉ Those who have had money before, lost it by famine and recovered over time to never allow it again

- Ⓒ Those who have had money before, lost it by famine, recovered it and lost it again and continue in that cycle
- Ⓒ Those who just survive through life and flow with whatever they experience as normal.

Famine in life can be personal, national, corporate, global and can be years apart because individuals can be thriving and blossoming even in a bad national or global climate and can also be experiencing severe famine in the midst of a booming national and global economy.

The world has become a global village and the internet is the village square. So by virtue of this globalization, nations are affected both positively and negatively by global issues more than before.

The world is presently experiencing what is called Economic Crunch, Global Depression or a Global Recession which began in 2007. You sure know that some people are doing well and thriving regardless of the professed global recession, while some people don't know of any recession because they have been living in one all their lives.

I don't want to go back into the recession conspiracy because we have dealt with that before. However, I need to let you know that no matter the financial climate you find yourself anywhere and during your lifetime, you can survive and thrive.

WHY DO WE HAVE RECESSION?

There are few reasons I want to address as key factors to note when it comes to this recession issue.

1. THE WEALTH CYCLE

Life is in cycles and that is why we have life cycles and things moves in cycles like the earth itself. Thousands of years ago, the king of Egypt had a dream and this was the period when Egypt was practically the only developed part of the world and a man called Joseph who lived in that time interpreted the dream of the Pharaoh. The interpretation which looked more like a time-bound, specific message to Egypt was no doubt more than that. It was the creator's way of informing the entire world of the wealth cycle. Seven years of plenty, then seven years of famine and on and on. Wealth cycle simply reveals that life moves in cycles of flourishing and famines and even though it may not be mathematical as seven years exactly, but if you study and look through the financial history of the world, you will realize that every seven to ten years, plus or minus things change.

This cycle allows for redistribution of wealth, emergence of new millionaires, new ideas and solutions to global issues. The cycle when understood, help people gain wisdom and know how to stay on top at all times. Nature operates in cycles and we need to really grasp that. I remember back in secondary school we were taught in agriculture what is called "bush fallowing" - this is a process of leaving the land dormant and uncultivated for a period of time to enable it regain and recreate nutrients before cultivation resumes again. Knowing this will help you operate the new rules of money that says "knowledge is the new money" and "if you prepare for bad times, you will always have good times." When you see things booming, don't waste it or take it for granted but do the right

things so that when seasons change and doom comes, you will still be booming in the midst of the doom.

2. THE SUBPRIME GREED

The greed of man and its reflection in the subprime mortgage deals has been the major catalyst for this present recession. Due to a lot of financial language being used, many people did not get the message of how terrible this subprime thing was and how it can cause such great global problem. It only shows what greed for gain can do.

Let me try to explain this simply.

Let's say you buy a house for \$100,000 dollars, the cost of land and the building comes to about \$40,000 dollars but they mark it up and value it for \$100,000 which by itself is an error.

You now want to buy the house but since you have no money, you get a mortgage and pay over time. If you buy a \$100,000 house and pay over a 25years period, you will pay about \$250,000 dollars in total for a \$40,000 house you bought for \$100,000.

The principle and rule of such transaction requires that you pay something upfront as deposit and that the monthly payment should not exceed one third of your monthly income. But guess what? Because you are greedy and want to "live the dream" and they are greedy and want to "milk the cow"

You inflate your income to increase the size and cost of the house you can buy- an error.

They do deals "no money down" etc., just to suck you in, get their fees and commission and milk you for decades.

To worsen the greedy trends, they now say to themselves, since I am expecting \$250,000 from this guy over a 20year period, I can't afford to wait. Let me sell the \$250,000 expected income over time for \$150,000 cash now and move on. So they sell to another who pays and increases the property value on paper by saying "it is now worth \$150,000 and I am expecting more than \$250,000 over time.

- ② They also sell to another and the deception cycle goes on.
- ② You also pull out equity from the house and surrender to the new "value". You enjoy the money now, they expect more money from you and life goes on.

All these on a \$40,000 property that is probably now worth \$80,000, even though, it has been stretched on paper to about \$180,000 by now.

Financial products called Derivatives (it means derived from) were sold to individuals, groups, organizations and nations with huge returns all tied to these paper value real estates that have no real value close to that on ground. Greed breed greed and greed grew to become a global monster.

- ② You were remortgaging, pulling out equity, living large and buying more.
- ② They were revaluing on paper and stretching value beyond reality and all this was based on two assumptions:

- * You will keep paying your monthly dues.
- * The house will keep appreciating for real to meet up with the stretched value on paper.

Then the bubble burst and the pack of lies, deception and greed came tumbling down. I hope you get the message.

3. OIL PRICE AND WARS

From Kuwait to Iraq, Afghanistan to Syria, Iran to Libya etc., the world powers have been creating wars where there need not be wars all in a bid to control oil in different regions. This incessant war, sanctions and vandalisations has affected the oil price globally and this has greatly affected the economic dynamics of many nations due to the value oil holds in the world, and this is another factor affecting this global trend called Recession.

4. STOCKS AND FINANCIAL MANIPULATIONS

Like they did with real estate, so they did with stock and financial product which were all motivated by greed as books were cooked so corporate executives can collect huge cash bonuses today for "balloon and fake" figures on papers that tomorrow will realise. Well, the tomorrow has finally come and the realisation was a global realisation (recession). This only pushed things back to reality where it should have been. No wonder \$250,000 houses now sell for as low as \$50,000 on auction. Banks and financial institutions have so manipulated things to the extent that stocks that really had a five naira value was cooked and manipulated to be valued at as much as forty to seventy naira- Now, things are back to their real value.

Greed, greed, greed-beware of greed! Did I hear you say how did they cook the book? Well, let me try and help you get this.

Let's say a bank is worth \$200m and wants to recapitalize to \$500m and then they go public to sell shares but here is the problem; in order to claim "success" they loan out say \$150m of their cash to the public to use in buying their shares using the share certifakes oh sorry, certificates as collateral. If you remove 150 from 200 won't you have 50? Well what the greedy bunch did was retaining the \$200m in their books and still adding the \$150m as income. So \$50m becomes \$350m by corporate "magic"

- ☉ They inflate their stocks value based on this deception.
- ☉ They got huge performance bonus based on the deception.
- ☉ They rated their institutions as global players due to this deception.
- ☉ Today many now suffer due to this deception.

How will you expect a local bank that has more adverts on CNN than CNN itself to be faking it? Well, they did use the global advert and global ratings to fool many and today here we are.

5. THE CREATOR'S AGENDA

One other factor to note is the Creator's prophetic agenda, for the world and it is simple. In these last days "darkness shall cover the earth and great darkness the people", "I will shake all that can be shaken and only that which cannot be shaken will remain", "until the kingdom of this world becomes and how to

my kingdom and my ways.”

This is not a religious book but except for the children of light, things will get tougher. It is well. To survive and thrive, one must be rightly informed and take the right steps and precautions. I have seven prescriptions for this.

HOW TO SURVIVE AND THRIVE

1. PURSUE FINANCIAL INTELLIGENCE

What you know determines how far you go, and having Financial Intelligence is the foundational key to surviving and thriving. This book is all about Financial Intelligence, so just keep learning and you will be safe.

2. RISE ABOVE WASTE

There are two ways to have money like we have seen earlier;

- ⌚ Increase Your Income or
- ⌚ Reduce Your Expenditure

Avoiding waste and excesses, and keeping the main thing is vital for anyone to survive and thrive.

3. DEVELOP MULTIPLE STREAMS OF INCOME

Everything cannot go dry at the same time except one is jinxed. And having diverse income sources makes one to survive and thrive because if one income source is not flowing, the other will.

4. LEVERAGE AND MAXIMIZE ALL OPPORTUNITIES

One man's problem is another's opportunity, and no matter how bad things are, there are opportunities available therein. One man's house being foreclosed is an opportunity for another to buy it cheap at auction. One man's business going bankrupt is an opportunity for another to buy the company cheap or for people to buy the company's properties cheap at auction. Look for and maximize all the opportunities around, so you can survive and thrive.

5. EXPLORE RECESSION-PROOF ZONES

Remember the Michael Jackson's concert story I shared earlier in this book? Well, you should. There are recession proof zones. There are sectors and things that are not affected by recession, and if you play within that zone or explore them, you will be able to survive and even thrive.

When people face financial famines, they prioritize their spending and the basic needs become the key areas of focus. So, if you play in that sector, you are recession proof.

- ① No matter how poor people are they will eat.
- ① They will fight to have a roof over their heads.
- ① They will not walk naked but be clothed.
- ① They will transport themselves from place to place.
- ① They will pay for utilities and basic amenities.
- ① They will fight to pay their children's school fees etc.

If you are the one-selling the food;

- ① letting out the house;

- Ⓒ selling the cheap clothes;
- Ⓒ running the transportation;
- Ⓒ offering the utilities and amenities;
- Ⓒ owning the school;

You will be recession proof. There are many recession proof zones I listed during my year 2009 encounter but I can't deal with them all due to space constrain. You can order for my CD "Becoming Recession Proof" for details.

6. ACTIVATE THE SUPERNATURAL

We have to revisit the supernatural again because it is key. If I don't let you know that this alternative exists, I will also be guilty of misinformation. There is a place for supernatural supply and if you connect to the Creator in a covenant relationship you can enjoy this and activate it to flow for you. I know what it is to experience supernatural supply, and if you make the Creator your source then no matter what, you will survive and thrive because there is no recession with Him.

7. DON'T GIVE UP

The final prescription which actually under guards every other thing is, don't give up. Tough times never last but tough people do, and the only way the snail or tortoise makes progress is by sticking their heads out. No matter the storm, no matter the turbulence, keep weathering it and keep pressing on because it's only a matter of time, you will survive and you will thrive.

If you cannot fly, run

If you cannot run, walk

If you cannot walk, crawl

By all means just make sure you are making progress.

Enjoy the story of the king and his friend as we close this chapter.

The story is told of a king in Africa who had a close friend with whom he grew up. The friend had a habit of looking at every situation that ever occurred in his life (positive or negative) and remarking, "This is good!"

One day the king and his friend were out on a hunting expedition. The friend would load and prepare the guns for the king. In preparing one of the guns, the friend had apparently done something wrong, for after taking the gun from his friend, the king fired it and his thumb was blown off.

Examining the situation, the friend remarked as usual, "This is good!"

To which the king replied, "No, this is not good!" and proceeded to send his friend to jail.

About a year later, the king was hunting in a dangerous area that he should have known to stay clear of. Cannibals captured him and took him to their village. They tied his hands, stacked some wood, set up a stake and bound him to it.

As they approached him to set fire to the wood, they noticed that the king had a missing thumb. Being superstitious, they never ate anyone who was less than whole. So after untying the king, they sent him on his way.

As he returned home, he was reminded of the event that had taken his thumb and felt remorse for his treatment of his friend. He went immediately to the jail to speak with his friend,

"You were right," he said, "it was good that my thumb was blown off." And he proceeded to tell the friend all that had just happened." And said, I am very sorry for sending you to jail for so long. It was bad for me to do this."

"No," his friend replied, "This is good!"

"What do you mean this is good? How could it be good that I sent my friend to jail for a year?"

"If I had not been in jail, I would have been with you on that journey and not alive here with you right now."

THE FIVE-YEAR PLAN FOR WEALTH



"One thousand good intentions are not as powerful as one action"

No one will plan your life for you if you don't plan it yourself, and if you fail to plan, you have already planned to fail because it is only proper planning that prevents poor performance.

Everything being revealed in this book will not benefit you fully if you don't make a commitment to utilize it and develop a plan of action to work with.

One thousand good intentions is not as powerful as one action, and until you give attention to your intention, the world will not give you attention and your own world will also stand at attention.

In 1997, I came to a place of frustration due to my financial situation and I cried out for a change. It all began in 1993 but came to a climax in 1997-1998. I realized that between 1993 and 1998 I was only desiring and longing for financial change but not learning and doing what needs to be done. Then I went all out to learn all I could about creating wealth. I developed a plan and within five years I broke the power of poverty over my life, and today I am financially free.

I believe in the power of planning for wealth creation, and I want to end this module with what I call the five year plan for wealth. I believe that everybody can create wealth in five years if they hatch a plan and execute it based on all that this book has revealed.

YEAR ONE

INFORMATION STAGE

When I began my journey to wealth, I read hundreds of books on finance and wealth creation, read biographies, did researches and studied the secrets and lives of wealthy people all over the world, and of course, I was transformed in the process.

If you are not informed, you will be deformed,

If you are not updated, you will be outdated,

If you are not inspired, you will expire,

If you are not in the know, you can't be in the flow.

Knowledge is the key to transformation and to experience any true change, it is **FIRST WITHIN, THEN WITHOUT**. You must change on the inside and create a new reality within you before it can be created for real outside.

The first year of your five-year plan should be focused on getting all the information you can get about money, finance, business and wealth through books, seminars, training, courses, workshops, DVDs etc. Get financial intelligence, develop your skill, learn sales and marketing techniques, learn branding, packaging, stock market etc. Learn all that this book

will cover and more.

YEAR TWO

THE ACTION YEAR

If you start with information, don't stop getting information, be a learner for life but now, add action by this stage. If you have really been informed in the first year, you will have started developing savings and investment habits and traits. You will have started identifying opportunities and realizing your potentials and possibilities. Now is the time to start from where you are and with what you have. Of course you can't give any excuse at this stage if you have truly been informed.

Marketing on commission, network marketing, savings etc can be used to leverage for wealth creation. All the vehicles of wealth creation, places where rich people come from, rules of money etc can now be used.

YEAR THREE

THE STRUCTURE AND SYSTEM YEAR

Now is the time to put structures and systems in place to grow your wealth, opportunities and possibilities. If you have started acting in year two and still learning and getting informed, you will now have practical, real, hands-on experience, and you now know better which area to focus on primarily and which area can best produce for you. This third year is then for establishing structures and systems. At this stage, you will need to register and establish your own company if not yet done, and put things in place like accounts,

a team etc., that will help you take your operation to the next level so you can play on a bigger platform and increase your reach and returns.

YEAR FOUR

THE EXPANSION YEAR

At this stage, all things being equal, you should be looking at expanding your possibilities, applying multiple streams of income to your business and investment. Duplicating your structures and systems in other places and sectors, increases your stake and reach in the market and expanding in every possible way legally and health wise.

At this stage, you start expanding physically but also virtually, using technology and the internet to spread your wings and fly. None of the previous year's action should ever be suspended at any time because they are all part of the chain of events.

YEAR FIVE

THE FREEDOM YEAR

If you follow this five-year plan and really commit to it with all you have, by the fifth year, you should have many things working for you and yielding fruits and you should be free.

Being free does not mean you stop working or stop investing. It only means what you have flowing is enough to sort you out, but you keep moving on because:

- £ Wealth creation is not all about you and your needs but about being empowered to impact your world.

- ☉ You have discovered the secret and your passion and you love what you do because it is working.

As you follow your five-year plan, use the five fingers of the Midas touch and change your story.

THE THUMB FINGER: develop a strength of character-integrity.

THE INDEX FINGER: follow one course until successful-your passion.

THE MIDDLE FINGER: Brand yourself-packaging.

THE RING FINGER: Build positive relationships-the dream team.

THE LITTLE FINGER: Handle the little things that counts and don't take things for granted-familiarity.

In your five-year plan journey, make sure you learn to read and track trends like we said earlier in the last module, because it will help you create free flow of money. Trends are like waves, electric current or traffic; you either flow with or get run over.

Let me remind you of and add more trends to note for you here:

1. We now live in a world of BARGAINS and that's what people are looking for, and there are diverse competitors waiting to edge you out.
2. We now live in a world of COST EFFECTIVENESS and people want more for less.

3. We now live in a world of SOCIAL NETWORKING AND ONLINE SHOPPING and to ignore this trend and refuse to join the flow will be a major error.
4. We now live in a world of HOME BUSINESS OPPORTUNITIES and people don't have to leave home now to work or make money.
5. We now live in a world of GLOBAL WARMING; GREEN MOVEMENT AND PEACE TALKS and the evolution will bring drastic changes to many things.
6. We now live in a world of TRAINING AND EDUCATION, and people are doing all they can to be trained, get financial education, and be better.
7. We now live in a world of EDUTAINMENT and fun, humour and entertainment must be infused into many things in today's world.

It's a new season. It's a new world. It's a new era.

- ☉ It's an era of sudden change due to the media, the internet, technology etc.
- ☉ It's an era of individualism and people are more selfish now and can access anything online from their homes.
- ☉ It's an era of transparency where you can't hide due to the internet, and if you refuse to be transparent, you will be exposed.
- ☉ It's an era of recommendation where word of mouth sells you, and spreads your fame and fortune.
- ☉ It's an era of networks and you can't afford to operate without a team.
- ☉ It's an era of consumer choice, and people now have more

choices so you have to be BETTER, CHEAPER, FASTER, WISER etc.

- ② It's an era of collaboration where joint ventures and partnership are the trends of the day.

Develop a plan, stick to your plan, and sooner than you think, I will see you at the top.

THE POWER OF IMAGINATION

Two men, both seriously ill, occupied the same hospital room. One man was allowed to sit up in his bed for an hour each afternoon to help drain the fluid from his lungs. His bed was next to the room's only window. The other man had to spend all his time flat on his back.

The men talked for hours on end. They spoke of their wives and families, their homes, their jobs, their involvement in the military service, where they had been on vacation.

Every afternoon when the man in the bed by the window could sit up, he would pass the time by describing to his roommate all the things he could see outside the window. The man in the other bed began to live for those one-hour periods where his world would be broadened and enlivened by all the activity and color of the world outside.

The window overlooked a park with a lovely lake. Ducks and swans played on the water while children sailed their model boats. Young couples walking amidst flowers of every color and a fine view of the city skyline could be seen in the distance.

As the man by the window described all this in exquisite detail,

the man on the other side of the room would close his eyes and imagine the picturesque scene.

One warm afternoon the man by the window described a parade passing by. Although the other man couldn't hear the band - he could see it. In his mind's eye as the gentleman by the window portrayed it with descriptive words.

Days and weeks passed. One morning, the nurse arrived to bring water for their baths only to find the lifeless body of the man by the window, who had died peacefully in his sleep. She was saddened and called the hospital attendants to take the body away.

As soon as it seemed appropriate, the other man asked if he could be moved next to the window. The nurse was happy to make the switch, and after making sure he was comfortable, she left him alone.

Slowly, painfully, he propped himself up on one elbow to take his first look at the real world outside. He strained to slowly turn to look out the window beside the bed. It faced a blank wall.

The man asked the nurse what could have compelled his deceased roommate who had described such wonderful things outside this window. The nurse responded that the man was blind and could not even see the wall. She said, "Perhaps he just wanted to encourage you."



SECTION FOUR

THE ENTREPRENEURSHIP MODULE

- ② The Golden Handcuff

- ② How To Increase Your Value In The Marketplace

- ② Entrepreneurship 101

- ② Understanding Business 101

- ② How To Generate Business Ideas

- ② How To Raise Capital For Your Business

- ② How To Do Business Part-time And Succeed

- ② Why Businesses Fail And The Way Out

- ② How To Start And Run A Business

- ② Foundation Stones: Feasibility Study And Business Plan

- ② Book Keeping

-
- £ Marketing 101

 - £ Branding 101

 - £ Customer Service 101

 - £ Staffing Your Business

 - £ Franchising 101

 - £ Dangers Of Idleness

 - £ Business Ideas Catalogue

CHAPTER NINETEEN

THE GOLDEN HANDCUFF



"The price you refuse to pay today will be paid tomorrow with interest"

Salary is slavery, and I believe that with the whole of my heart. That is why I will forever talk people out of salary mentality to income mentality. I have explained the "salary slavery" earlier in this book, and given you a difference between salary and income.

In this section on entrepreneurship, I will be focusing on how to help you become an entrepreneur and successful business person. This module will give you the blueprint you need to build your own business and succeed in it.

I personally believe that no one should work for more than fifteen years of their working life before having their own business, or having other streams of income working for them. Every wise person should have an exit strategy in place from the first day they start working. If you do that and you develop a plan on how to create other streams of income, it will help you stay focused and serious, and help you maximize your life. After fifteen years of your active working life, you should have other streams working for you, and if you continue to work

after then, it won't be for salary or survival, but because you love what you do and you will be secured and not afraid of losing your job.

Do you know that even if you work for as long as you can and get all the titles and perks, you still can't hand over your job or position to your children because you don't own it?

The quality or beauty of the handcuff is useless as long as it is tying you up, and a handcuff is a handcuff whether it is golden or not.

Moving from salary to income; Job seeker to job creator; Employee to employer etc is a step that everyone must take. One question and argument that my critics always ask and bring to the table is "Must everyone be a business man?", "What if one is not cut out for business?" and "if everybody is doing business who will be working for them?"

You have read me state that paid employment is a vehicle for wealth creation - though with limitations, and you have also read me state that corporate executive is also a place that produces wealthy people - also with limitations.

Whether it's paid employment or corporate executive level with official house, official car, official trip etc., it all ends the day you stop working, and all falls under earned income status which is the lowest level to operate from, and I am just trying to help you see better and more clearly.

- £ You can't hand it over to your children
- £ After you retire, you will want to start something on your own. So why wait to be retired and too tired physically,

mentally, emotionally etc., to start something when you can do it earlier?

I don't believe everybody must be a business man or start their own business - definitely not, but I believe EVERYBODY MUST BE AN INVESTOR AND HAVE MULTIPLE STREAMS WORKING FOR THEM.

WHY YOU SHOULD MOVE FROM EMPLOYEE TO EMPLOYER

1. It is not your employer's job to make you rich; it is your responsibility. So in order to be rich, you should have a plan to move from being an employee to being an employer.
2. Being an employee pegs your financial and material progress because someone else determines your salary and your increase.
3. Being an employee is not secured, because it leaves you at the mercy of your employer's favours.
4. Being an employee makes you get only enough money as your employer decides which is mostly below your real worth and value. It only takes you wanting to leave to sometimes make them value you.
5. Being an employee keeps you under constant fear of losing your job, offending your boss, losing your salary etc.
6. Being an employee makes you exchange the most valuable years of your life for "salary".
7. Being an employee makes you become a leverage for your employers to create wealth. They convert your Time, Talent, Virtue, Knowledge, Skill, Energy, Influence,

- Sweat, and Networks etc. to personal and corporate wealth.
8. Being an employee makes your personal vision and dream stay buried and subjected to the corporate vision and mission.
 9. Being an employee means someone else determines when you wake up, when you get home, where you live or how you live. To resume as expected, you either have to wake early or relocate close to your office, and your salary determines the level of life you live.
 10. Being an employee keeps you and all your acquisitions under monitor and suspicion. Every new thing you buy will be looked at in a funny way as if you have stolen.
 11. As an employee, your employer sees you as an overhead, an item of expenditure and replaceable entity. Your employers even have structures in place to replace you after getting all they can from and through you. This is called SUCCESSION PLANNING.
 12. As an employee, you end up with pittance called "retirement benefit" which hardly covers 20% of your living expenses at old age.

It's time to wake up and strategize on how to run your own business and provide for your own house now and forever.

THE BALANCED DIET

It is very important to draw a balance here because of immature and unwise people who don't know how to rightly apply truths. Almost everybody will start out as an employee,

and it is a vehicle on its own. Your faithfulness in this level both to your boss and the establishment determines whether you will ever get your own business started and successful.

Your time as an employee is not a waste. Use it to gather experience and skill that prepares you to succeed on your own. Your employer is not your enemy; so don't sow what you don't want to reap in future. Remember, when you start your own business, you will also have staff. **WHAT YOU SOW IS WHAT YOU REAP.**

THINGS TO LEARN WHILE WORKING FOR OTHERS WHICH WILL HELP YOU IN YOUR OWN BUSINESS

While working as an employee, pay attention and give it all it takes, so that you can get these things into you:

1. LEARN HOW TO SELL YOURSELF, YOUR PRODUCT AND SERVICES.
2. LEARN COMMUNICATION SKILLS BOTH WRITTEN AND VERBAL.
3. LEARN HOW TO MANAGE PEOPLE.
4. LEARN HOW TO MANAGE MONEY AND CASH FLOW.
5. LEARN HOW TO MANAGE TIME.
6. LEARN HOW TO MANAGE YOUR SELF AND YOUR LIFE / HOME.
7. LEARN HOW TO MANAGE PROJECTS.

Starting and owning your own business is considered one of the most powerful if not the most powerful vehicles of wealth

creation, and it ranks in the top five on my list next to real estate, intellectual property and the capital market. Any rich or wealthy individual you know sure has their own business, because over 90% of the wealthy people do.

- Ⓔ It is one of the fastest routes to wealth.
- Ⓔ It has limitless possibilities and profits within the shortest time.
- Ⓔ You can make in one deal or one month what takes others years.
- Ⓔ You have freedom and control of your life and things.
- Ⓔ You spend first and pay tax on the rest, while others pay tax first and spend the rest.
- Ⓔ It's a powerful vehicle that beats inflation any day, any time.
- Ⓔ It validates your financial intelligence.
- Ⓔ You can hand it over to your children.

You become a business owner and entrepreneur by developing skills, capabilities, capacity, competence etc. So as you work, make sure you spend the time learning structures, management strategies, and skills that will help you when you finally enter your own.

Some people plan to start their own businesses when they retire but fail to use their working years to gather the skills and abilities required. That is why many retire, start businesses and lose it all.

WHY DO YOU WORK?

I strongly believe you work to LEARN and not to EARN. If

earning is your reason for working, you will stay in the rat race with golden handcuffs because you can't risk your earning by stepping out into business, and leaving the known for the unknown. But if learning is the reason you work, you long for your exit from that rat race and graduation into the world of entrepreneurship, LOVE YOUR JOB...but...

LOVE YOUR JOB BUT NEVER FALL IN LOVE WITH YOUR GOLDEN HANDCUFF.

An interesting speech delivered by a CEO of a premier IT company in India during an employee session with another IT company in India. He is incidentally one of the top 50 influential people in Asia according to the latest Asia week publication. He is also the new IT advisor to the Thai Prime Minister.

Extract of Mr. Narayan Murthy's Speech during Mentor Session:

LOVE YOUR JOB, BUT NEVER FALL IN LOVE WITH YOUR COMPANY BECAUSE YOU NEVER KNOW WHEN COMPANY STOPS LOVING YOU

-Narayan Murthy

I know people who work 12 hours a day, six days a week, or more. Some people do so because of a work emergency where the long hours are only temporary. Other people I know have put in these hours for years. I don't know if they are working all these hours, but I do know they are in the office this long.

Others put in long office hours because they are addicted to the

workplace. Whatever the reason for putting in overtime, working long hours over the long term is harmful to the person and to the organization.

There are things managers can do to change this for everyone's benefit. Being in the office long hours, over long period of times, makes way for potential errors. My colleagues who are in the office long hours frequently make mistakes caused by fatigue. Correcting these mistakes requires their time as well as the time and energy of others. I have seen people work Tuesday through Friday to correct mistakes made after 5PM on Monday.

Another problem is that people who are in the office for long hours are not pleasant company. They often complain about other people (who aren't working as hard); they are irritable, or cranky or even angry. Other people avoid them. Such behavior poses problems where work goes much better when people work together instead of avoiding one another.

As Managers, there are things we can do to help people leave the office.

First and foremost is to set the example and go home ourselves. I work with a manager who chides people for working long hours. His words quickly lose their meaning when he sends these chiding group emails with a time-stamp of 2am Sunday.

Second is to encourage people to put some balance in their lives. For instance, here is a guideline I find helpful

1. Wake up, eat a good breakfast and go to work.
2. Work hard and smart for eight or nine hours.

3. Go home.
4. Read the books/comics, watch a funny movie, dig in the dirt, play with your kids, etc.
5. Eat well and sleep well.

This is called re-creating. Doing Steps 1, 3, 4 and 5 enables 2. Working regular hours and recreating daily are simple concepts. They are hard for some of us because that requires 'personal change'. They are possible since we all have the power to choose to do them. In considering the issue of overtime, I am reminded of my oldest son.

When he was a toddler, if people were visiting the apartment, he would not fall asleep no matter how long the visit, and no matter what time of day it was.

He would fight off sleep until the visitors left, It was as if he was afraid that he would miss something. Once our visitor's left, he would go to sleep.

By this time, however, he was over tired and would scream half the night with nightmares. He, my wife and I, all paid the price for his fear of missing out.

Perhaps, some people put in such long hours because they don't want to miss anything when they leave the office. The trouble with this is that events will never stop happening. That is life. Things happen 24 hours a day.

Allowing for little rest is not ultimately practical. So, take a nap. Things will happen while you're asleep, but you will have the energy to catch up when you are awake.

Hence, "LOVE YOUR JOB BUT NEVER FALL IN LOVE WITH YOUR COMPANY".

- ② Marketing 101

- ② Branding 101

- ② Customer Service 101

- ② Staffing Your Business

- ② Franchising 101

- ② Dangers Of Idleness

- ② Business Ideas Catalogue

HOW TO INCREASE YOUR VALUE IN THE MARKET PLACE



*"A wise person works to learn and not to earn
but average people work to earn and not to
learn"*

There is no security in job security in today's world because with what is happening all over the world, you can't be sure that the company or organization you work for will still be in existence next month or next year.

- ① People come to work sometimes to discover there is no work because the gates are closed or the company is bankrupt.
- ② People come to work sometimes only to discover their company has been bought over (ACQUISITION) or merged with another (MERGERS) and they have been downsized as the victim of mergers and acquisitions.

The world has become a global village and the internet is the village square. So the world and the marketplace have become more competitive because people can now apply for your job from all over the world.

The global crisis has even made things worse, and when you go for interview like I have seen when I interview people, it is

not strange to see people with foreign degrees and certificates coming for the same job interview.

They are young, energetic, vibrant, exposed and qualified, yet looking for job instead of creating one and they are the ones you have to contend with at your "old age" by reason of spending more years than necessary in school due to incessant strikes and man-made delays in our country, especially.

In today's world, being 30-35 years is the new old, and having at least a masters degree is the new first degree because settling for just B.SC is an error and a limitation. With these new realities, it is vital for anyone who is willing to make a difference and be impactful and valuable to do so by increasing their value in the marketplace.

There are five major factors to increasing your value in the marketplace, and you need to have all in place concurrently to really, really, really be very valuable in today's marketplace.

1. CHARACTER

To be valuable and continue to increase your value in today's marketplace, you need character and integrity. The revelations of the years have shown that people of character and integrity are very scarce even at the highest level of corporate governance.

From corporate executives, to political leaders, to sports icon, to spiritual leaders etc., the list is endless of men and women who have been disgraced out of their positions of honour or forced to resign due to character flaws and integrity problem.

If it is not moral integrity issue, it will be financial integrity issue, ethical issues or otherwise. Genuine people with upright character and flawless integrity are very scarce in today's world. So being a person of character and integrity is a great asset and leverage in today's marketplace and today's world in general, and I can tell you that from experience. Few years ago, my life hit a rock and I experienced the highest level of betrayal you can ever imagine, yet I received a mandate to keep quiet and not spread it or defend myself and for years till date, I have watched my name and reputation dragged into the mud and I see, hear, and read all manner of stuff being said about me in the conventional and new media as people give comments and opinion about what they know nothing about.

I have been severally advised and sometimes tempted myself to speak out, spread things and release evidence to show people the true picture, but I have always been constrained never to fight back dirty because of my offsprings.

If you are a virgin and everyone believes you are a slut, do you expose your nakedness to prove them wrong? Of course not!

In the last few years, one thing has become more clear and real to me and that is the power of integrity, as I have seen time revealing and exposing truth to people. Integrity has kept me and I look around to see what I have lost with all the mudslinging and character assassination and I found none, because integrity has kept things going and growing all around me and I am so grateful I kept quiet.

Build your character. Build your integrity and keep living above board because it will spread and increase your value

over time. Who you are when no one is looking is more important than who you are when everyone is looking because your secret sins and the skeletons in your cupboard will be exposed for all to see with time if you don't deal with them.

Build your character and not your reputation, because if you have character and integrity no matter the damage people do to your reputation. Your character will give you victory.

"SINS AND CHARACTER FLAWS WILL TAKE YOU FARTHER THAN YOU WANT TO GO, KEEP YOU LONGER THAN YOU ARE WILLING TO STAY AND COST YOU MORE THAN YOU ARE WILLING TO PAY."

Build your character and increase your value.

2. COMPETENCE

Character without competence is incomplete because it will limit how far you go in the marketplace. Even though character is needed in the marketplace, you must remember it's a "MARKETPLACE" and not a charity or religion, so results matter a lot too, and that is why competence is a key factor to increasing your value.

"Commit things to faithful men who will now be able to teach and raise others."

Faithfulness and character comes before ability and competence but is still incomplete and inadequate without it. Competent people are dwindling fast in today's world due to emerging trends and current realities some of which we have already examined. People want something for nothing, they

want the easy way out, the get rich quick schemes, short cuts, fast tracks, drive through and microwave mentality results.

Competence takes hard work, and the lazy man's approach to life of today's majority makes competence valuable.

Have you noticed how incompetent and unemployable today's graduates are, and how you have to spend loads of money training and retraining them in finishing schools and competence training?

- ② They can't speak good English.
- ② They can't write letters without mistake.
- ② They can't take or use initiative.
- ② They can't manage things on their own.
- ② They have to be told what to do and shown how to do it.
- ② They have to be micromanaged.
- ② They have high and big dreams, but small minds.
- ② They want big salaries with little or no inputs.
- ② They can't meet targets and produce results.
- ② They are too unserious in major aspects of life.
- ② They major on minor and minor on major.
- ② They have short attention span and less fruitful hours.

The list of woes is endless, and any employer will do anything to keep and encourage competent staff when they find one.

Is it not amazing that head hunting has become a norm in today's corporate world? And while some are submitting CVs from place to place, those already in good positions and not looking for jobs find themselves being invited and offered

other jobs because their competence and track records of producing results is speaking for them.

You increase your competence when you give personal development and skill development a premium position in your life, and you subscribe to continuous learning.

If you do all you can without caring who gets the credit, you will be busy doing all kinds of things that needs to be done and increasing your competence over different areas instead of playing corporate politics, before long you will be noticed and get the credit you deserve.

Remember, "If you do more than you are being paid to do, it's only a matter of time before you start being paid more than you worked for.

3. CAPACITY

The size of your tank determines the water you can contain. Your capacity determines how far you can go.

Character

Competence

Capacity?

If you have character and competence but you don't have capacity, it is not enough.

Capacity is the ability to have multiple competences in many valuable areas. So, you can multitask and be promoted to become a leader and manager of others.

Today's world is a world of multitasking, multiple skills and

enlarged capacity to juggle many things together successfully.

Before now, when you were in senior management position, you would have had all manner of aids working for you;

- Ⓔ A driver
- Ⓔ A personal assistant
- Ⓔ A secretary or administrator etc.

But in today's corporate world, that is no more the norm. It's in politics that you can still find such expired, outdated and wasteful practice with politicians still having advisers, special advisers and adviser to advisers etc. all on tax payers' money.

As an executive today, you drive yourself; assist yourself with typing, emails etc., instead of having four staff doing one thing each. You now have one person doing four things because of capacity.

- Ⓔ Keep growing
- Ⓔ Keep innovating
- Ⓔ Keep evolving
- Ⓔ Keep performing

Keep enlarging your capacity. A lot of people have found themselves stagnant and not being promoted in their career due to low capacity. Imagine a 10KVA generator carrying a 20KVA load, it will breakdown because it does not have the required capacity for the load.

- * You can dream all you want
- * You can desire all you want

But if you don't have the capacity to carry the weight of the

dream it will crush you.

There is a weight of glory and for every level of authority you desire to be promoted to, there are responsibilities tied to it. For years I have taught leaders a major principle.

“Never delegate responsibilities without authority and never give authority without responsibilities.”

Increase your character, competence, and capacity and see your value soar in the marketplace.

4. COURAGE

The corporate world is a tough world and it's an ocean of sharks. To be valuable and increase your value in the marketplace, you must have courage and know how to survive among sharks.

- ② Conquer tasks
- ② Execute projects
- ② Face challenges
- ② Outrun competitors
- ② Survive changing economic climate
- ② Swim on despite diverse government policies that limits etc.

Courage is not the absence of fear, but it is:

- >> Moving on despite your fears
- >> Being the only one that knows you are afraid

Courage is part of the entrepreneurial spirit you need to step out and run your own business, and you need to develop it

while you are still working. If you don't step out of the boat, you will not walk on water, but you need a boat to step from.

Employers in today's world are no more looking for staffs to hire; they are looking for entrepreneurs to hire and teammates to bring on board. So you must be a person of great courage to be valuable in today's marketplace. If you have character, competence, capacity but lack the courage to use them or exhibit them, then of what use will they be?

- ① A man of character needs courage to stay true to their principle.
- ② A man of competence needs courage to go on despite mockery.
- ③ A man of capacity needs courage to take on all responsibilities.
- ④ A man of courage needs courage to do all the previous three.

These things go hand in hand and you can't leave one for another. Knowledge and understanding, experience and exposure, character, competence and capacity all help build courage. The snail and tortoise only makes progress when they stick their necks out. Keep pressing on and stay courageous to increase your value in the marketplace.

5. CULTURE

Call it brand. Call it ethics. Call it protocols. Call it experience. It does not matter what you call it, just have it and be it!

Every organization and sector has their own unique culture, ethics, protocol or brand and if you work within that sector or

organization, wisdom demands that you become cultural by fitting into the culture to be valuable.

You can't find favour and goodwill if you fight or operate contrary to the prevailing culture of where you work. You can't be a subculture or a counterculture or else there will be trouble.

Can you imagine enrolling in a school where they wear uniforms, or working in an organization where members of staff are expected to wear uniforms and then you refuse to wear a uniform but still want to work there? It's not possible. It's either you quit or choose to wear the uniform because the only other option is for the whole organization to change their uniform wearing policy because of you, but I doubt that.

To increase your value in the marketplace, you must be cultured and that requires that you become versatile about different sectors in the corporate and business world, and gain deep knowledge of corporate culture and marketplace ethics and protocol.

Be knowledgeable, flexible, adaptable and relevant in the sector you operate in and the marketplace in general and you will be fine. This is the last thing you need to develop but it's in no way the least.

Your major goal should be to make an impact, make a difference and be valuable in the marketplace.

MAKING A DIFFERENCE

A teacher in New York decided to honor each of her seniors in High School by telling them the difference each of

them had made.

She called each student to the front of the class, one at a time. First, she told each of them how they had made a difference to her, and the class.

Then she presented each of them with a blue ribbon imprinted with gold letters, which read, "Who I Am Makes a Difference."

Afterwards, the teacher decided to do a class project, to see what kind of impact recognition would have on a community.

She gave each student three more blue ribbons, and instructed them to go out and spread this acknowledgement ceremony. Then they were to follow up on the results, see who honored whom, and report to the class in about a week.

One of the boys in the class went to a junior executive in a nearby company, and honored him for helping him with his career planning. He gave him a blue ribbon, and put it on his shirt.

Then he gave him two extra ribbons and said, "We're doing a class project on recognition, and we'd like for you to go out, find someone to honor, and give them a blue ribbon."

Later that day, the junior executive went in to see his boss, who had a reputation of being kind of a grouchy fellow. He told him that he deeply admired him for being a creative genius.

The boss seemed very surprised. The junior executive asked him if he would accept the gift of the blue ribbon, and give him permission to put it on him.

His boss said, "Well, sure." The junior executive took one of the blue ribbons and placed it right on his boss's jacket, above his heart.

And then he asked, offering him the last ribbon, "Would you take this extra ribbon, and pass it on by honoring somebody else? The teenager who gave me these is doing a school project, and we want to keep this ribbon ceremony going and see how it affects people." That night, the boss came home and sat down with his 14-year-old son. He said, "The most incredible thing happened to me today."

"I was in my office, and one of my employees came in and told me he admired me, and gave me a blue ribbon for being a creative genius. Imagine! He thinks I am a creative genius! Then he puts a blue ribbon on me that says, 'WHO I AM MAKES A DIFFERENCE'."

"He gave me an extra ribbon and asked me to find somebody else to honor. As I was driving home tonight, I started thinking about who I would honor with this ribbon, and I thought about you. I want to honor you."

"My days are hectic and when I come home, I don't pay a lot of attention to you. I yell at you for not getting good grades and for your messy bedroom. Somehow, tonight, I just wanted to sit here and, well, just let you know that you do make a difference to me."

"Besides your mother, you are the most important person in my life. You're a great kid, and I love you!"

The startled boy started to sob and sob, and he couldn't stop crying. His whole body shook. He looked up at his father and said through tears, "Dad, earlier tonight I sat in my room and wrote a letter to you and Mom, explaining why I had took my life, and I asked you to forgive me. I was going to commit suicide tonight after you were asleep. I just didn't think that you cared at all. The letter is upstairs. I don't think I'll need it after all."

His father walked upstairs and found a heartfelt letter full of anguish and pain.

The boss went back to work a changed man. He was no longer a grouch, but made sure to let all of his employees know that they made a difference.

The junior executive helped many other young people with career planning, one being the boss' son, and never forgot to let them know that they made a difference in his life.

In addition, the young man and his classmates learned a valuable lesson: "Who you are DOES make a difference"



ENTREPRENEURSHIP

101



"If you want to have uncommon result then you must be ready to do the uncommon things"

The word 'entrepreneur' was first coined by a French economist known as Jean-Baptist Say and is defined in many ways.

Entrepreneurship is the art of being an entrepreneur and it is defined severally as:

- ① One who undertakes innovations, finance and business acumen in an effort to transform innovation in economic goods.
- ② A owner or manager of a business enterprise who makes money through risk and initiative
- ③ A person who is willing to help launch a new venture or enterprise and accepts full responsibility for the outcome.
- ④ One who undertakes an enterprise, especially a contractor acting as an intermediary between capital and labour.
- ⑤ A person who starts or organises a business company, especially one that involves risks.

Simply put, entrepreneurship is the art of stepping into and operating in the business world as a value creator, offering goods and services and solving people's problems.

I believe strongly in entrepreneurship as the key to:

- Ⓔ Poverty eradication
- Ⓔ Job creation
- Ⓔ Corruption eradication etc.

People steal money because they don't know how to create wealth, and many people are jobless today because only few people are starting businesses and creating jobs.

Are you an entrepreneur?

Do you have what it takes?

Do you have the entrepreneurial spirit?

Do you have the entrepreneurial mind? etc.

These are all questions you need to ask yourself, because I see and hear a lot of people calling themselves entrepreneur and being far from the definition of one. Entrepreneurship is a serious matter that should not be trivialized or entered into unprepared or else you will be frustrated out.

This chapter will help you develop the entrepreneurial mind, spirit and skills.

WHY DO YOU WANT TO BE AN ENTREPRENEUR?

1. If you want to become an entrepreneur just to make money, then don't, because you will be frustrated out while the business is being built to break even.
2. If you want to become an entrepreneur just because you

don't want to take orders from people, don't, because you will still take orders from your customers when you become a business owner.

3. If you want to be an entrepreneur just because you think it will be fun, then don't, because it's not fun my friend. It takes a lot of hard work, smart work, risk taking and uncertainties, all of which can take fun out of life.
4. If you want to be an entrepreneur just because your family is pestering you, then don't, because pressure can take you in but can't make you succeed and keep you in.
5. If you want to be an entrepreneur, just because you think you have a powerful idea, then don't, because starting and succeeding in business is more than just having a good idea.
6. If you want to be an entrepreneur just because you are bored of working for others, don't. Rest, holiday and change can help you cure your boredom but not the burden of entrepreneurship.
7. If you want to be an entrepreneur just because you want to escape the insecurity and risk of salaried job, then don't, because business itself is spelt RISK.
8. If you want to be an entrepreneur just because you are interested in business, please don't. Business success requires more than just interest, it takes more than that.
9. If you don't have the capacity for business, don't do it.
10. If you can't deal with confusion and lack of structure you will encounter with people you deal with, don't.

Like we have seen earlier, there are skills you need to develop as an employee before you become an employer and they are

very key. Apart from developing those seven skills, there are some questions you also need to answer.

20 QUESTIONS TO ANSWER BEFORE GOING INTO BUSINESS

1. How organized are you?
** To succeed as an entrepreneur, you need to be really organized in your life and acts*
2. Do you have a competitive spirit?
** To succeed as an entrepreneur, you need to know how to compete with others in your market.*
3. Are you a risk taker or a risk dodger?
** To succeed as an entrepreneur you need to know how to take informed and calculated risks.*
4. What experiences or skills have you gained that will help you in business?
** To succeed as an entrepreneur, you need to hone your skills and use it as a leverage.*
5. Are you in good health?
** Health is wealth and you can't build and succeed as an entrepreneur if you are sick.*
6. Can you lead and manage people?
** It's all about people as an entrepreneur, and your people skill must be top notch.*
7. Do you have a high energy level or get tired easily after 2-3hrs?
** You may be in meeting for hours on end, and to be an entrepreneur requires that.*
8. Are you self-confident? Can you go on when things go

wrong?

** Things will not always go your way and people will not always act in your favour, but as an entrepreneur, you have to believe in yourself and keep moving.*

9. Are you ready to make short-term sacrifices for long-term benefits?

** Today is the womb that births tomorrow and as an entrepreneur, you have to be ready to pay a great price today to birth your tomorrow.*

10. Can you delay gratification and postpone pleasure?

** You can either enjoy pleasure today and pressure tomorrow, or pressure today and pleasure tomorrow, and that is one choice an entrepreneur has to make.*

11. Is your spouse supportive of your business dream?

** To go out and battle competitors and still come home to battle is not what anyone should enroll for. So getting spousal support is vital for any entrepreneur.*

12. Can you make others see the benefit of what you do?

** Selling and marketing skills are key to becoming a successful entrepreneur.*

13. Do you have a natural flair for business?

** Is doing business a passion or a struggle for you? You need to settle it.*

14. Do you enjoy mixing with people?

** Business is all about people and if you have poor people skill, you need to work on it.*

15. Have you conceived or developed a winning business idea, product or service?

** You need a plan to make it as an entrepreneur instead of guesswork.*

16. Are you enthusiastic about your dream?

** You need to be passionate about your dream more than any other person.*

17. Do you have the resources (spiritual, mental, physical, financial, human etc) to make it?

** To succeed as an entrepreneur you need to harness all resources at your disposal and leverage on them.*

18. Do you have investment mentality?

** You can't win financially without investment mentality.*

19. Do you have financial intelligence?

** Doing business without financial intelligence is a recipe for failure.*

20. Do you have a plan and a goal in place?

** You need a goal to aim for. That keeps you motivated and inspired.*

Someone once made a statement in one of my weekend seminars on wealth creation where I spoke on entrepreneurship: "You are motivating us to step out into the world of entrepreneurship yet somehow discouraging us with all these questions we need to answer."

To which I replied "It is called balance and due diligence." I believe in balance because balance is the key of life, and any form of extreme should be avoided. Yes, doing things on your own is good but you need to do your due diligence and be sure you are cut out for business and even if you are, you need to plan ahead and launch out at the right time because timing is key.

If you are not sure, please keep working and settle for investments for other streams of income like real estate.

I am not trying to discourage anyone but it is vital I help you realize what it takes and looks like before you leap.

Many are trapped in the rat race with golden handcuff because they don't have the courage to step out. The "illusion" of job security and regular salary keeps them trapped even though they have all it takes.

TEN EXCUSES PEOPLE GIVE FOR NOT BECOMING ENTREPRENEURS

1. I DON'T HAVE MONEY

Ask your boss how much they spent to start the business you are presently working for or have ever worked for, and you will realize that starting your own business is not all about having money. People have started business with little or no money all over the world and have made success of it. You can start from where you are with what you have and make a success of it.

2. I CAN'T QUIT MY JOB BECAUSE I HAVE A FAMILY TO CATER FOR

What if the job quits you?

What if you are sacked or laid off next week?

What if the company declares bankruptcy in five months? Etc.

No one is even saying you should quit your job to go and start a business. You can actually start the business part-time first, and sample the water to see how things go. If you start it by the side and grow it gradually, it will help create a soft landing for you when you finally quit your job. I will share with you how

to do business part-time and succeed in a later chapter in this module.

3. I DON'T HAVE ANY CONTACT/CONNECTIONS

Do you have contact or connections with the person whose product and services you have used and paid for, for years?

You buy clothes, shoes, food, groceries, pay for transport, and buy fuel, go for shopping etc., and spend your money, yet you don't have contact or connection with them than to spend your money. Why do you think you need to have contacts or connection for people to buy your products or patronize your services? Stop focusing on what you don't have, and focus on using what you have to achieve your dream. You already have all you need and will meet whatever else you need on the way when you move.

4. I AM NOT SMART ENOUGH

I don't want to believe that you think that of yourself, "not smart enough." How do you define smart and what makes you think so low of yourself?

- | | | |
|----------------|---|---------------------|
| Are you alive? | - | Then you are smart. |
| Can you see? | - | Then you are smart. |
| Can you hear? | - | Then you are smart. |
| Can you smell? | - | Then you are smart. |
| Can you talk? | - | Then you are smart. |
| Can you walk? | - | Then you are smart. |
| Can you write? | - | Then you are smart. |
| Can you read? | - | Then you are smart. |

If you are reading this book you are definitely smart enough to

make it happen.

5. I DON'T HAVE TIME, I AM TOO BUSY

- Ⓐ Busy doing what if I may ask?
- Ⓑ Busy running the rat race.
- Ⓒ Busy climbing the corporate ladder.
- Ⓓ Busy chasing shadows.
- Ⓔ Busy collecting salary.
- Ⓕ Busy growing old yet poor.
- Ⓖ Busy pursuing pension.

Busy using the most active part of your life for what?

You will never have time for what you don't create time for. So if financial freedom is a priority for you, you will create time. And come to think of it, how much time do you really need to create wealth? If you have financial intelligence, two to five hours per week on some good vehicles will sort you out.

6. I CAN'T FIND ANYONE WHO WANTS TO HELP ME

Excuses. Excuses. Excuses. Why do you think you need help from people to start out on your own? Nobody will support you at nothing. You must have something doing that will now attract their support. Instead of waiting for somebody's help before you act, think of what you can do on your own and by yourself and start from there. Excuses have been universally acknowledged as the trademark of failures, and I don't want you to attract such label to yourself. Do what you can do on your own first and see if it will not attract the support of others.

7. IT TAKES TOO LONG TO BUILD A BUSINESS

Which is better; to spend thirty years in the labour market and

end up with a meager pension or spend ten years building your own business and be financially free for life?

The choice is yours, because I don't know of any meaningful or enduring project or venture that does not take time to be built. You took nine months in your mother's womb being built before you came into the world; you spent years in school being built before you joined the labour market. You are spending time in that job, building your career; why not also spend time to build a business and a legacy?

8. BUILDING A BUSINESS IS TOO RISKY FOR ME

Life itself is a risk and we take risks on a daily basis.

- ☉ Going to bed is a risk because you may never wake up.
- ☉ Going out is a risk because you can be involved in an accident.
- ☉ Eating is a risk because you may choke on it.
- ☉ Going to work is a risk because you may be sacked.
- ☉ Collecting salary or making money is a risk because it can be lost or stolen.

We take foolish risks on a daily basis, but don't realize it's a risk but when it comes to doing business our risk phobia antenna is activated.

RISK-KEY; risk is a key to success in life and the level of risk you take determines how far you go. Building a business is risky, just as working for salary is risky but it is better to take calculated and informed risk than blind risks.

9. I DON'T LIKE DEALING WITH EMPLOYEES

Whether you start your own business or not, you are already dealing with employees who are your colleagues at work apart from having to deal with your employer-the boss.

It's so amazing to realize that when people give excuses, they seem not to be thinking. I guess that's why it is called lame excuses. Which is better; to deal with employees as colleagues or to deal with them as their boss? Because dealing with employees is a settled case and you can't run away from it.

10. I AM TOO OLD

Kentucky Fried Chicken popularly known as KFC was started by colonel Sanders after he had retired from active duty. He was over seventy years old when he started with his mother's secret recipe. He never gave the excuse of being too old to start and today KFC is a global chain and a global brand.

After the Madoff scam was uncovered, many people lost their life savings and loads of retired elders had to go back to work. CNN did a piece on a 92-year old Madoff's victim who has now gone back to work in a flower shop and there are many like him.

Don't wait for a life threatening experience to make you see your "I am too old" as an excuse. The wisdom and experience of your age can be developed into a product or service that can still make a difference.

No matter your excuse, if you look around there will be people who are in the same situation but a different result because they choose not to give excuses. The ball is in your court.



UNDERSTANDING BUSINESS 101



*"Until you give attention to your intention
the world will not give you attention, and
your world will stand at attention."*

Business, also known as enterprise or firm, is an organization engaged in the trade of goods, services or both to consumers. Simply put, anything you venture into or embark upon for the purpose of offering product or services to people and making profit is a business.

- ① Business is not a leisure.
- ① Business is not a game.
- ① Business is not a sport.
- ① Business is not an experiment.
- ① Business is not wrong.

Business involves products or services, people and profit. So if it is not making profit, it's not fulfilling the purpose of a business. There is a difference between business and charity. Charity is a non-profit making venture, but business is for profit making.

In all labour, there should be profiting either financially or

otherwise. So to be in business and not be making a profit over a period of time is an unprofitable labour.

CLASSES OF BUSINESS

There are three different classes of business under which all businesses fall.

1. NEGATIVE BUSINESSES

These are businesses that destroy people's lives and destroy the society at large. Any product or service that is produced, manufactured, distributed and sold that has negative effects on people and places is a negative business, and one should avoid such businesses. Armed robbers, assassins, drug dealers, prostitutes, 419 etc., all claim to be in business but it's a negative one.

2. POSITIVE BUSINESSES

These are the kinds of businesses we are talking about in this context. These are business ventures that involve products and services to meet people's needs and offer value to customers, while also helping develop the world. There are countless dimensions of positive businesses to go into, that negative business should never be an option for anyone. All the skills and effort used for negative business can be re-channeled for positive purpose.

3. CHARITY OR KINGDOM BUSINESSES

These are also positive businesses or ventures, but they are non-profit like churches, NGOs, foundations etc. They may

also offer products or services but are not profit-making ventures. No matter the type of business one does, it will fall into one of these three categories, but like I said, our focus is positive profit making businesses.

TYPES OF BUSINESSES

We have earlier examined fifteen channels of businesses and the seven doorways into each channel, but let us look at the types of businesses.

1. **TRADING:** This is a business that involves buying and selling as a focus. You buy things and sell things; that makes you a trader. You buy low and sell high with a profit margin.
2. **PRODUCTION BUSINESS:** This is a business that involves production and manufacturing of things for the market. You produce and others distribute or sell for you and the chain moves on.
3. **VOCATIONAL BUSINESS:** This is a business that is tied to your vocation or career path like lawyers, doctors, accountants etc. Like I said earlier in the book, there is a difference between:
 - Medical profession and medical business
 - Law profession and law business
 - Accounting profession and accounting business

One goes for salary while the other goes for income.

4. **SERVICE BUSINESS:** These are businesses that involve offering services and not physical product. Here you use your skills and ideas in exchange for money, e.g. hairdressers, transporters, electricians, utility companies etc.
5. **SEASONAL BUSINESSES:** This can be any of the above but tied to a particular season and the success is determined by the patronage during the season e.g.
Valentine, Christmas or Easter is a season.
Marriage, burial, childbirth etc is a season.
Winter, summer, rain, dry etc is a season.
Hosting of the World Cup, Olympics, or other big events is a season.

There are general principles and strategies that guide and determine the success of businesses in general and there are also unique principles and strategies that guide specifically each type of business.

We will examine them when we focus on how to build a business later on in this module.



CHAPTER TWENTY-THREE

HOW TO GENERATE BUSINESS IDEAS



*"The world has become a global village and
the internet is the village square."*

An old man lived alone in Idaho. He wanted to spade his potato garden, but it was very hard work. His only son, Bubba, who used to help him, was in prison. The old man wrote a letter to his son and described his predicament.

Dear Bubba,

I am feeling pretty bad because it looks like I won't be able to plant my potato garden this year. I'm just getting too old to be digging up a garden plot. If you were here, all my troubles would be over. I know you would dig the plot for me.

Love, Dad.

A few days later he received a letter from his son.

Dear Dad,

For heaven's sake, dad, don't dig up that garden, that's where I buried the BODIES.

Love Bubba

At 4A.M. the next morning, F.B.I. agents and local police

showed up and dug up the entire area without finding any bodies. They apologized to the old man and left. That same day the old man received another letter from his son.

Dear Dad,

Go ahead and plant the potatoes now. That's the best I could do under the circumstances.

Love Bubba.

Funny, but insightful, the young man did not find it very difficult at all to generate an idea to solve his father's problem even though it was a deceptive idea. As human being, we have the unique potential of being able to generate ideas.

Ideas rule the world and if you look all around you, you will realize that everything around you that makes life meaningful and comfortable was all born out of ideas. Even you as a person was once an idea in the creator's mind, then an idea in your parents' minds, and now a reality in the world.

There are things that exist today but were impossibility yesterday, and there are things that look impossible today but will be a reality tomorrow.

- 🕒 Yesterday's idea is today's reality.
- 🕒 Today's idea is tomorrow's reality.

Ideas are so powerful but only those who take them serious enough to act on them get the benefit. You may just be one idea away from your breakthrough.

People have money sometimes but don't know what to do because they lack ideas. There are four sets of people when it

comes to ideas and money;

- ① Those who have ideas without money
- ② Those who have money without ideas
- ③ Those who have ideas and have money
- ④ Those who have no money and no idea.

Which category do you belong to? In this chapter, as a follow-up to the last one, I want to show you how to generate business ideas.

1. TAKE AN EXISTING PRODUCT, ADD VALUE OR ADDITIONAL BENEFIT TO IT AND OFFER IT AT THE OLD PRICE OR CHEAPER

This is a very good way to generate a business idea because even though it is an existing product, you have added value and benefit to change the dynamics and selling it at the same old price or cheaper gives you a strong market penetration. This was the principle at the heart of the Japanese takeover of the global car market, stylish automobile with electronic gadgets but cheap.

The sachet water business in Nigeria also came out of this basic principle, we used to buy water in cups from buckets, and now the packaging and health protection became the added value but still at the same price, and it boomed and became a money-making industry.

2. TAKE AN ORDINARY PRODUCT, STRIP IT TO ITS BASICS AND OFFER THE SUBSTANCE OF IT AT A BASIC OR CHEAPER PRICE

Have you ever bought an expensive item and you kept unwrapping it only to discover the real product is so small compared to the packaging that you still have to throw away; how did you feel? If they had offered you the product cheaper without the packaging, you will probably have preferred it. How many times have you entered a flight without eating on the flight or watching movies? Many airlines now sell cheap tickets and you buy food if you want.

3. ADD OR REMOVE PACKAGING FROM A PRODUCT OR SERVICE

Phil Knight, founder and chairman of Nike shoes took a simple pair of old fashioned running shoes and added flash to it. Shoes with inflammable pumps named after top basketball stars etc and it exploded in sales. Steven Nichols on the other hand, focused on "sensible shoes" for K Swiss. No inflammable running shoes, no liquid filled basketball sneakers or shoes that glow in the night, no hype, no tech. Just plain old sensible shoes and the revenue soared. Whichever way, this idea generation strategy works.

4. PACKAGE A "SOMETHING MADE EASY"

Before now, having a pounded yam meal was a major issue because of the stress of preparing it. You have to peel and cut the yam, you boil the yam, then you start pounding and it takes an average of 90minutes to go through the process and eat a pounded yam. Then came pounded yam made easy by Pounded Yam Flour and 90minutes has been reduced to 20minutes by one product. To have a cup of tea, you need the tea, then sugar, then milk, but now we have many tea made

easy in "3-in-1" sachets and products that contained everything you need. Just add water and it's ready. Think of what you too can make easy.

5. ADD SPEED OF DELIVERY TO A BASIC PRODUCT OR SERVICE

Can you still remember the days of old generation banks in this country, when going to bank was a whole day job due to the manual and analog way they operated? The queues are long; you take tally number and wait for hours before being attended to. Sometimes you go early to take your tally number, go and do other things, then come back later on. Then came the new generation banks with speed by technology and innovation, and they cornered the market. Instead of complaining about things being slow, think of how to speed it up. The drive-through strategies of many fast food restaurants are built on this principle. Offering fast food instead of a-la-ca'ta, the Mac brothers had an idea of cheap food and fast service for those in a hurry, so was born MacDonald's. Rally Inc caught onto the idea and segmented the idea for those in greater hurry, so, they serve cheap burgers exclusively to motorist through drive-through windows.

6. USE DESIGN AND PACKAGING TO ENHANCE A BASIC APPLIANCE OR PRODUCT

Shoes are shoes but when you see some shoes you see how design and packaging has been used to enhance shoes and create attraction and market pull.

- * Shoes with lights.
- * Shoes with sounds.

- * Shoes with sparkling colours etc.

Ordinary face caps and t-shirts become special when designs and packaging are used to enhance them, and all of a sudden it becomes a vogue, a trend and a brand.

7. USE DESIGN TO REDUCE STRESS FROM LIFE

Wrist watches stopped being alarm clocks with the introduction of Swatch. It was simply wearable art. For the first time, man was able to poke fun at time and love every minute of it. Swatch was marketed as a fashion accessory, not a functional timepiece. Almost every year or few months, a new Swatch collection is launched.

Today, there are beds that give you feelings of 8 hours sleep just after 30 minutes. There are vitamins that you take that replace having to eat three times a day. There are all manner of mattresses and pillows all designed to relieve stress.

8. GENERALIZE A HOARDED TECHNOLOGY OR IDEA

Apple computer Inc. hoarded its "windows" technology and would not license it to clone makers. The windows technology makes it easy to switch between one computer application and another and makes computing easy with its scroll down menus. Then enters Bill Gates; he designed a windows based application for IBM compatible computers and mass licensed it to other computer makers. His company, Microsoft, became a dominant force in the market and Bill became one of the richest men in the world. Apple had to have a rethink after that. Teach people what you know for a fee and sell the ideas and knowledge you have as product e.g.

- ① Learn soap making
- ① Learn candle making
- ① Learn French language etc.

Generalize it and it becomes a product or service for you.

9. OFFER BETTER VALUE BY COMBINING ATTRIBUTES

Packard Bell Electronics Inc. years ago brought out a line of computers packed with cable ready TV, answering machine, fax, stereo radio etc at an unbelievable bargain price.

Seiko message watch will give you the stock market index, sports scores and weather report.

Apple product especially the iPad is a combination of many things in one. Same with many of today's mobile handsets; they have clocks, diaries, calendars, calculators, organizers, cameras, address books, music players, videos etc., all in one product. And come to think of it, Coca Cola is basically carbonated water combined with sugar, citric acid, flavouring etc and imaginative marketing.

10. LOOK FOR A NEED AND FILL IT

If you need something and you can't find it or somebody is not doing it well, fill the gap by meeting the need. The marketplace today is filled with all kinds of products that came as a result of people seeing needs and deciding to meet those needs. My training/seminar company, my media company and even the publishing company are all built on this basic principle of meeting needs e.g. I realized that even though many people organise all kinds of seminars, it was not affordable to the

majority and many of the audio products on success, finance, personal development, and wealth creation in the country were from foreign speakers. I decided to package free seminars for the untapped market and began to produce audio and video product into the market, it caught on like wild fire and today many have copied the idea.

11. SOLVE PROBLEMS FOR PEOPLE

The world is filled with over seven billion people who all have problems, some general, and some specific. There are different problems on ground that need attention and solution, and ideas can be generated along that line. Losing weight and staying in shape is a problem for millions of people all over the world and an entire industry has been built around solving that problem. Learning other languages is a problem for millions. Another industry has emerged to solve that problem. Stress was a problem and many needed to relax and laugh, then came comedy to help with stress and boredom, and another industry is born. Money hides in problems and anywhere you see problems, solving it is always a good idea.

12. BRING OUT INSPIRATIONAL PRODUCTS

The difficult times we are in have made mess of economic theories and many financial "experts" are confused. Man is today looking beyond himself for hope, comfort and encouragement. Nations are in dire straits and the days are perilous. Necessity they say, is the mother of invention, but I say the creator is the source and origin of all inventions and inspiration flows from him. Any product that stands for well proven and time honoured values will strike a chord in man.

Inspirations are downloaded on a consistent basis from the creator and those who are sensitive will capture it, act on it and produce inspirational products and services.

PICKING THE IDEA THAT FITS YOU

There are all kinds of ideas that floats in the air and in your head, picking the one that fits you is therefore very vital because you cannot do everything or pursue every idea.

Let this guide you.

1. Check Your Background, Experience And Acquired Skills.

Do a SWOT analysis on yourself to discover your strength, weaknesses, opportunities and threats. Have a time, thinking for insight by hindsight for foresight. And remember you cannot succeed in what you are not gifted, talented, anointed or trained for.

2. Choose What You Enjoy Doing

What you call your pet idea or hobby is a pointer to where your real passion is and you should choose ideas that fit into that flow because then you will be making money doing what you love and pursuing your passion, and that is an amazing way to live your life instead of spending years or decades doing what you don't love.

3. Choose A Need That People Can't Do Without

Operating within the basic need of man sectors is a winning idea any day, anytime, anywhere.

Food- people will always eat no matter what.

Clothing- people will always need to cloth themselves in life.

Shelter- people will always need a shelter over their heads.

Security- people will always need security for life and property etc.

I have given you 15 channels and 7 doorways into each channel earlier. $15 \times 7 = 105$. Your options are now wider.

4. Pick Ideas Relevant To Buoyant Sector Of The Economy And Avoid Distressed Sector

Can you imagine a man importing a container load of Olympia typewriter or going into fax machine business in today's world. Of course failure is inevitable. So also is anyone who goes into distressed sector of the economy. It will be like joining a bus when it is arriving at its final destination.

5. Consider Import And Export

Importation of things into the country is a viable idea option any day while exportation is the same. All you need is to do your research, market survey and business plan very well before you embark on either.

Lets' move on and deal with a very vital aspect of entrepreneurship-Raising Capital.

HOW TO RAISE CAPITAL FOR YOUR BUSINESS



"A tree does not make a forest but every forest begins with a tree."

Capital! Capital! Capital! "How do I raise capital for my business idea or how do I raise more capital?" Are regular questions in my seminars all over the world. People tend to think that money is the capital they need and so they keep looking for "money" when they most often already have what they need.

WHAT IS CAPITAL?

Anything required of you to start, expand, diversify or consolidate your business venture is called a capital in my dictionary, and it does not necessarily have to be money. The creator created the whole world without money, so he must have possessed some other forms of capital. There are different types of capital I have identified that one needs, and they are all very important.

Idea Capital - *Money without idea is still incomplete.*

Integrity Capital - *Money without integrity is still incomplete.*

Experience Capital - *Money without experience is still incomplete.*

Spiritual Capital - Money without spiritual power is still incomplete.

Emotional Capital - Money without emotional strength is still incomplete.

Material Capital - Money without right material is still incomplete.

Human Capital - Money without right personnel is still incomplete.

Relational Capital - Money without good will and networks is still incomplete.

Physical Capital - Money without sound health is still incomplete.

Financial Capital - Money, which is also important but not exclusive.

Even though money is important, millions of people have started business with little or no money at all, some started with the idea, some leveraged on their integrity, experience, or relationship. You don't need money to start a business, every time you think you need money, your mind closes to other possibilities. Remember things we have shared earlier about what money really is and the principles "ALL YOU NEED IS WHAT YOU NEED."

You can start from where you are with what you have, and grow to the highest height because the destiny of your business is not determined by the size of capital you start with. I have seen people start with lots of money and they still went under, and I have seen people start with next to nothing and they succeeded in their venture.

WHY DO YOU NEED CAPITAL?

Another question you need answers to after knowing what you mean by capital and the kinds of capital you need is why you need the capital. Knowing why you need the capital matters a lot because it affects your approach and the response you get. There are four major reasons why you may need capital in business.

1. Startup Capital

You may need capital to start a business and that is called a Startup Capital. This is sometimes challenging because you have no track record yet, and you are taking a risky plunge.

2. Expansion Capital

When you have started your business and you need to expand to meet the needs of the growing customers or buy machines and equipment to increase your output, then the capital you need is called Expansion Capital.

3. Consolidation Capital

When your business has expanded and you want to bring everything together and consolidate on all your different aspects or areas of operation. Like building an headquarters or factory to house all you do, then the capital you need is called Consolidation Capital.

4. Diversification Capital

When your business begins to go national or global, and

you need to diversify into other markets or regions, when you want to start other subsidiaries of your business either for backward or forward integration, then the capital you need is called Diversification Capital.

You may think this is grammar and all you need is money, but that will be a myopic view because what a man that is expanding can do and afford, a startup should never try. Having laid this foundation, I want to now go into how to raise financial capital for your business. If you have identified financial capital as what you need and not other forms of capital as earlier stated, then there are few options to explore.

You can use either one or a combination of options to achieve your goal, and you can use them for any dimension or type of capital you are looking for.

TWENTY CAPITAL SOURCES

1. PERSONAL SAVING

You cannot go wrong with savings. If you have developed a savings culture and practice the 30:70 principle, you will be able to save towards starting your own business. Even if the money you have saved is not enough, it would be easier for you to get the support of others because you have shown seriousness and commitment through your personal savings.

No one can believe in your dreams more than you, and if you are not willing to invest in your dreams, why should others do? When you approach people for financial help, they will always ask you how much of the amount you need you already have and when you say "Nothing", they don't take

you serious enough to deserve help.

2. FAMILY AND FRIENDS

When you need money and your personal savings cannot do the job, then your next option will be to turn to family and friends. If you already have some of the money, it will really help to gain their support. Look around you and come up with names of the people in your family or among your friends that you can meet for assistance towards your business dream.

Assuming you need a million, look for people in the following categories:

10 people that can give you 100 thousand each = A million

20 people that can give you 50 thousand each = A million

40 people that can give you 25 thousand each = A million

Or the other way around

5 people that can you give 200 thousand each = A million

2 people that can give you 500 thousand each = A million

1 person that can give you the 1 million

If you don't have any family or friend that can assist you at all, then you have a greater problem called relationship poverty.

3. MENTORS AND ANGEL INVESTORS

There are mentors and angel investors that are available to invest in business as venture capitalists, high net worth executives and corporate organizations are high on this list, because they see potentials and opportunities and buy into it at the onset. There are also some individuals who believe in

helping people achieve their dreams and they are willing and able to become investors and venture capitalists for young businesses or startups. Do you have mentors in your life that believe in you enough to invest in your dreams? Are you connected or know people that are connected to high net worth executives or venture capitalists that you can approach?

Prepare a good business plan, arrange a meeting or fix an appointment with them to share your business idea and seek for their support, you never know what you can achieve until you try, so try it first and you will be amazed at the opportunities out there.

4. SELLING YOUR LIABILITIES/ ASSETS

We all have assets and liabilities in our homes that we can exchange for money no matter how small. If you need capital, then look inwards and find out the following:

Are there things you have that you can do without? *make a list.*

Are there things you have that you can exchange for money? - *Make a list.*

Are there things you have that are valuables? *Make a list.*

Are there things you have that you can sacrifice to start your business? *Make a list.*

When you make a list of all these things, find out the market value and if they can help your dream, which I believe will be the case, then, sell them to invest in your dream business, and when your business stabilizes you can always replace those things.

5. PARTNERSHIP

Partnership with like-minded people to do business can be a very powerful advantage if you get the right person to partner with. Like I said earlier, there are four sets of people when it comes to money and ideas, and one of them is those who have **IDEA WITHOUT MONEY**. If you have idea without money, you can partner with those who have the money. You bring your idea, they bring the money.

A lot of people have money but don't have the time to go into business on their own but they will be willing to partner with genuine people. High net worth executives, retirees, Venture Capitalist etc all fall into the category of people you can partner with. Please do note that if you ever decide to go into partnership, you must do the following:

- Ⓔ Have a legal contract in place;
- Ⓔ Have exit clauses in place;
- Ⓔ Be sure you flow, blend, get along or connect with the person;
- Ⓔ Do your due diligence and spell out responsibilities, authorities and expectations.

Though a lot of people run from partnerships, but if they do get it right, it works.

6. GRANTS

I was speaking at a conference in Botswana some years back, and one of the delegates saw me after the session to share her challenge. She was qualified for a government grant that was set up to help young people start up a business but she did not

know what kind of business to do.

I helped her out but could not help but wonder how ironic life can be. Here is someone who has access to grant but did not know what to do, and there are grants both locally and internationally that you can access for start-up capital or otherwise.

Different governments have different provisions, some other humanitarian organizations also have grants in place. Some are only for women, some for youth, some for specific businesses or sectors etc. Go online and do a research on the grant opportunities in your country and beyond.

7. COOPERATIVE AND THRIFT

One very old yet relevant way of raising capital is the cooperative and thrift strategy. Our predecessors have used this to leverage their financial journey in life. Joining a cooperative society is very good because:

- £ It gives you access to network with others.
- £ It gives you access to opportunities and education.
- £ It gives you the discipline to save.
- £ It gives you access to loans at cheaper rate with less stringent conditions.
- £ It gives you access to cooperative effort to wealth creation and assets acquisition.
- £ It gives you access to grants, venture capital and angel investor, which is only accessible in few cooperatives.

Getting a team together to join you in a monthly thrift

contribution is also a powerful yet easier way to access funds.

8. GRATUITY AND SEASONAL BENEFIT

We all have different seasons in our life when some benefits come to us both in cash and kind, and if we are wise and strategic about it, we can leverage them for capital.

- Ⓔ Christmas season
- Ⓔ Birthday season
- Ⓔ Anniversary season
- Ⓔ End of year bonus
- Ⓔ Profit sharing bonus
- Ⓔ Target/performance bonus etc.

These can all be annual opportunities to save money towards your dream and at worst you use your gratuity to do that, but I don't expect you to wait that long when other avenues can be utilized. The unfortunate thing is that when people get special bonuses, they don't see it as something to channel towards savings, investments and wealth creation, but they use it to acquire liabilities or waste it.

9. TRADE BY BARTER

It's amazing how easy it is for people to forget or discard things. Do you know trade by barter still operates in today's world? And you can use what you have to get what you want?

- Ⓔ I know of people who have gotten free office space in exchange for their professional services.
- Ⓔ I know of people who have gotten cars, generators etc for the same.

- £ I even know of a man who used a land to exchange for a business.

Be creative, think outside the box, and you will be amazed at what you can still do with trade by barter in today's world.

10. BANK FACILITIES:

There are a lot of facilities and products in the bank that you can access for capital both for short-term and long-term purposes.

- £ Overdraft
- £ Lease Finance
- £ Micro Finance
- £ Loans etc.

Many do not qualify for bank facilities due to their inability to meet up with the five C's of credit that banks use to determine who qualifies:

- £ Collateral, i.e. what you have as security against default.
- £ Climate, i.e. economic climate in your environment.
- £ Capacity to repay, i.e. your ability to pay back.
- £ Character, i.e. their fico score/credit score.
- £ Capital Injection from you, i.e. how much you are investing yourself.

These are five factors used to rate you, but many don't even know that. I have spoken about good debt and bad debt, but NO DEBT is still better than GOOD DEBT, however, if you choose to take a loan be sure you have done your accounting very well.

I will advice that if you are just about to start a business, avoid starting with loans because it may be too much load to bear and may kill your business at infancy, however, for expansion or consolidation, it's okay since you already know the strength of the business.

11. INSURANCE PAYOFFS

There are lots of insurance products today that have investment dimensions to them and they give returns periodically to policy holders, some even pay you commission for referrals. Whether it's annual payoffs or periodic like every 2 years or every 5 years, it can still help to raise funds. God forbid, but sometimes crises can lead to insurance payoff that will be a great leverage. But since one has no control over that, it is only a probability.

I remember a minister friend in Atlanta whose church basement pipe burst into the place they use for worship and destroyed many things, by the time they got the insurance money, he was surprised because it was even enough for them to move to a bigger and better place. Like I said, that is just a probability, wisdom demands that you live your life by principles but give room for exceptions, and not the other way round.

12. NGOS/NON PROFITS

There are Non Governmental Organizations (NGOs) and Non Profit Organizations that are set up for the purpose of training and empowering young aspiring entrepreneurs. They train you and they give you financial assistance to start your business if you have a good business plan. The internet is there

to help you do your research and fish out such opportunities because they exist, trust me they do exist.

Are you aware of the "JGI" formula? J.G.I is an acronym for "Just Google It". The world has become a global village; the internet is the village square; and Google is one of the road maps. Whatever you need to know, Just Google It and it will open up to you.

13. MERGERS AND ACQUISITIONS

Do you know you can acquire a whole company for next to nothing to save it from going under? Do you know you can merge with another company to get all you need to expand and consolidate without having to spend money? Do you know that for every business you want to start, there are people in that business already that are looking for an escape route?

If you do your homework, you can get someone who is already in your intended business but wants to quit, and you can take over the business and still pay him from the proceed of the business over time without bringing in any money at all. I have consulted for people and seen this done over and over again; don't close your mind to possibilities because the possibilities out there are many.

14. SELL THE IDEA

- Ⓔ People sell songs.
- Ⓔ People sell scripts.
- Ⓔ People sell manuscripts.
- Ⓔ People sell designs and patterns.

- ② People sell information.
- ② People sell business plan etc.

What is the idea you have that you want to build into a business? Consider selling the idea to raise funds to execute other ideas or even the same idea in a different market, sector, or format. I am an author and I have been privileged to write well over forty books with over thirty of them already published both locally and internationally. I have had offers to sell some of the manuscripts and could have done that for some regions and still retain the right to publish it in other regions. Don't fall in love with an idea too much to let it go if need be: You can always receive and pursue other ideas when the money comes.

15. START WITH THE IDEA

Ideas rule the world, and does not need money to do that, because it can attract money and become money when executed. Not all ideas require money to start, some just need you to take action and then money flows. I have numerous testimonials of people who have started with their idea without money and they have made it. You don't need money to start out in many fields; you just need talent, knowledge, skill, idea, energy etc.

16. MARKETING FOR COMMISSION

Commission based sales and marketing is another way to raise funds for your business. Today there are all kinds of internet marketing opportunity you can explore in your spare time and from the comfort of your home. Many companies also have

their warehouses filled with loads and they will gladly welcome marketers and sales people who can help them offload it on a commission basis. We have commissioned sales agents in our organization that make money on a consistent basis. Last year alone we had eleven people who became millionaires through the commission we paid them. If you know what to do, you can have opportunities like that no matter where you reside.

17. SELLINGSHARES

All over the world this has been the major way that big corporations use to create wealth and raise capital. They can do this via:

- ☉ Private placement: - selling your company shares to a select group of investors to raise funds.
- ☉ Public offer: - Selling your company shares to the general public to raise funds.

If you want to expand your thriving business

- selling shares will work.

If you want to consolidate your thriving business

- selling shares will work.

If you want to diversify your thriving business

- selling shares will work.

It can also work if you want to start, and you have a good business plan with great potential to succeed, but you will have to settle for a private placement at this stage.

18. CREATIVE FINANCE

I believe very strongly in thinking outside the box, and before you ever discard an idea as impossible or unrealistic, at least try it, and explore it first. There is no harm in trying and you never know what you can achieve until you try. More so, it is better to fail doing something than to succeed doing nothing.

Using other people's money is creative finance, and it only requires you to be a person of integrity and credibility. People can pay you upfront for a product or service and you use their money to provide them what they need. You just need to be creative and credible.

I have used creative finance in our real estate company for years, and we have been able to move from estate one to estate five as at this writing without using any of our own money. It is doable.

19. SEEK COUNSEL/CONSULTANCY

Money is not the paper currency or cards you have in your pocket or purse, at least you know that much now. So when you need capital, one way to get it is by seeking counsel or engaging a consultant who specializes in helping raise funds or capital so they can help put you in the right direction.

- ☉ They can help you define what you really need.
- ☉ They can help you locate and enjoy unique opportunities.
- ☉ They can help you achieve your plan and goals.

Many look but only few people see, and counselors and consultants can help you see.

20. POSITION YOURSELF FOR A MIRACLE

You should know by now that I believe in the supernatural, and I consider it a miseducation not to inform you of this possibility. I have employed supernatural supply and provisions in different aspects of my life, and we have testimonies of financial miracles in our group. I believe in tithing (giving at least 10% of my income to the creator/Charity).

I believe in sacrificial giving and sowing seeds of faith. Your future is in your seed, and if what you have is not enough to take care of your need, you sometimes need to just sow it as a seed and position yourself for a miracle. I believe in miracle and you should too.

The twenty ways to raise capital we have explored is definitely not exhaustive, and you need to do more study and research on each of them to better explore. Don't also forget that the kind of capital you need will determine which of the channels you explore.

I have seen this information help numerous people, our CD on this topic is one of the bestsellers we have, and many have come back with results.

HOW TO DO BUSINESS PART-TIME AND SUCCEED



"Life is like riding a bicycle, to keep your balance, you must keep moving."

A lot of people desire to go into business but feel they don't have the time, so they keep procrastinating and sometimes settle to only start after they retire. Whatever business you plan to go into can be done on a part-time basis and still be successful, you only need to know how to do it.

I have seen part-time businesses become mega businesses just because those involved knew what to do and how to manage it. Wisdom demands that before you quit your paid employment and launch out into business fully, you should start out part-time and test the water before you plunge in fully. Many out of zeal without knowledge and the delusion of grandeur have left well paying jobs to launch businesses they were not fully prepared for.

To be on the same page, let's clarify what a part-time business really means in this context. Any business that takes more than 60% of your time and energy is not qualified to be called part time but is already full time.

A PART-TIME BUSINESS IS ANY VENTURE THAT TAKES ONLY 10-20% OF YOUR TIME AND ENERGY PER DAY, WEEK OR MONTH.

A PART TIME BUSINESS IS ANY VENTURE THAT IS NOT WHAT YOU DO OR FOCUS ON PRIMARILY, BUT ONLY DOES BY THE SIDE AS A SECONDARY THING.

Doing business part time does not mean it will not succeed, because I have seen part-time businesses that do well more than some so called full time businesses.

TEN SUCCESS STRATEGIES

1. Draw Up A Realistic Plan Ahead

Before you go into any business, whether full time or part-time, you need to have a realistic plan in place. Do your research, market survey, feasibility study and business plan. If you fail to plan, you have already planned to fail, and it is proper preparation that prevents poor performance, with a good, realistic plan in place, you can now launch out.

2. Be Ready To Give The Business Quality Mind Attention

You don't have to be physically present in the business but the business has to be given quality mind attention - MIND YOUR BUSINESS. Putting your mind where your passion is helps things move smoothly. Hard work is not enough without smart work. What you put your mind to will do better than what you ignore; so you need to have some specific time you give to thinking and strategizing

about your business.

3. Sometimes It Is Best To Do It As A Part-time Or Joint Venture

Depending on the nature of the business and the peculiarity of your own schedule and other responsibilities, you may want to do your part-time business in partnership with someone that will manage things on a full-time basis. The Joint Venture arrangement may suit you best because the manager also has a stake in the business and this will make him/her committed to making it work. Don't forget some of the tips we shared on partnership in the last chapter, they will also come in handy if you do decide to do a Joint Venture.

4. Allow Your Staff To Have Stakes In The Business

Everybody is selfish to a certain degree, because the law of self-preservation makes every human being to be conscious of themselves and do everything they can to preserve themselves. This is what activates the survival instincts in many when needed. When the people that work for you see themselves in the future because of the picture and provision you make, they will be committed. Why do you think people give 20-40 years of their life to a company or organization? They see pension, gratuity and benefit in the future.

- * Equity Ownership
- * Profit sharing
- * Performance bonus
- * Freedom of expression

This will go a long way in keeping the staff loyal, faithful and committed.

5. Put Quality Control Measures In Place

Everyone has the tendency to be out of control when you don't put control measures in place and set boundaries. Don't just trust blindly or delegate blindly, set control measures in place to control time, work and resources.

Time - Timesheets, movement register or charts etc.

Work - Job sheet, target charts, reports etc.

Resources - Cash flow audit, stocks monitoring, asset files and monitors, internal control measures etc.

Have a staff handbook or ethics, protocol and policy documents, etc, to guide the workforce. Even though you are doing it part-time, you must not lose control.

6. Get Current Information About Your Field/industry

We live in a changing world and you have to stay current to be current. If you try to use yesterday's information to tackle today's challenge, you may hit a brick wall. Read books, attend seminars, go for training, subscribe to journals, manuals and magazines particular to your industry.

My wife runs an event planning company and has subscribed to some magazines about the industry both locally and internationally, and you will be amazed at how much information and tips that flow in every month

and they keep her current in the field. If you are not updated, you will become outdated.

7. Create Seasons Of Full-time Attention

Even though it is a part-time business, you need to create some seasons and time that you give full-time attention to the business. Not just mind attention this time but physical attention. Depending on the kind of work you do primarily and the kind of business you run part-time, you can do some of the following:

- Evening:

Going to your own business after closing from work.

- Weekends:

Using your weekends to focus on your business.

- Public Holidays or off days:

dedicating these times to your business.

- Annual Leave:

When on leave from work, you can focus on your business.

Think and do what works best for you. Just make sure you make time for full time attention.

8. Delegate And Outsource Some Roles

If there are vital areas of the business you cannot find staff to handle or don't have any clue about, then you can outsource them to other companies.

You can outsource your Accounting and Book keeping.

You can outsource your Stocktaking and inventory control.

You can outsource your storage, transportation, security etc.

You can outsource your marketing, sales, publishing and P.R.

You can outsource your tax and legal matters etc.

The list is endless but no matter what you need done, there are companies out there you can outsource it to, you just need to find them.

9. Don't Starve Or Overstuff The Business With Money

You need to apply wisdom and balance when it comes to funding the business. In being too careful, you may end up starving the business of money because you don't want to be defrauded, and sometimes because you want to see the business succeed you may also end up stuffing it with too much money, loads, or inventory, and that itself is also a problem. Make sure you balance things.

No matter the level of your part-time business, give accounting and bookkeeping a priority and also do a periodic or annual audit to be sure all is well and going according to your plan. The books help you see the state of things before they go wrong or out of hand.

10. Network Powerfully

To succeed in part-time business, make sure you network powerfully with people in your field of business, other entrepreneurs etc., and if you can, you should join some associations and business groups' e.g.

- >> Chamber of Commerce
- >> Professional Bodies
- >> Sector association etc.

You need to network accurately, powerfully, and effectively, because it will greatly enhance your chance of success. Remember your **NETWORTH IS DETERMINED BY YOUR NETWORK.**

No matter your kind of business or the sector you operate in, the ten strategies above will help you succeed, and I have shared this with thousands of people in my seminars for years, and we have success stories.

HOW TO TURN SEASONAL BUSINESS TO ALL YEAR ROUND BUSINESS

A special season is a period when something extraordinary or unique happens. There are annual seasons, periodic seasons and unique seasons etc.

- 🕒 Winter season
- 🕒 Summer season
- 🕒 Rainy season
- 🕒 Dry season
- 🕒 Easter season
- 🕒 Muslim season
- 🕒 Christmas season
- 🕒 Independence season
- 🕒 Valentine season etc.

If your business is tied to seasons, you need to know how to manage things and be creative to stay in business. There are some businesses that can only function for few months in a year due to unique circumstances but for others, you can use innovation to keep things moving in season and out of season.

1. Create Different Seasons Out Of The Year

You can create different seasons out of the year by being creative and innovative with your products or service. Out of the box thinking is needed to make it in any business in today's world.

2. Offer Incentives For Off Season Purchases

You can do sales or offer discounts for purchases made at off peak or off season periods to keep the customers coming. Offering incentives will motivate some people to patronize you and keep you in business.

3. Target Seasons In The Life Of Individuals

You can target seasons in the life of individuals to keep your business moving. Birthdays, weddings, anniversaries, burials, house warming, baby dedication etc, are all seasons in people's lives that happen on a daily basis all through the year.

4. Turn Landmarks Of Corporate Bodies Into Seasons

Corporate organizations like individuals also have special seasons and landmark days or event; you can also capitalize on that to keep your own business moving:

- >> Corporate Events
- >> Product launch
- >> Company anniversary etc.

The opportunities are there, you only need to explore them.

5. Create Different Products For Different Seasons

If your product or service is seasonal, you can come up with other product for other seasons and customize them for that period. Instead of having one product or service, you end up with other products and different customized services.

You can win always, so get to work!



WHY BUSINESSES FAIL AND THE WAY OUT



"Don't settle for less; those ahead of you didn't settle and that's why they are ahead; and those behind you need not settle for less and that's why you should motivate them."

Bankruptcy or failure is never the dream, hope or expectation of any business person, but many, unfortunately end up there. Over 80% of businesses fail in the first five years, and another 80% of the remaining 20% also fail in the next five years. So to see a business that has survived ten years make it a unique business with stories to tell and lessons to teach.

I have had my own share of failure in business, and I can tell you from experience that it is not something anyone should have to experience. When you hear of business success stories or read reports and study charts of businesses, no one tells you of challenges that can bring the business down; neither will the charts show the bumps on the way:

- ⓪ When sales go down;
- ⓪ When trusted and reliable staff leave;
- ⓪ When production is stopped due to a faulty machine;
- ⓪ When there are national or local strikes that shut you down;

- Ⓢ When the government policy or economic climate affects you etc.

In this chapter, I am going to be dealing with:

- Ⓢ Why businesses fail.
- Ⓢ How to avoid bankruptcy.
- Ⓢ Warning signals to note.
- Ⓢ Tips for surviving the valleys and storms.
- Ⓢ How to come out successfully etc.

There is no business that fails overnight; it always takes time and go through a process, but if you are adequately informed, you will be well equipped not to fail. There are many reasons why businesses fail, but due to space constraint; I want to deal with twenty of them in this chapter.

TWENTY REASONS FOR FAILURE

1. Lack Of A Strong Vision, Purpose Or Passion

Why are you in business? Do you have a strong vision, purpose or passion for being in business? This will go a long way to affect how far you go because a lot of people just go into business for many wrong reasons like we have examined previously in this module. It takes a strong vision to keep strategizing and moving on; it takes a strong purpose to stay focused and avoid distraction; it takes strong passion to pay the price and make the sacrifices necessary for business success. If your reason for being in business is not tenable but fickle and flimsy, you will not be able to handle the responsibilities and face the challenges.

2. Failure To Organize Little Details

Detail determines destiny, and big doors swings on small hinges, there are little things that people take for granted that can make a business fail. These little foxes can spoil the whole vine, just like a hole in the ship can sink the heavy ship if not blocked; little details can make a lot of difference. Remember that years are made of seconds—because it was seconds that became minutes that became hours that became days that became weeks that became months that became years. e.g., forgetting to lock the door to the lion's cage, the lion got out, killed six people and led to the closure of a multimillion dollar zoo. Little things matter.

3. Lack of Loyalty

A disloyal employer or employee can kill a business. Many businesses fail because an employee or groups of employees are not loyal to the business, hence they sabotage the business, defraud the company, divert business and treat customers poorly. Many businesses have gone belly up for this reason alone and that is why great care must be taken during the hiring process for staff and control measures should be put in place, to curb excuses and avoid damage to the business.

I know a man whose business went under because he was defrauded by his store keeper, they took stocks of cartons in the warehouse without double checking the contents, and the storekeeper went on leave and took off from there only for them to discover later that the cartons in the

warehouse were empty cartons.

4. Misplacement

A lot of businesses fail because people are misplaced in business, due to lack of proper research, due diligence and preparation, people sometimes go into business that does not fit their personality and skill set, or they employ people to fill sensitive positions that they are not wired for, and then things go wrong. If you are misplaced you will be displaced, and like we have said few times earlier, you cannot succeed in what you are not gifted, talented, anointed or trained for. Don't put round pegs in square hole when staffing your business and don't also put yourself in a business or a sector where you don't fit into or else you will attract failure and your business will go under. Round peg must be in round hole and square peg in square hole for business to go smoothly.

5. Lack of Personal Development

A lot of businesses fail because the business owners lack self development. The world has become a global village and information and continual education is key to staying relevant. You must continually invest in your personal development and the training of your team and workforce. You have to be committed to continual learning or else you will be evicted from business success.

- >> Develop yourself.
- >> Develop your team.
- >> Develop your workforce.
- >> Develop your business itself.

Learn new things, get current information and apply them continually.

6. Lack Of Service, Connection, And Contacts

Who did you serve or learn from before going into that business?

Who mentored you or who is mentoring you in business?

Who do you know (contacts) and who are you connected to?

To succeed in business, you need mentors in your field that you can learn and continue to learn from. You need to join the right networks and associations in your sector to get connected, stay connected and make contacts. I remember the story of a lawyer that complained about not getting assistance from senior lawyers in a bar association meeting. An elderly, more experienced lawyer, gave him his card and asked him to visit him the next day. When he got there, the man held his hands and they walked down the road to have lunch. This was repeated everyday for one week and the young lawyer was wondering what help the daily walk and lunch will do for him because he was expecting referrals, but by the next week his phone started ringing and clients started calling. His association with the elderly lawyer has brought him credibility and changed things for him. Imagine what would have been if he had served with the elderly lawyer before going solo.

7. Competition

Competition is good for business but has led to the closure of many businesses because they have been forced out of the market by competition.

- >> Competition brings out the best in you
- >> Competition attracts attention to your industry
- >> Competition should be expected in business

Don't be afraid of competition. Don't say the market is too crowded, and don't take competitions for granted, because they can edge you out. Be creative and innovative to win over competition.

- £ You can take over a segment of the market largely ignored by others
- £ You can approach the same market with a different strategy

No matter what, just realize that competition in business is real, and they can make you fail. You cannot succeed in business without spiritual power, so you must be ahead of your competitors by drawing from the Creator's divine power.

8. Lack Of Order

Where there is no order, there will be disorder and chaos. As a business, there are rules of engagement and laws to abide by. To ignore, disobey or flout those laws will lead to failure.

- £ Statutory obligations like taxes, annual returns etc must be in order so as not to run foul of the law and risk failure.

- ② Moral laws of integrity, equity, justice etc must be in order, or else you face challenges that will bring you down.
- ② Spiritual law of sowing and reaping, cause and effect, etc must also be put in order.
- ② Staff obligation and obligation to customer must also be in order.

When you do all you need to do in an orderly manner, you will be okay, but if not, it can lead to failure.

9. Lack of Experience

Serving others before stepping out on your own is vital.

Submitting to mentoring in your area of business is vital.

Getting training and experience in whatever you want to do is vital.

A lot of people fail in business because they have no experience of how to do business, or are ignorant of the trade secrets in the business they go into. Every business has trade secrets and industry secrets that are not known to just anyone, and you don't discover these secrets as a surface operator. That is why mentors, serving others, market research etc is not negotiable if you want to make it in business.

Do you have a good experience of the business?

Do you know the trade secrets?

There are things people do in secret that makes them

shine in the open, and you need to know what they know to shine the way they shine.

10. Poor Location

In real estate business, one thing we take serious is location, location, location, location, but that is not limited to real estate alone, because, if your business is wrongly located, it can lead to failure.

In business, depending on your product or service, customers should be able to easily locate you or else they look for alternatives. In today's world if you don't have a website, you are poorly located. You need a website address to be relevant in today's world as the internet will be the market of the 21st century.

Before going into business, find out who your target customers are, find out where they are, and find out where to locate yourself to reach them. A poor location can kill your business faster than you think.

11. Unexpected Growth

How can unexpected growth kill a business? Because it is UNEXPECTED. Unexpected growth is unprepared for and so brings a business down if they cannot adjust fast to catch up with the growth. Your rate of learning must be greater than the rate of change in your world for you to stay relevant, so also the level of preparation, capacity and resources must be greater than the level of growth for you to stay afloat.

If your space and production can only handle say 500

customers a week and you get 500 customers per day. The number of disappointed customers will keep increasing while those who come back will keep reducing, before you know it, the business is closed because the news is out that you cannot handle customers. Building momentum in business is very vital, and to lose momentum is terrible.

12. Insufficient Capital

Like unexpected growth, insufficient capital limits you and incapacitates your business.

You need money to buy equipment but don't have - bad

You need money to rent equipment but don't have - bad

You need money to get raw materials to produce but don't have - bad

You need money to advertise your product but don't have - bad

You need money to pay suppliers but don't have - bad

You need money to build inventory but don't have - bad

You need money to pay salaries but don't have - bad

You need money to handle overheads but don't have - bad

Business needs cash flow to stay afloat, and once funds are not sufficient and it persists, it paralyzes and kills the business.

13. Over-Investment in Fixed Asset

I have seen people make this mistake over and over again

in their businesses; they invest all their cash on fixed assets, and end up with nothing to produce their product or run the business. They rent office space, furnish it, buy generator etc and have an excellent office but now no money to produce. What is the benefit of a factory with all the state of the art equipment but no money to buy raw material for production, or no money to do marketing and publicity.

Cash flow is the lifeblood of any business, and like I said earlier in this book, I have come to learn that lesson in business. Our real estate business is an asset but millions are tied down in the estates because the land is not liquid, and if we don't have other businesses that produce cash flow it can cause problem. You must be very wise in the way you use your cash and manage your cash flow because over-investment in fixed assets that cannot be turned to cash easily or produce cash flow can sink you.

14. Personal Use of Business Fund

Are you in business for survival to have what to eat, or are you in business to build something that will outlive you? Lack of financial discipline and integrity on the part of the business owner can spell doom for the business. To be a good business person, you must separate yourself from your business.

Your personal account must be separated from your business account, and you should not use the business funds for personal use to the detriment of your business. I always advise business people to always reinvest their business profit into the business until the business

stabilizes, so as to create a strong base for the business to survive any challenge.

Don't eat up your future today due to immaturity and wasteful spending. Delay gratification, separate yourself from the business and watch the way you spend the business funds. As big as Enron was, it could not survive the fund mismanagement and so was Oceanic, Intercontinental and many other Nigerian banks.

15. Low Sales And Lack Of Customers

Every business is in existence to make sales and make money, and to do that, you need customers. If the business therefore has low sales or lack customers, the end is definitely near. You need customers, more customers, repeat customers, regular customers, paying customers, increased sales, profitable sales etc to break even and stay in business.

When you hear the saying that "customer is king" or "customer is always right" that is what they mean because they matter to your survival in business, and should therefore be treated right, and marketing and sales should be a vital part of your business.

16. Lack of Publicity and Awareness

Good Product + Bad publicity = Bad sales

Bad Product + Good Publicity = Some Sales

Good Product + Good Publicity = Great Sales

No matter how good your product or service, if people are not aware you exist, you will die in secret and never see

the light of day. Publicity is very vital to create the awareness needed to attract customers and generate sales. Any money you spend to create awareness and publicize your product is not a waste.

Many businesses have gone under because they think that just having a good product or service is all they need and they learn too late after going under.

17. Poor Credit Management

To owe money and be unable to pay is trouble

To be owed money and be unable to retrieve it is trouble

To sell on credit without getting your money back is trouble

To buy on credit without being able to pay is trouble

Poor credit management is major

If you owe, you must manage your cash flow well and have your books in order so as to pay back promptly to avoid being swallowed up by debt or interest payment. If customer owes you, you must have a good debt recovery system to avoid having a delinquent debtor list that will end up as bad debt. Some companies are only rich on paper, and when the chips are down, they sink because of the amount of their funds tied down in bad debt.

18. Government Policy

Every business operates within a government controlled environment, and whether it is Local, State or Federal government, they do have effect and influence over any business that operates within their territory. Government

policy can either limit a business or enable a business depending on the way the pendulum swings. Whether it is a privatization policy, or deregulation policy, or importation policy, or taxation policy, etc., they all affect your business.

Take the cashless society banking policy presently being pushed by the Nigerian government. It affects every business because we all are in business to make money and this policy affects cash. The ban on importation killed many businesses, and today they no longer exist, the power policy that makes generator a necessity has also killed many factories and industries because lack of power has increased their production cost, and many could not stay in business. One government policy can cause premature death for any affected businesses. Ask farmers in Zimbabwe.

19. Economic Climate

Economic climate is another reason why businesses fail. If you operate a business in an environment of war, you will definitely be affected. From Liberia to Somalia, Iraq to Afghanistan, Syria to Libya, businesses suffer during war, and if prolonged, businesses die. The global economic climate, and the recession of the last few years have also seen many businesses go belly up.

In the last few years we have seen many companies that have existed for decades fail due to the global economic climate. Today even entire nations in Europe are going bankrupt due to the global economic climate. Ireland,

Greece etc have all now failed and seeking a bailout to rescue their economies. Many companies today only exist because they were bailed out by the government; but how many businesses can be bailed out?

20. Death of The Founder

This is one reason many businesses fail all over the world, and that is why we don't hear of many businesses after the death of the founder. Most businesses don't survive the death of the founders due to structural and succession planning issues. When a business is built around a personality, instead of system and structures being built around the vision and the mission, there is trouble.

If you die today, can your business survive without you? If you are not sure it will, then make necessary adjustment, so you can be sure it will.

- € Are you the only decision maker in your business?
- € Are you the only one that knows the business you do?
- € Are you the only one that can give approvals for funds?
- € Are you the only one that knows the company policy?

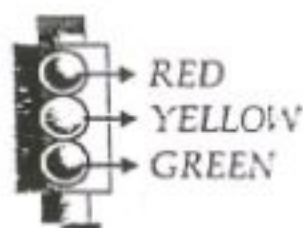
The questions are endless but the truth is clear, the days of one man businesses, lone ranger operations are over. You need to surround yourself with the right team, empower them, and put systems and structures in place for the business to operate with or without you. That is the way to build a business that will last. Succession planning is also something you need to think of early in your business so that you can have a short and long-term plan towards it.

Businesses come and businesses go, and these are twenty of some of the reasons why they fail. As you observe them well and guide against them, you will be guiding against bankruptcy.

WARNING SIGNALS

When my children were younger and in elementary school, they used to sing a nursery rhyme thus:

"Traffic light traffic light
You must obey the traffic light
Red says "STOP"
Yellow says "READY" and
Green says "GO"



Like the traffic light, life is full of warning signals, and if you ignore a warning signal, you become a casualty of your ignorance.

Businesses don't just fail overnight without giving signals, and you have to be sensitive to the signals, because they may look normal and still cause great damage. Having low sales is normal for a while, but if it persists and continues to dwindle, it can kill a business.

1. Acute Cash Shortages To Meet Short-Term Obligation

When you start having cash flow problems, and having money to handle the daily running of the business is a problem, then beware and proffer solution fast, or you may be at risk of going belly up.

2. When You Start Using Overdraft Or Loans To Pay Salaries

Salaries and wages are fixed cost for your business every week or every month and when you start owing staff salaries or borrowing money to pay salaries, "there is fire on the mountain" and you need to act fast or go under.

3. Huge Delinquent Debtor List/ Bad Debt

When you have more money on paper than for real, and all your debtors are not paying but becoming bad debt, it is a warning signal and a cause for concern because you cannot lose money and still stay profitable.

4. If After 4 - 5 Years You Have Not Become Profitable or Broken Even

Over 80% of businesses fail in the first five years, and one reason is because they did not break even and become profitable but kept struggling until they died. If you do things right and re-invest your profit to build your business, all things being equal, you should break even and be stabilized in 4-5 years, but if not, you may go under because how long can one's business struggle for? Definitely not forever.

5. When Trends And Policies Threaten The Future Of Your Business

- Ⓢ Technology has killed many businesses because they became obsolete as new technologies emerged.
- Ⓢ Emails and telecommunication have made snail mail a marginal operation.

- Ⓔ E-books and online resources are threatening book publishing and sales.
- Ⓕ Digital cameras and digital photography have killed conventional photography and cameras.

Kodak's inability to change fast with the digital trends pushed it off the top of the market into a struggling global brand. Be sensitive to know how trends and policies will affect the future of your business.

DO NOT FAIL AND IF YOU DO, "FAIL FORWARD"

Failure gives you the opportunity to start again more intelligently, and that seems to be the only good thing that can come out of failure. The experience you have is always an asset, and failure gives a certificate on "how not to do business" the next time.

You are not really a failure until you give up and stop trying because what we call failure is sometimes a part of the process to success, but to give up and refuse to move on is a real failure and a tragedy. Do not fail, and if you do, fail forward, get up, try again, and keep moving on, because if you give up you have a lot to lose:

1. The customers you already have.
2. The success potential of your business.
3. The respect and trust people have for you.
4. Self-worth and confidence in your ability.
5. The greatness that is already packaged in your destiny etc.

TIPS AGAINST BANKRUPTCY

1. Find where things went wrong and make changes.
2. Gather new strength.
3. Pursue your dream vigorously (success is 10% inspiration and 90% perspiration).
4. Identify what you are doing wrong and change.
5. Seek help and advice.
6. Build a network of positive people around you.
7. Constantly recharge your battery to avoid burnout.
8. Don't give up. Never!

If you cannot fly, run, if you cannot run, walk, if you cannot walk, crawl; no matter what, just make sure you are making progress.

HOW TO AVOID FAILING IN BUSINESS

1. Start with a strong capital base (start small, start prepared, start good, start informed and start free of loans).
2. Avoid financial waste and mismanagement.
3. Avoid credit sales as much as possible.
4. Innovate constantly.
5. Build a solid foundation of good, quality, product and service.
6. Avoid deceit and sharp practices.
7. Don't over delegate to employees.
8. Make the Creator your chairman.

NB: - Avoid all the reasons why businesses fail and you will be fine.

HOW TO START AND RUN A BUSINESS



"If you aim at nothing, you will hit it all the time"

Starting and running your own business need not be like rocket science. This book is aimed at giving you the blueprint to become a successful entrepreneur, and that is why every possible area of business and wealth creation is being covered. The secret to starting a business without stress is very simple.

- 🕒 Start small
- 🕒 Start prepared
- 🕒 Start good
- 🕒 Start informed
- 🕒 Start free of loans

Let's look at a more comprehensive list.

30 TIPS FOR BUSINESS START UP

1. Evaluate yourself with the questions on entrepreneurship we have earlier examined in this module to ascertain what you are good at, and not necessarily what you studied in school. Follow your passion because you cannot succeed in what you are not gifted, talented, anointed or trained for.

2. Choose the right kind of business, because like we said there are different classes and types of business. Negative business is never an option, and it is not all types of business that fit you.
3. Choose the business you understand very well, because like we have said over and over again, you need to have what it takes to succeed.
4. Make sure you understand the market or sector you go into very well, because every industry has its own secrets and only those who know the secret of the trade wins.
5. Have a clear picture of what you really want to achieve; and having a good business plan in place will help you do that.
6. Carry out a feasibility study to identify challenges and competition in advance.
7. Proffer solution in advance for all possible challenges.
8. Submit yourself to a process of mentoring and gathering of experience.
9. Choose a good and suitable location.
10. Choose and hire professionals to manage things for you.
11. Have a strong financial and administrative control.
12. Avoid waste and leakages.
13. Ensure close supervision of the business.
14. Constantly research the market to ensure you stay relevant in products and pricing.
15. Learn from your past and other people's past by reading biographies, autobiographies, success stories and failure stories.

16. Avoid over-investment in fixed assets and spending money on office space, furnishings and liabilities instead of your core business.
17. Continually update, upgrade and inspire yourself.
18. Constantly review your business plan and strategy.
19. Be positive and solution oriented.
20. Avoid debt in your business because no debt is better than good debt.
21. Keep proper and complete records of all transactions.
22. Keep your dream alive, stay focused and stay legal.
23. Be patient, persistent and never give up.
24. Develop the right relationships, associations and networks.
25. Make sure you have job description for all positions, and staff the business accordingly.
26. Set performance milestone and standards you can use to measure progress.
27. Set realistic goals for the business and work to achieve them.
28. Manage your time very well and ensure your team does the same.
29. Don't joke with your health or that of your team because only those alive can run a business.
30. Give the Creator proper place in your business.

I am not spending time to explain or expatiate on these 30 points for two reasons

Ⓢ Space constraints; this book still has many more grounds

to cover and I have a limit to how big the book should be.

- ② Almost all the 30 points have been or will be explained further in this book.

Your business is an entity on its own, and so are you as a person. It is therefore important for you to know you have great responsibilities to birth the business and nurture it to stability. Everything rises and falls on leadership and as the leader in your new business you have to make it work.

YOUR MAJOR JOB AS A BUSINESS LEADER

1. Clearly Define The Goal, Vision And Mission Of The Business

You are the pioneer and visioneer of the business and the only one that have the clear picture of what you really want to achieve, so it is your primary responsibility to clearly define and explain that goal, vision or mission to your team and your market. No one but you can do that and that is your first major job.

2. Put Together A Winning Team

Your second major job as a business leader is to find the best hands and forge them into a team. You are as strong as your team, because in business you cannot do everything alone. A wise leader surrounds himself/herself with good and wise people who can do what they cannot do. It is your job to find, recruit, train and keep the right people on your team.

3. Make The Company Strong On The Inside

The quality of your products and services, the management of your cash flow and resources, the policies and control measures in place, the systems and structures within the company etc all make the company strong on the inside, and it is your responsibility as a business leader to ensure these things are all in place and that the company is strengthened on the inside to avoid a collapse when challenges comes.

4. Grow The Company On The Outside

If your company stays small or grows big and expands, it is your job. You have a responsibility as a business leader to make sure you do what it takes to expand the business, increase the market share, and area of operation. You may start small but should never remain small. Publicity, sales and marketing, competitive advantage, constant innovation, market penetration and growth are all areas to focus on as a business leader to bring external growth and expansion to your business.

5. Improving On The Business Profit

The bottom line of any business is offering value and making profit. If your business is not making profit, it is failing and that should not be allowed by a good business leader. It is one of your major job and responsibility to see that your business is growing and making profit per time. Your production cost, pricing, running cost and overheads must all be well looked into and constantly revisited to ensure you stay profitable as a business and

risk failure.

6. Quality Control / Research And Development (QC/RND)

As a business leader, it is your responsibility to control the quality of products and services that come out of your company, and it is also your responsibility to invest in research and development to ensure you stay current and relevant in your operational field. Those who solve tomorrow's problems today become the leaders of tomorrow, and as a good business leader you should have foresight and see the big picture for your business.

When quality is not controlled, it decreases and the market will know.

When research and development is ignored, things slow down and limitation comes.

7. INVESTING IN THE FUTURE

It is your responsibility to invest in tangible assets and secure the future of the company.

- >> Invest in building your company into a brand.
- >> Invest in backward and forward integration to consolidate your business.
- >> Invest in owning your own corporate headquarter and offices at the appointed time.
- >> Invest in having all necessary machineries, equipments and tools for your business.

Today's decisions are tomorrow's realities.

Today's Investments are tomorrow's security.

Invest in tangible assets and secure your business's future it is your job.

8. Be A Good Corporate Citizen

If you are evading tax, you are not a good corporate citizen.

If you are polluting the atmosphere, you are not a good corporate citizen.

If you are endangering lives and properties, you are not a good corporate citizen.

If you are ignoring your corporate social responsibilities, you are not a good corporate citizen.

If you are offering substandard products and services, you are not a good corporate citizen.

If you are not living up to your statutory responsibility, you are not a good corporate citizen.

If you are involved in any form of illegality, you are not a good corporate citizen.

It is your job and your responsibility as a business leader to ensure you are a good corporate citizen. The ball is now in your court, take over and score the goal.

THE FOUNDATION STONES: FEASIBILITY STUDY AND BUSINESS PLAN



"We first earn to take care of our needs and reasonable wants, but we keep earning to give back"

For anyone who wants to start, build and run a business successfully, two foundation stones that have to be in place are the feasibility study, and the business plan, and I decided to handle them together in this chapter because they are twins and go hand in hand.

A Feasibility Study is an investigation and research to determine whether a particular venture, business, project or system is desirable, practicable, achievable, and cost effective. The main goal of a feasibility study is to assess the economic viability of the proposed business. It needs to answer the question "Does the idea make economic sense?" which is most commonly known as the cost/benefit analysis. The procedure is to determine the benefit/income that are expected from a business and compare them with costs.

If the result of the study is positive, then you can proceed to develop a BUSINESS PLAN. There is no point embarking on an unviable business because you will fail before you start.

You want to equate what you see written with what is in the real world.

- £ Inner dreams vs external realities must be looked at.
- £ You must do a market research before you launch out.
- £ You want to get expert advise, and feedback from the market before you plug in.
- £ You want to get answers to the WHAT, WHERE, HOW, WHO and WHEN of your business.

You need to do your feasibility study in order to develop your business plan. These are the contents of the twin stones.

THE CONTENT

- £ COVERSHEET
- £ EXECUTIVE SUMMARY
- £ TABLE OF CONTENT
 - = Products and service
 - = Technology
 - = Market

environment/Competition/Industry/Location

- = Business model
- = Marketing and sales strategy
- = Production/Operating Requirement
- = Management/Personal Requirement
- = Regulations/Environmental issues
- = Critical risk factors

€ **FINANCIAL PROJECTIONS**

- = Balance sheet projections
- = Income statement projections
- = Cash flow projections
- = Break-even analysis
- = Capital requirement and strategy
- = Recommendation and conclusion

Before starting a new business or expanding an existing one, you should develop a business plan.

A Business Plan is a formal statement of a set of business goals, the reasons why they are believed to be attainable, and the plan for reaching those goals. A business plan will often build and refine the key concepts developed within the feasibility study you conducted to formally justify the business concept prior to committing the resources needed to develop a formal business plan.

Writing a business plan should help you think through most of the issues you will face in starting a business; it will help you communicate a business plan to partners (investors, financial institutions, major customers or suppliers, and key employees). The business plan should serve as a useful tool along with your personal contact for convincing such partners to sign on to your vision. It will also help you set performance target because if you don't have a goal, how will you know when you score? And if you don't know your destination, how will you know when you get there and how far you have gone?

KEY SECTIONS/CONTENTS

Executive Summary:- This section is written last but presented first. This is the most critical component of the report because stakeholders will only review it, and will not proceed unless they are engaged.

Product Oriented:- This section identifies the market niche that best supports consumer demand and looks at the shape and size of the market.

Financial and Operational:- This section demonstrates the fiscal viability of the business venture. It identifies the operating capital requirements, and communicates any financial assumptions that have been made.

Exit Strategy:- This section communicates how and when the entrepreneur will exit the business. It may also discuss the return on investments.

Differences Between Feasibility Study (FS) and Business Plan (BP)

1. When feasibility study reveals positive result, some but not all of the information developed in the FS will be incorporated into the BP
2. FS evaluates different scenarios while the BP builds on and elaborates the scenario shown by the FS to be most promising.
3. While the FS is only applicable for the developmental stage of a project, businesses continue to use, and revise their BP after the project has been implemented.
4. Since the FS presents an independent review of the

project, persons from outside the group normally complete it. In contrast, the group typically develops their BP internally.

5. To summarize, a BP shows the groups intended response to critical issues revealed in the FS. As the FS refines the group initial ideas, the BP uses information from the study to further prepare the project for operations.

Go online and view samples of feasibility study and business plan to give you a practical example because due to space constraint, I cannot add that to this chapter.

Let us move on now to look into bookkeeping which is another vital part of a business.



BOOK KEEPING



"When opportunities come knocking, if you have the cash, you can open the door."

Book keeping and proper accounting is a must for any business that wants to succeed. Imagine having a business, and keeping everything that relates to the business in your mind without having files and record books in place?

Keeping good records can be cumbersome and seem frustrating when you don't know what to keep or how to organize it. However, not keeping good records can cost you lots of money and waste lots of time when you require information about specific transactions done in the past. This is where bookkeeping and proper documentation comes in as a valuable, non negotiable necessity.

THE DEFINITION

Book keeping is the recording of your company's income and expenditure, assets and liabilities into a set of account books known as ledgers. The basis of a good book keeping practice is the "double entry system". Double entry simply means to enter each piece of data and transaction twice into your ledger,

e.g. if you received a payment of any amount for a sale, you would debit the cash or bank account and credit the sales account.

I don't want this to be a boring academic account chapter, but you still need to understand the basics.

1. For every debit entry there must be a corresponding credit entry.
2. Every book you keep for accounting and record purposes are all referred to as ledgers.
3. You have different books to keep that constitutes a ledger:
 - >> Income and expenditure book
 - >> Assets and liability book
 - >> Inventory book
 - >> Sales and purchase book etc.

Ledgers are mostly divided into three groups

- >> Sales ledger
- >> Purchase ledger
- >> General ledger, which has five divisions namely; Assets, Liabilities, Income, Expense and Equity/Capital.

Note this table as a guide. I expect you to have someone that will handle your book keeping and accounting either as a staff in your company, or as a consultant through outsourcing. However, you still need to have a general idea of things yourself to interpret reports, statements and detect fraud.

ACCOUNTS	TO RECORD	ENTRY IN THE ACCOUNT
ASSETS	An Increase	Debit
	A Decrease	Credit
LIABILITIES	An Increase	Credit
	A Decrease	Debit
CAPITAL	An Increase	Credit
	A Decrease	Debit
INCOME	An Increase	Credit
	A Decrease	Debit
EXPENSES	An Increase	Debit
	A Decrease	Credit

When your books and accounting information are in proper order, it helps you and your business greatly.

USERS OF ACCOUNTING INFORMATION

1. You the Owner:-

This helps you to know the profitability and financial resources of the business.

2. The Bank:-

This will help them know if you are viable to repay a loan, if you need one from them, remember the 5CS of credits.

3. The Government:-

They need this to calculate the various tax payable, and see if the company has been a good corporate citizen.

4. Investors:

Whether for a publicly quoted company or a privately held firm, a potential investor will want to know the profitability, stability and health of a company before they decide to buy into such company.

FINANCIAL REPORTING

1. The Balance Sheet

This reports as of a certain point in time, the resources of a company (Assets), the company's obligation (Liabilities), and the equity of the owners.

2. The Income Statement

The income statement reports, for a specified interval, the net assets generated through business operations (revenues), the net asset consumed (the expenses), and the net income.

3. The Statement Of Cash Flow

This reports for a specified period of time, the amount of cash generated and consumed through operating, financing and investing activities.

IN SUMMARY:

- ☉ The income statement tells whether your company is making profit or loss
- ☉ The balance sheet tells you how efficiently a company is utilizing its assets and managing its liabilities in pursuit of profit.

The cash flow statement tells you how cash has been increased or decreased through operations, the acquisition or sale of

assets, and financing activities.

S/NO.	PROFIT - MAKING FIRM	NON-PROFIT ORGANIZATION
1.	Trading Profit and Loss Account	Income and Expenditure Account
2.	Net Profit	Surplus of Income over Expenditure
3.	Net Loss	Excess of Expenditure over Income
4.	Capital	Accumulated funds

ELEMENTS OF FINANCIAL REPORTING

- ☉ Assets
- ☉ Liabilities
- ☉ Equity or Capital
- ☉ Revenues
- ☉ Expenses
- ☉ Gains
- ☉ Losses

PRACTICALISING BOOK KEEPING

- ☉ The best way to get book keeping sorted is to use a spreadsheet like excel or an accounting software.
- ☉ Apart from storing your information on the computer, you must maintain a detailed and separate filing for
 - Sales or income
 - Expenses
 - Fixed Assets
 - Bank Accounts etc.

- ⌚ Maintain daily records. This is one of the most basic rules because if you don't keep accurate records, you don't have an accurate way to track the financial condition of your business.
- ⌚ You must attach supporting documents to every transaction before you file them. e.g. sales/income (invoice/receipt, copy of cheque, details of customer)
- ⌚ Open a separate bank account for your businesses and ensure that you reconcile it with your books on a regular basis.

I hope it is simple enough for you to grasp. One of the first staff you need to have should be someone to help with your accounts and book keeping because it is vital.

TIPS ON CHOOSING A BANK

Every wise and serious-minded business man must open a separate account for their business, and the kind of account you open, the bank where you open the account, all matter a lot. Let these tips guide you:

1. What banks do your colleagues in the same business and sector usually use? Let this guide you because they may have special products that benefit your business.
2. Is the bank healthy? Check their audited account and financial reports for the last few years to guide you. Beware of banks without verifiable audited accounts.
3. Is the bank close to your location? You don't want to have to travel to do bank runs.

4. Do they have a wide network of branches to help your customers transact business with you?
5. How long does it take to execute transactions in the bank?
6. Is the management or board of the bank stable and dependable?
7. What is the general staff attitude in the bank? Are they courteous or do they treat you like a pest or demand tips to do their job?
8. Do they have any existing product tailor-made to take care of your kind of business.
9. Is their tariff structure fair? Are their charges excessive and exploitative? Your bank should be the one to be supporting and not exploiting you.

Do they match with your brand and image? Some banks just don't help your brand or image while some enhance it.



MARKETING 101



"The snail and tortoise will always progress as long as they stick their heads out of the shell"

The world today is loaded with all kinds of goods and services that are existing in the market place, however, many good products and services have not received good patronage from the market due to poor marketing. The market is the external collection of customers and buyers which is the ultimate source of the business income, and without which there is no business. Every business that wants to succeed must therefore make sure they have a good marketing strategy in place.

- ① Publicity is not marketing but just a part of it.
- ② Advertising is not marketing but just a part of it.
- ③ Sales is not marketing but just a part of it.

While publicity and advertising have to do more with making something known to the public or creating awareness about the existence of a product or service in order to encourage purchase or patronage, selling is the act of making a sale, and marketing is a combination of all.

Marketing is the act of presenting, advertising and sales of

product or service to the market.

- >> Publicity creates awareness but that does not necessarily translate into sales.
- >> Advertising creates awareness but that does not necessarily translate into sales.

People may be aware of the existence of a product or service and still not patronise it because they can't see it available or afford it. So it is necessary to go beyond creating awareness, to making actual sales which is the real reason for being in business.

- >> Publicity and Advertisements cost the company lots of money and are expenses
- >> Sales make money for the company and are an income.

Marketing is the combination of everything from publicity and advertising, to making sales, and that means until sales is made and revenue is generated, marketing is not complete. A good marketing will not only create awareness of the existence of a product, but will make the product or service affordable, available and accessible in the market place so that people can buy or patronize it and revenues can be generated.

WHY PROBLEM IN MARKETING?

1. Lack Of Effective Advertisement And Publicity

You may advertise and publicize but do it ineffectively. This can happen if you do it using the wrong mediums; or reaching the wrong target audience. No matter the advert you do in a boys' hostel about sanitary pad, it is useless and ineffective

because you are advertising to the wrong targets; men don't use sanitary pads. No matter the advert you do in the newspaper about your product, it will be ineffective, if the people you want to reach are illiterates who cannot read.

Spending loads of money is useless if the advert is done in the wrong platform or focused at the wrong target because it will be ineffective and will not generate sales. Many businesses have been frustrated due to ineffective advertising.

2. Lack Of Product Research To Find Out The Buyers' View Before Production

Doing a market survey is very vital for any business that wants to succeed, you cannot force me to buy what I don't need or want no matter the noise you make. Every product or service has a target audience, and they should be involved in the process before you come out with the product. That is one of the reasons for doing a feasibility study to know whether there is a market for your intended product or service, and to find out where the market is, how strong the market is, whether it is a growing market, and what price the market can pay. Many businesses put the cart before the horse by coming out with a product or service before finding out if it will sell. Don't just assume people will buy, verify first if they need it because assumption is the lowest level of knowledge.

3. Wrong Pricing Of The Product

Pricing is one very vital aspect of the marketing mix, and no matter the product or service, if the pricing is wrong, it will not sell. You need to consider a lot of factors to determine the price

of your product or service, e.g.

- Ⓔ The cost of production
- Ⓔ Other cost associated with the product, e.g. storage, transportation, advert etc.
- Ⓔ The industry standard or market forces
- Ⓔ The financial level of your target audience
- Ⓔ Your profit and mark up etc.

All these things matter a lot because if you overprice, you may price yourself out of the reach of the market, and if you underprice, you may price yourself out of the market. Balance is very key here.

4. Wrong Packaging

Market appeal is all a function of proper packaging, and to have a wrong or poor packaging will go a long way in affecting the way the market will treat the products.

GOOD PRODUCT + POOR PACKAGING = POOR SALES

BAD PRODUCT + GOOD PACKAGING = SOME SALES

GOOD PRODUCT + GOOD PACKAGING = GREAT SALES

No matter how good your product or service, your presentation and packaging matters a lot because it will affect the reception you get. People don't know the quality of your product or service until they buy it and taste it, and poor packaging can hinder that.

5. Benefits, Benefits, Benefits

The only thing customers think of is benefit, benefit, benefit,

they like what will meet their need and be affordable to them, because, that is how they determine value.

- Ⓐ If it is not meeting their need, they don't value it or consider it valuable to them.
- Ⓑ If they cannot afford it, they don't value it or consider it valuable to them but exploitative.

Businesses exist mainly to satisfy the need of the customers and this focus should not be lost or else the business fails. In all you do, always have the customers in mind and let them see that you are not just after their money but their satisfaction.

MARKETING MIX

The term "marketing mix" was coined in 1958 by Neil Borden in his American Marketing Association presidential address. However, this was actually a reformulation of an earlier idea by his associate, James Cullition, who in 1948 described the role of the marketing manager as a "mixer of ingredients", who sometimes:

- Ⓐ Follows the recipe of others;
- Ⓑ Prepare his own recipe as he goes along;
- Ⓒ Adapts recipe from the immediately available ingredients; or
- Ⓓ Invents new ingredients and recipe no one has tried.

Marketing mix is a business tool in marketing products. The marketing mix is often synonymous with the four P's

- Ⓐ Product
- Ⓑ Price

£ Promotion

£ Place

However in recent times, an extension has been made to make it seven P's with the addition of:

£ Process

£ Physical evidence

£ People

We will limit ourselves to the four P's in this book because this is not meant to be an academic study.

THE FOUR P's

1. PRODUCT:

A product is seen as an item that satisfies what a customer needs. It can be tangible or intangible.

Tangible = goods, e.g. books, foods etc.

Intangible = service, e.g. tours, banking.

2. PRICE:-

This is the amount a customer pays for a product and it is very important because it determines the market reception and your company profit.

3. PROMOTION:-

This represents all the methods of communication that a marketer may use to provide information to different parties about the product. It comprises of elements such

as advertising, public relation, personal selling and sales promotion.

4. PLACE:

This refers to providing the product at a place which is convenient for consumers to access. Place is synonymous with distribution.

These four Ps view things from the selling perspectives but becomes four Cs when viewed from the buyers' perspectives.

Customers need and want (Equivalent of product)

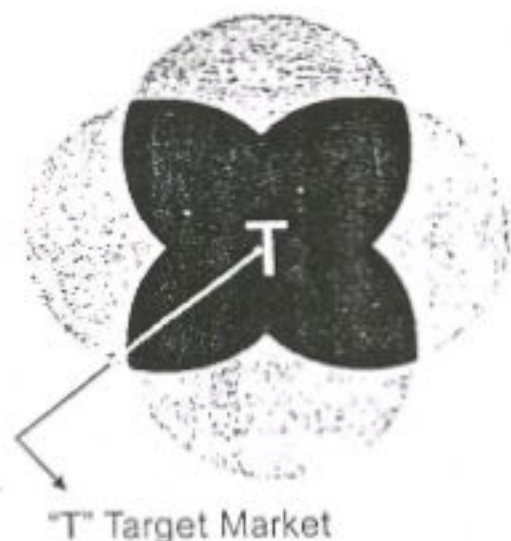
Cost (Equivalent of Price)

Convenience (Equivalent of Place)

Communication (Equivalent of promotion)

With the four P's in mind, we can now give marketing another definition:

**"PUTTING THE RIGHT PRODUCT IN THE RIGHT PLACE,
AT THE RIGHT PRICE, AT THE RIGHT TIME"**



And practically applying it in your business is by knowing the question you need to ask to determine your market mix.

PRODUCT/SERVICE

- £ What does the customer want from the product/service?
- £ What needs does it satisfy in the customer?
- £ What features does it have to meet these needs?
- £ Are there any features you have missed out?
- £ Are you including costly features that the customer won't actually use?
- £ How and where will the customers use it? / What does it look like? / How will the customer experience it?
- £ What size(s), Colour(s) and so on, should it be?
- £ How is it branded?
- £ How is it differentiated versus your competition?
- £ What is the most it can cost to provide, and still be sold profitably?

PLACE

- £ Where do buyers look for your product or service?
- £ If they look in a store, what kind? (A specialist boutique or in a supermarket or both? Or online? Or direct, via a catalogue?)
- £ How can you access the right distribution channels?
- £ Do you need to use a sales force? Or attend trade fairs? Or make online submissions? Or send samples to catalogue companies?
- £ What do your competitors do, and how can you learn from that and/or differentiate?

PRICE

- ① What is the value of the product or service to the buyer?
- ① Are there established price points for products or services in this area?
- ① Is the customer price-sensitive? Will a small decrease in price gain you extra market share or will a small increase be indiscernible, and so gain you extra profit margin?
- ① What discounts should be offered to trade customers, or to other specific segment of your market?
- ① How will your price be compared with your competitors'?

PROMOTION

- ① Where and when can you get across your marketing messages to your target market?
- ① Will you reach your audience by advertising in the press, or on television, or radio, or on billboards? By using direct marketing mailshot? Through PR? On the internet?
- ① When is the best time to promote?
- ① Is there seasonality in the market?
- ① Are there other environmental issues that suggest or dictate the timing of your market launch, or the timing of subsequent promotion?
- ① How do your competitors do their promotion? And how does that influence your choice of promotional activity?

These questions will help you greatly because marketing is a serious matter.

HOW TO GET CUSTOMERS TO TRY YOUR PRODUCT

1. **Free Sample Offer:** - Offer them free samples so they can taste and experience the product. When they get and use a free sample, it creates an emotional and psychological bond that has great propensity to propel purchase.
2. **Free Demonstration:** Like free offer, when customers get a free demonstration and see the potential of a product, it ignites in them the desire to buy. Why do you think car dealers allow you to test drive a car? After you experience it, you want it.
3. **Appeal for references from existing Customers:** Those who have patronized you can be your greatest sales people if you can get them to refer others to you from their networks and circle of influence. You can even offer them benefits like commission, discounts on future purchase or free products for every referral.
4. **Money Back Guarantee:** If you are really sure of the quality and value of what you are offering the market, then this will be a good strategy to generate sales because people are more willing to patronize you because of the provision for refund if they are not satisfied. I have used this over and over again and it works.
5. **Progressive Discount Offer:** When customers see benefits, they go for it any day, anytime. Offering people progressive discounts will make them buy more or come back often. If buying six items instead of one, or a dozen instead of six will give greater discounts and reduce the unit cost, it will attract customers.
6. **Instant Reward offer:** People like rewards and freebies

all over the world, and you can use it to draw customers and make sales.

- >> Buy one get one free.
- >> Buy one get the second for half price.
- >> Buy now and get a free gift etc.

These are some ways you can use to draw customers.

7. **Special Promo:** You can come up with special promos at different seasons to boost sales, and get more customers to buy your product. You can attach raffle draw to the special promo to sustain the momentum and create a wave.

HOW TO SELL WHEN NO ONE SELLS

1. You must offer the customers value they cannot reject.
2. You must not wait for the customers to come but you go out to meet them.
3. You must refuse to give up on your prospects until they become customers.
4. You must be ready with new ideas and innovations at all times.
5. You must determine never to cut corners but offer quality value with integrity.

STEPS TO CLOSING A SALE

1. Introduce yourself and your product to the prospect in a way that will attract their attention. Be simple, courteous and bold.
2. Demonstrate the product convincingly and point out the

benefits and attributes to be derived by the customers.

3. Allow for feedback and questions to seal your deal.
4. Make an obvious statement and mention the price being demanded.
5. Appreciate your buyer physically and verbally.
6. The customers of today are your connection to the customers of tomorrow, so stay in touch and seek referrals.

CHANNELS OF AWARENESS

Print Media - Newspaper, Magazines etc.

Electronic Media - Radio, Television etc.

New Media - Internet, Facebook etc.

Outdoor Media - Billboards, Flairs And Handbills etc.

Word Of Mouth - Network Marketing, Referrals etc.

WORD OF MOUTH NETWORK MARKETING

The cheapest and most effective way to market is through word of mouth, all the millions spent on publicity and advertising is all geared towards becoming "top in mind", and creating a word of mouth effect. When you succeed in creating a momentum that turns people into your sales force of their own accord, it works like magic.

Network marketing is like traditional fishing.

£ You go to the river you are familiar with.

£ You let down your net with a good bait.

£ You bring out your net.

- Ⓔ You design the best way to get the best quicker and constantly.

To create a customer base when you start out and don't have all the money to spend on advertising, start with known and familiar territory. Zero in on the people you already know.

- Ⓔ Family members
- Ⓔ Neighbours
- Ⓔ Friends
- Ⓔ Colleagues or school mates
- Ⓔ Old schoolmates or old colleagues
- Ⓔ Club or association members
- Ⓔ Church members
- Ⓔ Fellow passengers on a bus, train, plane etc.
- Ⓔ Fellow towns men or ethnicity.
- Ⓔ Those in your catchment area etc.

When this yields result, you can now use the initial customers as bait to get others via referrals, questionnaires, and recommendations etc.

For a successful network marketing, you must be ready to

- a. Satisfy the customers by knowing their needs, catering for their needs, and not taking them for granted.
- b. Know that a customer can build you or ruin you
- c. Cultivate their friendship.

DEMAND AND SUPPLY

Life is all about demand and supply and there are 7 laws to note

1. Never supply what is not in demand.
2. Start with what the market demands and supply it rather than trying to impose your idea on the market.
3. Research to know where and why of your market and have a USP.
4. Your loyalty should be to your demand side not supplying.
5. Be sure the demand side is large and growing.
6. Consider the duration of the demand side/will they repeat buys?
7. Consider the depth of demand side/will they buy other products from you?

Marketing is very key to business success as we have now seen and I hope what I have shared here will be used to change things in your business. I await your success story.

SEVEN PILLARS OF VALUE CREATION CONCEPT

Let me add this as a bonus in this chapter

1. Before you engage in any endeavor, look at the three market leaders in that field.
2. Identify one unique attribute of each, i.e. the most powerful thing about them that brings customers.
3. Go back to your closet and research on how to marry these

unique attributes of these three market leaders into one product or service. The new product must, however, have an additional attribute that addresses major problems existing in previous products or services.

4. Come up with the product or service and do a test run.
5. Continue to push the product or service in a consistent manner.
6. Consistently research on adding more variants of the same product or service using the same concept so that you can consolidate on the head start you have.
7. A new value has been created, and you can consolidate on the previous step like a cycle to make sure nobody catches up with you.



BRANDING 101



"The future belongs to those who believe in the beauty of their dreams."

Branding is another very important part of your business and affects how far and how wide your business can go.

A brand is the identity of a specific product, service or business and it is what differentiates one from others.

A brand can take many forms including name, sign, colour, symbol, logo, design scheme or a combination.

The word branding began among farmers simply as a way to tell one person's cattle from another by means of a hot iron stamp. Branding has continued to evolve to encompass identity - it affects the personality of a product, company or service. It is defined by perception, good or bad, that your customers or prospects have about you. Branding your business or product can lead to greater sales of not only one product, but on other products associated with your brand. Brand is the personality that identifies a product, service or company and how it relates to the customers, staff, partners, investors etc.

A legally protected brand is called a trademark. When you start your own business, do all you can to start out to build a brand by carefully choosing your name, colour, logo etc. When you build a brand and it becomes strong in the market place, you will become top of mind in the industry.

BRAND ELEMENTS

1. **The Name:** The word or words to identify your product, service, concept or company.
2. **The Logo:** The visual trademark that identify the brand
3. **Tagline or Catch Phrase:** The phrase that is associated to or peculiar to your product or business.
4. **The Shapes:** The distinction shape of your product.
5. **Graphics:** The distinction graphic used by your business.
6. **Colour:** The distinction colour peculiar to your business or product.
7. **Sounds:** A unique tune or set of notes that is associated to and peculiar to your product and business.
8. **Movement:** A particular movement or style that is associated to your product or business predominantly.
9. **Smell:** Scents and smells that are distinct to your product.
10. **Taste:** Special recipe and taste associated or distinct to your product.

A lot can be said or learnt about branding, but my focus in this chapter is just to bring it up for you to note and do further study on it. It is vital that you understand that branding is not about getting your target market to choose you over the competition, but it is about getting your prospects to see you as

the only one that provides a solution to their problem.

A good brand will want to achieve some good purpose:

- ☞ Deliver your message clearly.
- ☞ Confirms your credibility.
- ☞ Connects your target prospects emotionally.
- ☞ Motivates the buyers.

To succeed in branding, you must understand the needs and wants of your customers and prospects. You do this by integrating your brand strategies through your company at every point of public contact.

Your brand resides within the hearts and minds of customers, clients and prospects. It is the sum total of their experiences and perceptions, some of which you can influence and some that you cannot.

A strong brand is invaluable as the battle for customers intensifies day by day. It is important to spend time investing in researching, defining, and building your brand. After all, your brand is the source of a promise to your consumer. It is a foundational piece in your marketing communication and one you do not want to be without.

Your focus should always be on quality and not just packaging, because if you attract people with packaging and your quality is poor, you build a bad reputation and brand. (Do further studies on your own on branding)



CUSTOMER SERVICE 101



"We achieve a lot in life if we don't care who takes the credit."

Every business is in existence because of customers, and if the customers don't get good service or treatment, they will stop coming and your business will die. Putting structures in place to satisfy your customers and treat them as kings is what customer service is all about, and any serious-minded business that wants to succeed must have a specific unit dedicated to customer service and also have a culture of customer service in the entire company.

Some irony about customers is that:

- Ⓔ If you please them, they may or may not tell you and they will tell few people.
- Ⓔ If you don't please them, they may or may not tell you, but many people will hear through them.

So try and make sure you put structures in place so that, if you don't please them, they tell you only, but if you please them, they help tell others.

WHAT IS CUSTOMER SERVICE?

1. It Is Doing Ordinary Things In An Extra-ordinary Way

EXTRA + ORDINARY = EXTRA ORDINARY

That little extra you add to the ordinary, doing a little better than the usual makes a lot of difference and that is customer service.

2. Going Beyond What Is Expected

You should know what is expected of you by the customers, but when you go beyond the call of duty just to please and satisfy the customer, it is customer service

3. Adding Value And Integrity To Every Interaction

It is better to under-promise and over-perform, than to over-promise and underperform, and that added value and integrity with which you interact with customers is customer service. Doing what you say at all times and being upright in all you do is key.

4. Being At Your Best With Every Customer

Everyone who patronizes your product or service is your customer and deserves your best, treating them well, respecting them, making them feel good, being warm, welcoming, and positive in your attitude to them is all vital. They must have your full attention and help at all times. If they feel neglected or put off, they will stop being your customers and you will lose.

5. Surprising Yourself With How Much You Can Do

You know when you have given your best to something or someone, and you know when you have done otherwise. Customer service is you surprising yourself with how far you can go to meet your customers' needs and offer value.

6. Taking Care Of The Customer Like You Would Take Care Of Your Mother Or Loved Ones

How do you treat those you love and respect?

How do you treat those you admire and honour?

How do you treat those who are special to you?

Combine it all together and treat your customers so, because they are the reason you are in business and will determine whether you continue in business.

CUSTOMER SERVICE MINDSET

1. EMPATHY

This means to be aware and sensitive to the feelings and thoughts of the customer. Customers need to feel and hear that we care first, and this is more than just words, but a caring tone of voice allows the customer to hear your concern. One of the best customer interactions happens when a customer feels that he or she has been attended to and understood.

2. ENTHUSIASM

This means showing a high level of energy or interest in a situation or a project. The level of enthusiasm people exhibit is a critical component of how the world perceives them as being able or willing to help.

Enthusiasm influences a person's effectiveness in service position because people who are truly enthusiastic don't discriminate between their activities. Enthusiastic people enjoy being proactive and going the extra mile to help customers without being asked.

3. OWNERSHIP

Ownership means partnering with the customers to address their needs to solve the problem. When we "OWN" the problem, we are committed to the resolution of the problem. We should not see it as "THEIR PROBLEM" but "OUR PROBLEM" and it takes both us and the customers to provide good customer service. It is not us and them but "WE TOGETHER."

4. RESPONSIBILITY

This is the ability to respond well and correctly to your customers and all.

RESPOND + ABILITY = RESPONSIBILITY

Responsibility is an important internal customer issue. It is important to be considerate and responsible to our co-workers as it is to our customers.

5. ADAPTABILITY

This means having the flexibility to deal effectively with different types of customers and situations.

Adaptability helps you to handle all kinds of customers positively.

Adaptability helps you to change your approach to suit each type of customers.

You need to service each customer respectfully and effectively.

6. BALANCE

A secret to achieving balance is knowing you can always acknowledge the feelings of the customer even if you disagree

with the facts presented by the customer. One of the greatest needs of the customers is to feel heard and be treated fairly. Identifying a balance solution meets the challenge of satisfying the customer and meeting the needs of the organization.

7. RESILIENCY

This means the ability to bounce back from adversity. Remain calm throughout adverse situations, recover quickly and don't show signs of discouragement. Life's setback and disappointments need to be handled by bouncing back emotionally and professionally.

Never take it out on the next few innocent customers or co-workers.

ARE YOU RUDE?

To be rude means:

1. Impolite, bad mannered or discourteous.
2. Roughly made, lacking refinement or polish.
3. Ignorant, uneducated or primitive.
4. Sudden or unpleasant.

These are definitions you need to consider individually and use it to evaluate yourself and your company.

- Ⓔ Do you talk when people are talking?
- Ⓔ Do you respond to questions or enquiries in a hasty and harsh manner?
- Ⓔ Do you shun people up when they want to share their views?
- Ⓔ Do you raise your hand to talk when someone is already

talking?

- Ⓒ Do you type with your keyboard when talking on phone?
- Ⓒ Do you play with your mobile phone when someone is talking to you?
- Ⓒ Do you pick your calls when discussing with someone without taking excuse from them?
- Ⓒ Do you pick your calls during meetings etc?

If you answer yes to any of these questions, then you are rude. The amazing thing about rudeness is that it is measured by the perception of the offended party. If they believe you are rude, then you are in their eyes.

TYPES OF RUDE BEHAVIOR

1. - Accidental Rudeness By Omission

Rudeness by omission is usually caused by something we didn't do. Of all types of rudeness, this is among the most innocent. Even accidental rudeness can be serious. People are social creatures and mistreating them, even accidentally, can have huge psychological effect.

2. Accidental Rudeness By Commission

Accidental rudeness can easily be prevented; it usually doesn't take much effort to avoid accidental rudeness. Again, rudeness is always measured in the eyes of the offended party.

3. Intentional Rudeness By Omission

Intentional rudeness can usually be prevented, it may sometimes be unpleasant, but honesty is always the best policy. Not taking responsibility for your action is rude.

4. Intentional Rudeness by Commission

What is done deliberately and the damage that follows is difficult to undo. Avoid giving minimum response, especially in dealing with customers. Avoiding rude behavior improves customer service and interpersonal relationships.

PEOPLE COME BEFORE PAPER WORK – always give the caller or customer your complete attention. Remember the caller or customer always comes before paper work.

TWO FACTS TO NOTE

1. Rude behavior is the enemy of good customer service. It limits both external and internal customers.
2. Rudeness is always measured in the eyes of the offended party.

MOVING FROM RUDE TO POLITE

1. **Voice:** Your voice is the all-important delivery system for words
 - ☺ Match your speed to that of the other party.
 - ☺ Vary the pitch of your voice to keep it interesting.
 - ☺ Speak distinctly and clearly to express your ideas.
 - ☺ Match your volume with that of the other party.
2. **Tone of Your Voice:** Your tone of voice tells the other party whether they are welcome or not.
 - ☺ It is not necessarily what you say, but rather how you say it.
 - ☺ Put a smile in your voice. The other party will be able to hear it.

3. **Words Used:** The words you use matter a lot to the other party.

Choose words that explain your thoughts clearly.

Remember that words can have more than one meaning.

Work at making your meaning clear.

Ask the other party to repeat what you have said (if need be) to be sure your meaning is clear.

4. **Listeners' Perception**

Be tactful because feelings are easily hurt.

Concentrate on being sensitive to how you come across to the other party.

Be aware of the listener's perception.

5. **Don't Rush Customers**

Learn to redirect customers.

Take time to get all the information.

Remember that speed is not success.

6. **Be Friendly Before You Know Who It Is**

Treat all callers and visitors equally.

Use your personality.

Remember that callers and customers mirror how they are treated.

7. **Don't Be Too Busy To Be Nice**

Don't give short, one-word answers e.g. yes, no, okay etc.

Don't rush callers and customers.

Keep your sense of humour.

It is a conversation and not a monologue.

8. Don't Use Military Language On Civilians

- Ⓔ Use easy and understandable words.
- Ⓔ Explain unfamiliar words and terms.

PRACTICAL CUSTOMER SERVICE

There are three levels of customer service.

1. Passive- dissatisfied
2. Average- satisfied
3. Proactive- excellence, extra ordinary.
 - >> Passive behaviors means you are "under delivering" on customer service.
 - >> Average service means you are operating mediocre service and disappointing at best.
 - >> Proactive service means exceeding the customers' expectations.

WHERE DO YOU AND YOUR COMPANY BELONG?

Tools For Being Proactive

- Ⓔ Be obviously friendly.
- Ⓔ Be confident.
- Ⓔ Build rapport.
- Ⓔ Ask "smiling" questions (soft questions gives super service).
- Ⓔ Ask intelligent follow-up questions.
- Ⓔ Give the customers a choice.

Use these soft questions to inform the customer of additional offerings:

“By the way, are you aware of.....”

CRITICAL FUNDAMENTALS OF INTERNAL CUSTOMER SERVICE

1. Know the mission of your organization and your role

- ⓔ The whole reason you and your department, unit and co-workers are part of your team is because you contribute to the organization's basic purpose for existing.
- ⓔ Either you directly service your organization's customers or you service someone who does.
- ⓔ It is easy to forget the big picture. We need to keep in mind how our department or unit contributes to the entire organization.

2. Internal Service Is Everyone's Responsibility

- ⓔ In order for great service to be projected outside the walls of your organization, it must start from within.
- ⓔ Every team member needs to be dedicated to making great internal service as high a priority as great external service.
- ⓔ Don't create a double standard by prioritizing external service while falling short on delivering internal service.

3. Respect Differences

- ⓔ Many internal service challenges are the result of basic differences in people.
- ⓔ The range and the variety make your organization or department a stronger and more interesting place to

work.

- Ⓔ Acknowledge that we work in a diverse world and there are many differences in how people look, talk, think and act.
- Ⓔ Focus on the issue at hand.
- Ⓔ Just because someone is or acts differently is no excuse to practice poor internal service.

4. Work To Resolve Conflicts

- Ⓔ Internal experience can impact how well your organization operates.
- Ⓔ Use the BIF approach to maintain positive workplace atmosphere and improve work relationships without involving a manager. (Behavior Impact Feedback).
- Ⓔ Use a calm delivery to avoid escalating the situation.
- Ⓔ Be aware that the BIF approach may not work in every case, using the BIF approach will help you know you handled the situation professionally.

5. Show Appreciation

- Ⓔ When one of your co-workers does a good job that helps you, it deserves to be recognized. Too many people are quick to complain and slow to praise.
- Ⓔ Use the BIF approach to acknowledge and show appreciation for a job well done.
- Ⓔ Offering praise, when it is truly warranted, goes a long way towards fostering a positive work environment that is conducive to great internal customer service.
- Ⓔ Great internal service helps lead to great external service.

FIVE FORBIDDEN PHRASES

1. "IDON'TKNOW."

Replace with "That's a good question; let me check and find out."

2. "WE CANNOT DO THAT."

Replace with "Here is what we can do. Offer a positive alternative."

3. "YOU WILL HAVE TO."

Replace with "You will need to....."

4. "JUST A SECOND."

Replace with: "Are you able to hold?" And wait for a response.

5. "NO:"

Think before you answer; don't start with a negative

CUSTOMER SERVICE MATHEMATICS

Customer service is the value of your customer to your organization and it is equal to:

Value from Transactions

X

No of transactions

=

Expected lifetime of the relationship

HOW TO HANDLE CUSTOMER COMPLAINTS

1. Listen.
2. Don't be defensive.
3. Fix it immediately.

4. Research the problem.
5. Look for lessons in the situation.
6. Reeducate the client where necessary.
7. Check for similar complaints.
8. Give the clients choices of possible solutions.
9. Thank the client for helping you with your business.
10. Follow up with those who complain, to be sure they are fully okay.

In addition

- ⓔ Count to ten before reacting to a heated situation.
- ⓔ Do all you can to resolve the problem.
- ⓔ Offer more than the usual atonement.
- ⓔ Keep emotions out of recovery.
- ⓔ Don't take it personally.
- ⓔ Don't rehearse the experience.

You will come across all manners of customers, so note these tips and keep them as principles and cultural practices because some customers are chronic complainers.

- ⓔ They always look for someone to blame.
- ⓔ They never admit to any degree of fault.
- ⓔ They have strong ideas about what others should do.
- ⓔ They complain at length.
- ⓔ They always look for something to complain about.

No matter what, they are still customers, and they have to be served. I guess that is why it is said that "customers are always

right". Somebody said that customers are:

- Ⓔ Confused but right.
- Ⓔ Ignorant but right.
- Ⓔ Difficult but right.
- Ⓔ Troublesome but right.
- Ⓔ Stubborn but right.
- Ⓔ Deceptive but right etc.

KEEPING YOUR CUSTOMERS HAPPY AND COMMITTED TO YOU

1. Address them by name / personalize them.
2. Know their likes and dislikes.
3. Provide rewards for big spenders.
4. Provide points of interest to engage your customers.
5. Give incentive to your staff to provide the best service.
6. Make it easy for customers to register their complaints.
7. Open a clients enquiry register.
8. Your complaint box should be open by you alone or an assistant.
9. Replace bad goods with apology.
10. Provide testimony sheet for customers to fill and comment with suggestions.
11. Provide qualitative products.
12. Don't try to get rid of a customer once you have collected money from them.

We need to stop here and move on to another vital subject

STAFFING YOUR BUSINESS



*"Find something you love doing and do it;
then, you will never have to work another day
in your life."*

The success of every business can be determined by the quality and ability of the staff because while a good staff team can be one of the greatest assets of your company, unfaithful and uncooperative workers can lead to frustration.

You may start out in business on your own, which is what happens to many people at the beginning when you do everything yourself to reduce cost and build the business, but if you really want to succeed and build something substantial, you cannot do it alone. When your business is beyond what you can handle, you need a team of faithful workers, and your relationship with them is very vital.

Quality staff is a great asset that can really make things happen for your business. I have had my own fair share of the good, the bad, and the ugly and have also been blessed by the exceptional, many of which we have been together for almost two decades, and that is very rare in today's world. When people ask me how I am able to keep people faithfully working with me for that long, I do have things to tell them, but the most

vital secret is God. Only God knows tomorrow, and only God knows who can best help you achieve your goals and fulfill your dream. I will be sharing a lot of tips with you in this chapter but to avoid being guilty of misinformation, I want to be upright with you and say there is a God dimension option open to you. Pray for God to send you the right people and guide you in making the right choice.

25 WISDOM FROM THE ARCHIVES

1. Don't Employ More Workers Than You Need

Some businesses are guilty of over-employment and over-staffing as if the number of staff they have is what determines their business success. Don't employ staff you don't need, only employ staff on a need basis and to fulfill specific purpose. Over-staffing will make you carry unnecessary salary burden and will even reduce the output of the staff because of overlapping functions and laziness. Remember "Everybody said that anybody would do all the good things that nobody did".

2. Don't Sacrifice Character And Competence On The Altar Of Scarcity Of Labour

Don't just pick anyone because there is a scarcity of labour, because it is better not to have the staff you need and leave the position vacant than to have a wrong staff on your team and payroll. It can step you back far behind and even affect the ones you already have negatively. Character, competence, capacity, culture, faithfulness, reliability, etc are all virtues that an employee must possess to be valuable.

3. Conduct Interviews For Prospective Workers Thoroughly And Comprehensively

Don't be in a hurry to employ people, start your hiring process early before you need them badly. Think ahead and be proactive because if you start the process before you need them badly, you will not be under pressure to speed things up to the detriment of due diligence.

- Ⓔ Look out for the right skill and intelligence.
- Ⓔ Try to have a feel of the individual's personality.
- Ⓔ Look out for traits of submission to constituted authority, and faithfulness to discharging their responsibilities.
- Ⓔ Avoid anyone with any trace of pride and arrogance.

4. A Prospective Worker Should Be Given Clear Understanding Of Job Description

Assumption is the lowest level of knowledge, and when adequate information and effective communication is not in place, assumptions becomes the norm and error will always occur and excesses will prevail

- Ⓔ Agree on wages to pay.
- Ⓔ Agree on time of work.
- Ⓔ Clearly state what the individual should expect if they work faithfully and produce result.

5. Don't Rely Too Heavily On Certificates

Some certificates are becoming useless in today's world due to the quality of graduates being churned out of our universities today, and the laziness and unseriousness of most youths in our world. Many have fake certificates, lobbied certificates,

uncertified certificates etc. They have the certificates but not the capacity and knowledge nor education required to produce result in the real world.

6. Anyone That Would Handle Money Should Be Tested And Proved

Apart from putting structures and control measures in place to prevent fraud and leakages, it is vital that you test those who will handle money with financial tests to see if they would pass. Faithfulness and integrity is very scarce in today's world and you really want to test proof the people that handle your finances, to avoid bad experience.

7. Let Them Understand Your Business Goals And Objectives

To give your employees a sense of participation, it is vital you give them a clear understanding of the goals and objectives of your business. This will make you work as a team with a unified goal, and make them feel valued because no one loves being used like a machine. Taking them through an induction process and training will help sort this out. They should know where you are coming from (your history) and where you are going to (your destiny) so they can know where they fit in.

8. Give Them Clear Direction And Expectation

Misunderstanding occurs when instructions concerning what to do are not clearly expressed. Give them clear directions at all times and ensure they get your instructions clearly. Let them know your expectations from them and how you want things done. Your personal policies and principles should also be communicated to them so you can work together amicably. They must know what you like and don't like.

9. Regularly Appreciate Them And Their Importance

Many of us are naturally quick to complain but slow to appreciate and praise people when they do well. It is very important that you make it a culture to constantly appreciate and value your staff and their importance to your business.

- ☞ Gifts works wonders, so let it flow from time to time
- ☞ Avoid rebuking staff that err before others
- ☞ Avoid using abusive words or making negative remarks about them.

10. Make Them Work As A Team

You need to establish and enable dynamic relationship among your staff so that they can work as a team. Teamwork works at all times and helps build your business and create an enabling environment for growth.

- ☞ Avoid undue favoritism.
- ☞ Demand unity among them.
- ☞ Anyone who sows seeds of strife and discord should be removed no matter how valuable they are, or what they do, because their attitude will cause more damage than the good they do and spread the virus.

11. Establish "Quality Cycle"

Just like the RND - research and development unit, and QC - quality control unit, you need to have an inner circle, a think tank or quality circle that you meet with regularly to:

- ☞ Brainstorm

- € Monitor progress
- € Proffer solution

Encourage all your staff to be a quality circle member and suggest new ideas or strategy that can improve the enterprise.

12. Don't Hire A Family Or Friend You Cannot Fire

Many businesses have accommodated weights in their workforce and kept them on board because they are family or friends. That is a great error you must avoid. Never hire someone you cannot fire and if you do hire a family or friend, let them know the rules of engagements and the lines they should not cross. If you permit any form of garbage from them without dealing with it, you will cause trouble for your other staff. It is better to sack them and keep them on a welfare allowance than to employ them to cause trouble all in the bid to help them.

13. Don't Hire A Primacy Leader To Fill A Supporting Role Or Vice Versa

Putting the right person in the right position is like hand in gloves and works like magic; but to misplace people is like round peg in a square hole and it causes friction, tension and problem for your business.

- € A primary leader in a secondary role is like wasting potential and will cause problems.
- € A secondary leader in primary role is like promoting mediocrity and it will cause problem too.

Right people in the right place in the right time is very key.

14. Don't Plan On Changing Someone After You Hire Them

One very vital truth you need to realize today if you don't already know is that:

"EVERYBODY IS TRAINABLE BUT NOT EVERYBODY IS CHANGEABLE"

You are not God; you can train all you can but cannot change people except they are willing to change. Even God has not been able to change all those He created, how much more you. Do all you can to help people, but don't get stuck with dead weights.

15. Do A Background Check On All Your Staff

Always investigate before you invest and this is true also in staffing issue. Before you give people access into your life, business and destiny like a staff, make sure you check them out:

- ① Contact their references.
- ① Verify their home address.
- ① Verify their certificates and credentials.
- ① Contact their previous employers etc.

Do your due diligence today to avoid regret tomorrow.

16. Always Put Attitude And Character Above Talent Or Experience

After over twenty years of doing business and employing people, I can tell you clearly that:

Talent is not enough.

Experience is not enough.

Certificate is not enough etc.

Charisma without character causes cataract for your business. Faithful men can always be trained to become able men, but able men cannot always be trained to be faithful.

17. Pay Good Salaries

"If you pay peanuts, you will hire monkeys" is a popular saying in the corporate world and it is true. Never pay below the minimum wage obtainable in your country or sector, and if you cannot afford it, you may need to avoid employing the person yet. That is one of the reasons why I started with you not employing more people than you need. Never employ people you cannot pay because you will both lose. The entire salary of your staff including all fixed bonuses like leave allowance, pension etc must never be more than 30% of your income, and you need to look into that to determine how much you can pay and who you can employ.

18. Pay Salaries on Time

Never, never, never delay paying the salaries of your staff, because they have worked for it and deserve it. Except in exceptional cases which must be clearly communicated. Delaying salary payment is a no-go area. I will advise that as a company you have a fixed day when salaries are paid. We pay salary on the 28th of the month as a policy in my company and it is done directly into the staff salary account. One thing my workers can forever be grateful for is that we don't owe or delay salaries. Your workers have a family and they also have bills to pay and responsibilities to carry out. If you mess them up it becomes a chain reaction and affect their performance

and ultimately your business.

19. Incorporate Incentives To Encourage Higher Productivity

Especially for senior staff, and long-time employees, I advise that you make provisions for other incentives in addition to good and prompt salaries.

- £ Official car
- £ Official residence
- £ Commission on sales
- £ Performance bonus
- £ Share ownership option
- £ Profit sharing option
- £ Annual vacations
- £ Membership of clubs etc.

People don't care how much you know until they know how much you care.

20. Respect Their Views And Let Them Share In Decision Making

No one owns the monopoly of wisdom and we all learn every day. Don't ignore, look down on, or despise the views of the people around you. Drawing on their inputs and experience is a wise thing to do as a leader. If you involve them in decision making and carry them along, they will feel belong and appreciate major policy and strategy change.

21. Don't Be Afraid To Trust

When you have done your due diligence, learn to delegate

tasks to your staff and also learn to trust them. No one can function effectively in an atmosphere of suspicion, and corporate politics. If you trust them they will know, and if you don't trust them they will know.

A relationship without trust is already dead, only awaiting burial. So, avoid mistrust in your organization, clarify area of confusion, ask questions to fully understand grey areas or flash points and trust them. It is better to truly trust and be betrayed by them than to not trust and lose quality people who cannot stand your mistrust.

22. Have A Constant Training And Personal Development Policies In Place

We live in a changing world, and everyone needs to be a student in the school of continual development. The day you stop learning you start dying. So put a policy in place for your workers to be trained regularly and continue to place a premium on personal development.

- £ Provide a training budget for every staff.
- £ Recommend book of the month for all to read and report on.
- £ Make time for one-to-one mentoring with them.
- £ Encourage them to get more qualification and professional certificates in their fields.

Whatever you invest in developing them will benefit your business too.

23. Don't Give Responsibility Without Authority Or Vice Versa

You need to make sure that you delegate responsibilities and

authorities side by side in a balanced proportion.

- ☉ If you delegate responsibility without authority, people will feel used
- ☉ If you delegate authority without responsibility, people will abuse it.

As you give people responsibilities, give them authority along with it and as their responsibility increases so should their authority. This will encourage them to give their best and also make their job easy and avoid unnecessary bureaucracy.

24. Don't Be Afraid To Sack People

One thing you will have to do as an employer in the course of your business is to fire people. It is not an easy or palatable thing to do, but once it becomes necessary, it has to be done. If you keep those you should sack, you will lose those you should keep.

- ☉ Give them warnings.
- ☉ Assist them to change when necessary, to avoid sack.
- ☉ Talk to them to help them see clearly etc.

For every worker you have, there is probably an average of five people or more that depend on them and so when you sack them, they don't suffer alone though they mostly don't realize that when they are messing up. Give them a long rope, do all you can to help them, but when the big decision has to be made, don't be afraid to make it.

25. Develop A Csr Policy And Culture In Your Business

CSR - Corporate Social Responsibility is very important for

any company that wants to be relevant in today's world. As a company, you must make it a policy and a culture within your organization to be socially responsible and give back to the community where you operate and the society at large.

You need the goodwill it generates and the fulfillment you get as a person, and as a company for doing what is right in your generation. Look around you, there is always something you can do to make a difference.

Let me end this chapter with this list just as a bonus, and five lessons on how to treat people

30 WAYS TO INCREASE YOUR LEADERSHIP EFFECTIVENESS

Effectiveness and efficiency are both very important in the workplace. While one means doing things right, the other means doing the right thing; and as a leader, here are a list of how you can increase both in your life. Due to space constraint, I will only list them but will not explain them.

Seven Ways To Attract Followers

1. Make others feel important.
2. Promote your vision.
3. Treat others as you will be treated.
4. Take responsibility for your actions and the actions of those you lead.
5. Praise in public and criticize in private.
6. See and be seen.
7. Use competition to make a striving game.

Seven Ways to take charge in a crisis or high risk situation

8. Establish your objective at once.
9. Communicate what you want done.
10. Act boldly.
11. Be decisive.
12. Dominate the situation.
13. Lead by example.
14. Dump people who can't do the job.

Eight Actions To Develop Your Charisma

15. Show your commitment.
16. Look the part of your vision.
17. Dream big.
18. Keep moving towards your goal.
19. Do your homework.
20. Build a mystique.
21. Use the indirect approach.

Four Ways To Build Leadership Self Confidence

22. Become an uncrowned leader.
23. Be an unselfish teacher and helper of others.
24. Develop your expertise.
25. Use positive imagery.

Five Actions Steps to Motivate Those You Lead

26. Work on the important things first.
27. Treat others with respect.
28. Make the work interesting.

29. Always give recognition for good work.
30. Give those you lead an opportunity to develop their skills

FIVE (5) LESSONS ABOUT THE WAY WE TREAT PEOPLE

1. First Important Lesson - Cleaning Lady.

During my second month of college, our professor gave us a pop quiz. I was a conscientious student and had breezed through the questions until I read the last one:

"What is the first name of the woman who cleans the school?" Surely this was some kind of joke. I had seen the cleaning woman several times. She was tall, dark-haired and in her 50's, but how would I know her name?

I handed in my paper, leaving the last question blank. Just before class ended, one student asked if the last question would count toward our quiz grade.

"Absolutely," said the professor. "In your careers, you will meet many people. All are significant...they deserve your attention and care, even if all you do is smile and say 'Hello.'"

I've never forgotten that lesson. I also learned her name was Dorothy.

2. Second Important Lesson - Pickup In The Rain.

One night, at 11:30 p.m., an older African American woman was standing on the side of an Alabama highway trying to endure a lashing rain storm. Her car had broken down and she desperately needed a ride. Soaking wet, she decided to flag down the next car.

A young white man stopped to help her, generally unheard of, in those conflict-filled 1960's. The man took her to safety, helped her get assistance and put her into a taxicab.

She seemed to be in a big hurry, but wrote down his address and thanked him. Seven days went by and a knock came on the man's door. To his surprise, a giant console color TV was delivered to his home. A special note was attached.

IT READ:

"Thank you so much for assisting me on the highway the other night. The rain drenched not only my cloths, but also my spirit. Then you came along. Because of you, I was able to make it to my dying husband's bedside just before he passed away... God bless you for helping me and unselfishly serving others."

Sincerely, Mrs. Nat King Cole.

3. Third Important Lesson - Always Remember Those Who Serve.

In the days when an ice cream sundae cost much less, a 10-year-old boy entered a hotel coffee shop and sat at a table.

A waitress put a glass of water in front of him. "How much is an ice cream sundae?" he asked. "Fifty cents," replied the waitress.

The little boy pulled his hand out of his pocket and studied the coins in it. "Well, how much is a plain dish of ice cream?" he inquired.

By now more people were waiting for a table and the waitress

was growing impatient.

"Thirty-five cents," she brusquely replied.

The little boy again counted his coins.

"I'll have the plain ice cream," he said.

The waitress brought the ice cream, put the bill on the table and walked away. The boy finished the ice cream, paid the cashier and left. When the waitress came back, she began to cry as she wiped down the table. There, placed neatly beside the empty dish, were two nickels and five pennies.

You see, he couldn't have the sundae, because he had to have enough left to leave her a tip.

4. Fourth Important Lesson. - The Obstacle In Our Path.

In ancient times, a King had a boulder placed on a roadway. Then he hid himself and watched to see if anyone would remove the huge rock. Some of the King's wealthiest merchants and courtiers came by and simply walked around it... Many loudly blamed the King for not keeping the roads clear, but none did anything about getting the stone out of the way.

Then a peasant came along carrying a load of vegetables. Upon approaching the boulder, the peasant laid down his burden and tried to move the stone to the side of the road. After much pushing and straining, he finally succeeded. After the peasant picked up his load of vegetables, he noticed a purse lying in the road where the boulder had been. The purse contained many gold coins and a note from the King indicating that the gold was for the person who removed the boulder from the

roadway. The peasant learned what many of us never understand!

Every obstacle presents an opportunity to improve our condition.

5. Fifth Important Lesson - Giving When It Counts.

Many years ago, when I worked as a volunteer at a hospital, I got to know a little girl named Liz, who was suffering from a rare and serious disease. Her only chance of recovery appeared to be a blood transfusion from her 5-year old brother, who had miraculously survived the same disease and had developed the antibodies needed to combat the illness. The doctor explained the situation to her little brother, and asked the little boy if he would be willing to give his blood to his sister.

I saw him hesitate for only a moment before taking a deep breath and saying, "Yes I'll do it if it will save her." As the transfusion progressed, he lay in bed next to his sister and smiled, as we all did, seeing the color returning to her cheek. Then his face grew pale and his smile faded. He looked up at the doctor and asked with a trembling voice, "Will I start to die right away".

Being young, the little boy had misunderstood the doctor; he thought he was going to have to give his sister ALL of his blood in order to save her but he had chosen to save her anyway.

Let all these lessons motivate and inspire you to treat people right, especially those who work for you.



FRANCHISING 101



"I must work the work of him that sent me while it is day, for the night is coming when no man can work."

Another very important thing I need to share in this book is the issue of franchise because it is an available alternative to starting your own business from scratch.

Franchise by definition is:

A form of business organization in which a firm which already has a successful product or service (the Franchisor) enters into a continuing contractual relationship with other businesses or individuals (Franchisees) operating under the franchisers trade name[®] and usually with the franchisers guidance, in exchange for a fee.

So franchising is the practice of using another firm's successful business model and system.

- Ⓔ The owner of the business system is called the franchisor.
- Ⓔ The buyer of the business system is called the franchisee.

For the franchisor, the franchise is an alternative for building "chain stores" to distribute goods, and to avoid the need for

investments and liability for a chain store. The franchisor's success also depends on the franchisee, and the franchisee is said to have a greater incentive than direct company employees because he or she has a direct stake in the business.

Franchising is a technique for business expansion appropriate for small, one location firms and nationally active companies alike. It is often regarded as one of the fastest means of achieving growth; although it does have many advantages, franchising requires careful planning to be successful. Both small and big companies have used franchising to grow their business, while many entrepreneurs have become one by buying a franchise.

To start your own business through franchising you need to do your research of the different franchising options and packages available because they vary in cost and package content.

- £ Do they have a good trademark and trade name?
- £ Do they have an initial entry fee?
- £ If they do, is it affordable and profitable?
- £ Do they charge annual fees or just royalty alone?
- £ Do they offer start-up assistance like helping you get a good location and premises?
- £ Do they offer continual training and advice or just start-up training?
- £ Do they buy things in bulk and spread to all to reduce your own cost, or you do your own purchases?
- £ Do they do national advert and share cost with you, or do you do your own advert?

- Ⓔ Do they help with accounting and book keeping?
- Ⓕ Do they help with IT Support?
- Ⓖ Are they flexible in their contract or overly restrictive?
- Ⓗ Do they allow you to be creative and innovative or are they set in their way?
- Ⓙ Will they be patient with you to grow or burden you with unrealistic goals and targets?

These and many more questions are what you need answers to and should form part of your study and research.

I have focused on you starting your own business using the franchises option which makes you the franchisee; let me now look into expanding an existing business using the franchising strategy which makes you a franchisor.

FRANCHISING YOUR BUSINESS

1. Take Stock:-

Define what has made your businesses a success that can make people want to buy your franchise, and know why you want to use this strategy to expand.

2. Get Legal Advice:-

Since your trademark or trade name and business model or system is what you are selling, make sure all legalities have been covered and you get sound legal advice.

3. Draw Up A Business Plan:-

Putting a business plan in place is very vital to open up your

business to franchising so you can cover every base in advance and have a focus and strategy.

4. Define The Franchise Package:-

What will be the content of your own franchise package? If people buy into it, what are you offering them and how do you want to operate and make money?

5. Draw Up A Contract:-

Take legal and professional advice to develop a watertight franchise contract with all vital clauses in place to protect you and the future of your business.

6. Prepare A Pilot:-

It is very important that you test your franchise concept in one particular area; this will help you learn lessons from the pilot that will prove invaluable to the success of your franchising network.

7. Advertise The Franchise:-

Advertise in the local newspaper of your pilot area or in specific magazines and journals that will help attract franchisees. Prepare brochures and use other platforms too.

8. Select A Franchisee:-

Selecting the right franchisee is vital because no matter how catchy your trade name and how sound your business concept, the franchisee will be the one responsible for the success in their own area.

9. Start The Pilot: -

Provide as much support as you can to get the first franchise off the ground. Give them help when needed and allow them free hand to operate also.

10. Monitor The Franchise: -

Learn from the results of the franchise pilot and revise the concept along while also getting feedback and opinion from the franchisee.

11. Advertise Again: -

You may wish to run other pilots or if the initial one was successful, you may want to expand as quickly as possible to attract other franchisees.

12. Review The Franchise Regularly: -

You should never allow your franchise to become static, make changes to the concept and the package you offer as necessary. Review each franchisee annually, and decide whether to renew the person's contract.

ADVANTAGES OF FRANCHISING

1. It provides the franchisor an affordable mean of accelerating expansion.
2. It spreads the financial risk of expansion.
3. It means that products or goods can be bought in bulk to cover the whole franchise network, thus increasing competitiveness and profit margin.
4. It helps the franchisee that starts business with a leverage

of existing brand and system.

5. It helps the franchisee get training, mentoring and support cheaply and easy.

DISADVANTAGES OF FRANCHISING

1. The franchisor relinquishes control and profit by involving an outsider.
2. The franchisor risk conflict with the franchisees and this is also a disadvantage to the franchisee who also risks conflict with franchisor.
3. The franchisor sees low returns until the franchise network has been built up.
4. The franchisee still has to be subjected to being controlled by the franchisor and hence has no total control like other entrepreneur?
5. The franchisee's business destiny and dream is subject to the brand and system of the franchisor which can be messed up anytime and so affect the franchisee.

I will greatly advise that you do more research on your own about franchising and go online to examine countless franchise opportunities all over the globe.

DANGERS OF IDLENESS



*"Ask not what your country can do for you,
but ask what you can do for your country."*

He that will not work let him not eat that's the way of life. Idleness is one of the plagues of today's world because a lot of people seem to want something for nothing, and they lazy about as busy bodies-busy doing nothing.

We have done a whole module on investing and wealth creation and now we have done another on entrepreneurship, so where do you belong. You are either:

- 🕒 An investor;
- 🕒 An entrepreneur;
- 🕒 An employee/worker; or
- 🕒 An idle person.

It is dangerous to be idle because it will cause harm to you and others associated with you so find something doing. Years ago I realized that there are no menial jobs, only menial minds, and there are no odd jobs only odd mindsets. Whatever your hand finds to do - do it. Only laborers deserve wages. and life only rewards you to the degree of your usefulness and the problem

you solve. Only those who are working or have worked deserve to rest, and nobody pays you for activity but for productivity because you are not rewarded for length of time spent at the office or at work but your dedication and productivity at it.

There is no subtitle for work and like I have emphasized previously, you need to work if you want to make it in life or create wealth. Whether it is hard work or smart work you need to work.

WORK HAS BENEFITS

1. Working Provides You With A Learning Experience

I have shared with you earlier the five kinds of education you need, and how you need that to get employed. Employers ask for experience. Well, working is where you get experience and get professional education.

2. Working Keeps You Hale And Hearty And Refreshes You

Just like an unused battery will run down and an uninhabited house deteriorate, an idle life also diminishes. Working is good physical, mental and emotional exercise and therapy for your life.

3. Working Earns You Respect

There is something called the dignity of labour and idle people don't get it, only workers do. Nobody respects the idle or lazy man in life, but people respect the hard worker.

4. Working Earns You Reward

Nobody is rewarded for doing nothing; people only get rewarded for doing something. When you work either as a staff, an investor or an entrepreneur, you earn salaries, returns or profit.

5. Working Increases Your Skills And Competence

You must have heard that practice makes perfect. When you work, it will help you to develop your skills and other levels of competences and really mature you. You gain far more from working than being idle

6. Working Is A Means To An End

Working helps you to provide a means of livelihood, it helps you to get seed capital for investing, and for going into your own business. It also helps you get the preparations necessary for entrepreneurship.

7. Working Helps You Become Significant

When you work, it becomes a platform and opportunity for you to make your own contribution to our world and become significant. You cannot make any positive or meaningful impact with idleness except to be a nuisance to others.

Time is money.

Time is life.

Time is knowledge.

Time is rest.

Time is many things.

Time is a convertible resource, and can become any of the above. So, time wasted is destiny wasted. Nobody grows young; everybody grows old.

Avoid any form of idleness.

- € Learn to do tomorrow's work yesterday.
- € Engage in mental labour.
- € Volunteer your services and time instead of being idle.
- € Learn new skills, new language or a craft.

Like I quoted earlier in this book,

If you cannot fly, then run.

If you cannot run, then walk.

If you cannot walk, then crawl.

No matter what, just make sure you are on the move and not idle. Idleness is dangerous, dangerous and dangerous because:

- € It makes you lose time and economy.
- € It make you decay installmentally and unconsciously.
- € It makes you open to depravity because an idle mind or hand is the devil's workshop.
- € It makes you delay or suspend your destiny and those of others.

If you have read this book all through till this stage, you cannot afford idleness from now. Get something doing.

CHAPTER THIRTY-SIX

BUSINESS IDEAS CATALOGUE



*"There are no menial jobs, only menial minds.
There are no odd jobs, just odd mindsets."*

To conclude this module, let me give you a list of different kinds of businesses you can explore in addition to all I have given previously in this book:

1. Poultry
2. Car Wash Services
3. Printing Business
4. Dry Cleaning Services
5. Pop Corn Business
6. Garbage Collection
7. Photography
8. Exercise book Production
9. Farming
10. Newspaper & Magazine Sales
11. Fruit Shop.
12. Opinion Poll/ Rating Agency
13. Collection Centre for Dry-cleaners

14. House-to-House Dry-cleaning Services
15. Greeting Card Production
16. Beans flour Production
17. Canned food - fish, baked beans (moin-moin)
18. Children Cookies production
19. Fast Food Business
20. Food Seasoning Production
21. Powder Fruit Drink Production
22. Packing of Special type of Gari in nylon bags
23. Packaged Rice
24. Sealed Groundnut Production
25. Sealed Pepper Production
26. Nursery & primary school
27. Estate Agency
28. Children Cloth & Wears Manufacturing
29. Catering
30. Computer Graphic development
31. Animal Husbandry
32. Improving on an existing product
33. Day Care/ Baby Care
34. Baking & Bread Making
35. Marketing existing products
36. Business registration for companies
37. Fund management

38. Filling of annual Report for companies
39. Management Consultancy
40. Barbing Salon
41. Soap Making
42. Toilet roll production
43. Cake production
44. Adoption Agency
45. Bags & Nylon Manufacturing
46. Transport Business
47. Aquarium Production
48. Beverage Manufacture
49. Coffee & tea Shop
50. Mobile Snack Operation
51. Event Planning
52. Biography Publishing / Autobiography
53. Photo Journalism
54. Advertising Photography
55. Studio Photography
56. Artistic Painting
57. Graphic Artist
58. Outdoor or society Photography
59. Writing
60. Business Training
61. Computer Assembling and Repairs

62. Computer Consumable Manufacturing
63. Clearing and Forwarding
64. Computer Software Development
65. Contract Publishing
66. Freelance Writing
67. Office Supplies
68. Designing
69. Hotel, Motel Supplies
70. Modeling
71. Acting
72. Manuscript Reviewing
73. Video Recording
74. Art-Cartoon
75. House/ Room Rental
76. Binding
77. Telephone services
78. Publisher Representative
79. Gardener
80. Party Planning
81. Drug Supply to Chemist
82. Production of Packed Fried Meat
83. Detergent Production
84. Chalk Production
85. Hair Dressing

86. Furniture Making
87. Crop Husbandry
88. Sign Writing
89. Ice cream making
90. Tailoring
91. Marketing agent
92. Floor & Rug Cleaning
93. Leather Production -Shoe, bag
94. Arranging Comedies
95. Canteen / Restaurant
96. Refreshment sales
97. Food Item sales
98. Supermarket & Variety Stores
99. Bookshop
100. Tourism & Tours.
101. Game Centre
102. Transporting Agency
103. Photocopying Centre
104. Horticulture
105. Printing of Stationery
106. Travel Agency
107. Video Club
108. Manual Labour
109. Export & Import Business

110. Courier Business
111. Used Automobile Owners agent/ Sales
112. Manufacturing of Juice
113. Educational Book Publishing
114. Cocoa Bean Merchandizing
115. Construction
116. Garment Manufacturing
117. Paint & Varnish Manufacturing
118. Tyre Retreading
119. Bottling of Soft Drinks
120. Manufacturing of Matches
121. Dairy Production
122. Plastic Manufacturing
123. Screen Printing on Cloth
124. Scanning Business
125. 201 Machine Use
126. Cord Machine Use
127. Cement Manufacturing
128. Singlet Manufacturing
129. Passenger Bus Service
130. Haulage
131. Insecticide & Pesticide
132. Shopping bag, purse, shoes, et al
133. Oil Servicing Company

134. Paper Conversion Business
135. Wire, Nails, Nuts, et al
136. Rice Milling
137. Fertilizer Production
139. Business Centre
140. Sticker Production & Sales
141. Customized Product
142. Creative and Innovative Products
143. Career Pursuit
146. Repairs
147. Script Writing
148. Script Review
149. Lesson & Weekend Classes
150. Rental Services
151. Music Production
152. Voice Over
153. Playing of Music Instrument
154. Song writing/ Arrangement
155. Making of Sound Track
156. TV & Radio Programme
157. Studio
158. Video Production
159. Balloon decoration
160. Packaged Water Business

161. Rug & Carpet Washing
162. Audio Duplication
163. Audio & Music Club
164. Foreign University Admission Consultant
165. International Business Representative
166. Mail Dropping
167. Kingdom Business- Selling
168. Magazine / Journal Production & Sales
169. Production & Manufacturing of Games
170. Seminars and Training.

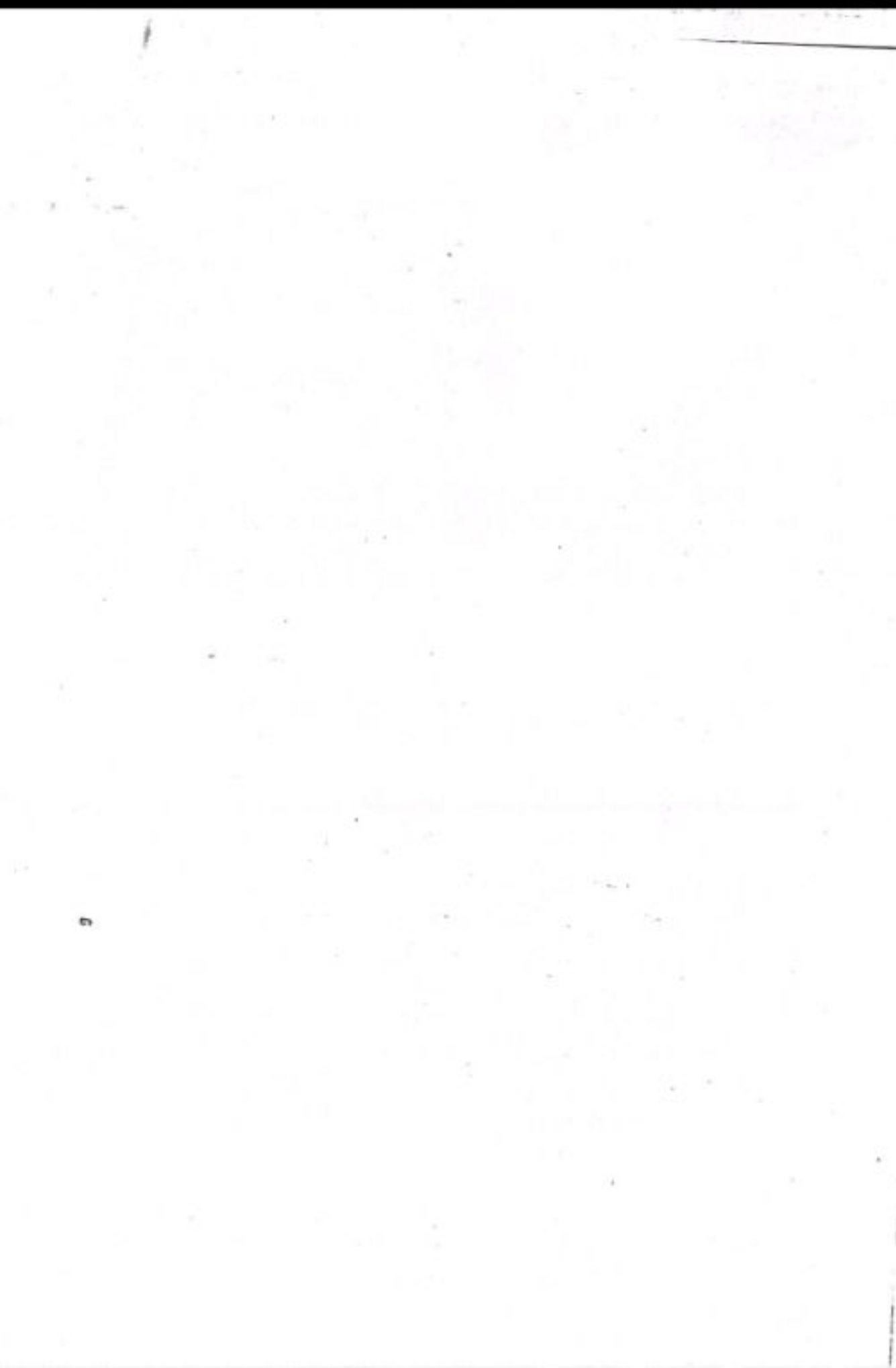


SECTION FIVE

THE SUCCESS MODULE



- ② Understanding true success
- ② How to succeed
- ② Dangers of success
- ② Time management 101
- ② Goal setting 101
- ② Decision making 101
- ② What's your problem?



UNDERSTANDING TRUE SUCCESS



"The way you get started is to quit talking and begin doing."

Every morning in Africa a gazelle wakes up, it knows that it must run faster than the fastest lion or it will be killed.

Every morning a lion wakes up, it knows that it must outrun the slowest gazelle or it will starve to death.

It doesn't matter whether you are a lion or a gazelle, when the sun comes up, you better start running.

This clear understanding about the reality of life helps both the gazelle and the lion to do what they need to do to stay alive.

Many in life wants to succeed, but don't even understand what success is all about nor do they know the price they need to pay. The greatness of a man is not in what he has, but in the course he lives for, and the price he is willing to pay to achieve that course.

We have just one life to live, and this life has no duplicate. Every day when we wake up life moves on because nobody grows young, everybody grows old. Life has given us many gifts, and we all need to know the purpose of each gift, and know how to use them.

The gifts of life include:

- ☉ The gift of work.
- ☉ The gift of money.
- ☉ The gift of friends.
- ☉ The gift of problems.
- ☉ The gift of family.
- ☉ The gift of learning.
- ☉ The gift of laughter.
- ☉ The gift of giving.
- ☉ The gift of gratitude.
- ☉ The gift of a day.
- ☉ The gift of love.
- ☉ The gift of a dream.

What is your dream in life?

What can and should you do to see it happen?

Are you willing and ready to pay the price to fulfill your dream?

Success in life is generally defined as the achievement of a goal or the fulfillment of a dream, and this to me is not an accurate definition of true success, because the lack of understanding of true success has made many run with this definition without finding the needed fulfillment which only comes by true success.

- ☉ Setting and reaching a goal
- ☉ Dreaming and fulfilling a dream...

are not the definitions of true success because your goal or dream may not be the right one. A lot of people dream and set

goals to get to the top of the corporate ladder, and they do all they can to climb the ladder to the top only to discover that the ladder is leaning on the wrong wall. Many others also dream and set goals of becoming rich and wealthy. Hence, they do all they can legally and illegally to make it happen, believing that the end justifies the means, but they end up realising that true success and fulfilment still did not happen for them.

- ☪ Fulfilling negative dreams does not make you successful in the true sense of success or else Hitler was a success.
- ☪ Achieving negative goals does not make you successful in the true sense of success or else Osama Bin Laden was a success.

TRUE SUCCESS DEFINED

TRUE SUCCESS IS THE PROGRESSIVE ACHIEVEMENT OF THE CREATOR'S GOALS/DREAMS FOR YOUR LIFE.

It is not the fulfillment of just any goal but of the Creator's goal, of worthy, positive, goals and dreams.

While transporting some unfortunate mental patients from one secure place to another, the newly appointed bus driver stopped at a roadside restaurant for a natural break. On his return to the bus, all twenty patients were gone. Being a resourceful person and fearing the consequences of his negligence, he drove to the next bus stop, where he claimed to be a replacement for the usual service. Allowing only twenty people on board, the driver made straight for his destination, where he warned members of staff at the gates that the "patients" were deluded and extremely volatile. The angry "patients" were removed, sedated and incarcerated. They remained in detention for three days until members of staff were able to check their records and confirm their true

identities. The actual patients were never found.

☞ Did the driver achieve a goal?- Yes

☞ Did the driver achieve the employer's goal? - No

He was resourceful, creative and cunning in setting a new goal and dream of getting twenty people to the location, but that did not make him a success because he did not achieve the goal or dream he was meant to achieve.

True success has major sides and uniqueness to it that sets it apart from the general understanding of success.

VITAL FACTS

1. TRUE SUCCESS IS A JOURNEY NOT A DESTINATION

There is no particular location or level you will get to in life that is the final destination or bus-stop called Success. Success is a journey and not a destination. As long as you are where you should be and you are doing what you should be doing per time, you are a success.

2. TRUE SUCCESS BEGINS WITH THE DISCOVERY OF LIFE'S PURPOSE

A life without a purpose is an experiment. We are all creatures of purpose because the Creator had a purpose in mind when he created us. That purpose He had in mind for us is our own unique life mission and assignment. Discovering that purpose and working to fulfil that purpose is what true success is, and where true success begins.

3. ONLY THE CREATOR KNOWS WHO IS TRULY SUCCESSFUL

You can achieve any goal you want

You can fulfill any dream you want

You can call yourself successful

Others can call you successful etc

But if the person that created you and gave you an assignment and life mission does not call you successful, you are a failure. He is the one that knows why He created you and what He created you to achieve.

Instead of spending your life pursuing your own goals and dreams or other people's goals and dreams for you, why not discover your real life's mission and assignment and start living for that because that is where true success and fulfillment come from.

From movie stars

To music stars

To football or sport stars

To all kinds of celebrities all over the world called "success..."

We have continually seen that they still don't find fulfillment in all their achieved goals and fulfilled dreams because of the foundational error that stems out of a lack of understanding of true success.

- ☒ They have achieved their goals
- ☒ They have fulfilled their wildest dreams
- ☒ They have made all the money
- ☒ They have acquired all the fame etc

Yet they have not become TRUE SUCCESS.

4. TRUE SUCCESS IS UNIQUE TO YOU

No one can beat you at being you. There is only one you and no one can be like you better than you. You are created as an original and not a copy of other people. We have over seven billion people on the face of the earth today, and none of them have your

- ☞ Thump print
- ☞ Voice print
- ☞ Eye print etc

You are one in seven billion and so is your success track. Don't try to be like someone else or else, you will fail. Be yourself. One of the greatest if not the greatest secret of true success is being yourself.

5. ALL THE SECRETS OF SUCCESS IN LIFE ONLY MATTERS WHEN THE BASICS ARE COVERED

There are countless books available on earth today on the subject of success. This module on success is not meant to duplicate them, but to present a different angle of true success. All the success principles you know are useless until the basics are covered which is

- ☞ True definition of success as seen and...
- ☞ The fact that it begins with the discovery of purpose etc

When you settle the basics, then all the principles, laws, keys and strategies of success will now come to play. We will examine few in this module.

They include but are not limited to:

- ② Being yourself
- ② Seeing right
- ② Thinking right
- ② Being properly informed
- ② Positive confession
- ② Right action
- ② Persistence
- ② A fighting spirit
- ② Risk taking
- ② Right relationships
- ② Diligence
- ② Investment mentality
- ② Wisdom and common sense
- ② Excellence
- ② Positive attitude
- ② Time management
- ② Goal setting
- ② Faithfulness
- ② Creativity and innovation
- ② Proper preparation
- ② Networking
- ② Self-reliance
- ② Prioritising
- ② Giving and generosity
- ② Determination

- £ Zeal and passion
- £ Order
- £ Confidence
- £ Ideas
- £ Experience
- £ Mentoring etc

EVIL PHILOSOPHY

To achieve true success, there are some evil philosophies and belief that must be eradicated and re-evaluated because they limit our potentials and possibilities.

The fact that an opinion has been widely held is no evidence that it is not utterly absurd. It is just an opinion but can become your own evil philosophy if you don't question it. Many people have believed a lie so much that when they finally encounter truth, they fight it.

1. **Whatever Will Be, Will Be!**

Whatever will be will not be; you have to make it be. You have a part to play in what will be in your life, so don't leave it to chance.

2. **Half Bread is Better Than None!**

Why settle for half bread when you can get full bread or even own the bakery. This is a limiting belief that positions you to settle for less and it is a mediocre philosophy.

3. **Let Sleeping Dogs Lie**

Why will you allow sleeping dogs be if they are lying

down on your seat or your bed? Will you vacate your place for dogs? Don't settle for less in life.

4. You Cannot Have Good Always Without Evil

No wonder your life has been in cycles of good and evil, instead of good, better, best. Your expectations attracted your reality. It is time to change your expectations so as to change your manifestation.

5. A Bird in Hand is Worth More Than Two in The Bush

A bird in hand is useless compared to millions of birds in the bush. If only you are willing to go into the bush and hunt for them. Many times out of laziness, we come up with evil philosophies.

6. Fingers are Not Equal

Yes! Physical fingers in your hand are not equal but that does not make any of them valueless. Lose one and you realise that they are all valuable. You are not even a finger, so why look down on yourself.

7. A Fool at Forty is a Fool Forever

A fool at any age can be a fool forever if he refuses to let go of his foolishness. It is never too late to become wise because the day you wake up and wise up is the day you change.

8. Life Begins at Forty

So, what have you been doing from birth - dying or just existing? If you are below forty and you believe this, I feel so, so sorry for you because it means you are not yet alive.

9. What Goes up Must Come Down

I thought that was just the lyrics of a song. When did it become the philosophy of your life? Is your age coming down? Is your wisdom and knowledge coming down? Is the price of goods coming down? Think my friend!

10. He Who Laughs Last, Laughs Best

Why laugh last when you can laugh always and why laugh best when laughter is not a competition. When we programme ourselves with these strange philosophies, they limit and restrict us.

11. Don't Bite More Than You Can Chew

Like one of my friends will always say, "Bite more than you can chew and let God help you chew it". Why dream small when you can dream big, and why settle for less, when you can have the best.

12. The Patient Dog Eats The Fattest Bone

Are you a dog? Are you okay with just bones?

I am sure you are not a dog; and no matter how fat the bone is, it is nothing compared to the meat except for a dog.

13. Majority Carries The Vote

That everybody is doing it does not make it right. Majority may carry the vote in your life but you alone will suffer the consequence, so wise up and defend your vote in life.

14. If You Cannot Beat Them, Join Them

What an error of judgment! Don't you know that if you do

it the way they do it, you will also end up with their result? Don't join them. If you cannot beat them, separate yourself and move on. Be unique and exceptional.

15. If You Do It You Will Face The Music

Please face the music and enjoy the beat. Good music is good for the soul. If you face the music well, one day you may be the one singing the song or conducting the orchestra.

16. The End Justifies The Means

The means is as important as the end because if the means is wrong, the end will never be right. Every part of the process demands order, justice and integrity. Don't ever despise the process on the way to the promise.

17. Opportunity Comes But Once

Who told you so? Are you the one who creates opportunity? Why expect only one opportunity when life is full of opportunities that show up on a daily basis. Keep watching and be sensitive because opportunities are everywhere.

18. Opportunity Once Lost Can Never Be Regained

If it depends on you yes, but not when the Creator is brought into the equation He can restore even wasted years and bring back lost opportunities like no one else can ever do.

19. Get It By All Means

All means? Good or bad? No! No! No! Don't get it by all means. Only get it by all good, legal and proper means or else you will get it and regret it.

20. God's Time Is The Best

What kind of watch does He use? Do you limit Him by your time? God's time is the best only if you know His time and don't use this philosophy to stay lazy and unfruitful.

Let me close this chapter by revealing to you five facts of life that determine and affect true success.

FIVE IRREFUTABLE FACTS FOR TRUE SUCCESS

1. You Are Not Created To Be A Failure

It does not really matter what state you are in now, or what the opinions of people are concerning you. You are not created to fail.

You may have failed in an exam

You may have failed in a business

You may have failed in a relationship etc...

But that does not make you a failure.

There is a difference between failure as an event, and failure as a person. Your life events and circumstances do not define you because you are not an event. Your present state is not your final status. Even if you presently don't look like a success, it is only a matter of time because you are not created to be a failure.

2. There Is No Such Thing As Luck

Many people would have become great and successful except for the fact that instead of paying the price for success and greatness, they are waiting for a lucky day. Nobody succeeds by accidents in life, and people don't become great by luck.

When opportunity meets with preparation, you claim a man is lucky. Anyone you see that is great and successful today did not get there by luck or by accident, but by consciously or unconsciously activating the laws and principles of success. Even the lottery winners are not lucky because to win a lottery, laws of success are applied unconsciously.

You believe in the lottery-faith

You buy the ticket-seed and action

You buy tickets over and over again - persistence

You wait for the date of result-patience etc

3. No One Can Make You Fail Without Your Permission

Universally, excuses have been known as the trademarks of failure. When people succeed, they take responsibility; but when they fail, they blame others. What's your excuse?

- Ⓔ Are you disabled or physically challenged? - So are countless others who have become successful despite their disability.
- Ⓕ Are you uneducated? - So are millions of people who have made a success out of their life.
- Ⓖ Are you an orphan? - So are numerous orphans who are the envy of many today.
- Ⓗ Are you a minority? - So are many minorities all over the world who have become successful. etc

No matter your condition, you have no excuse to be a failure. You have a responsibility to become successful. Obstacles cannot stop you; problems cannot stop you; most of all, other people cannot stop you. Only you can stop You.

4. Your Desire To Succeed is a Proof That You Can Succeed

We normally take it for granted that everyone has positive desires and expectations; but truth be told, not everyone desires or expects the positive in life. Pessimism is a culture and a way of life for many. Your desire for something is a proof of its existence somewhere, and if you pursue your desire, achieving it is inevitable. The starting point of all achievements is desire. Keep this constantly in mind that weak desire brings weak result just as a small amount of fire makes small amount of heat. The pessimist sees difficulty in every opportunity and the optimist sees opportunity in every difficulty. Human beings have the remarkable ability to turn nothing into something. They can turn weeds into garden and pennies into fortunes. It all begins with a strong desire.

5. Success in Life is Not For Those Who Wish For it But For Those Who Work For it.

You don't have to be great to get started but you have to get started to be great. Anyone can accomplish virtually anything, if they want it badly enough and if they are willing to work long enough and hard enough. An object will remain stagnant until a force is applied, and so also your life will remain in the same spot until you do something about it. If wishes were horses, beggars will ride and the only place where success comes before work is in the dictionary.

To succeed, stop wishing; work hard and work smart because pursuit is the proof of the desire, and what makes desire come to pass is working at it.

HOW TO SUCCEED



"Small minds talk about people; mediocre minds talk about events; great minds talk about ideas."

An old blind man was sitting on a busy street corner in the rush-hour begging for money. On a cardboard sign, next to an empty tin cup, he had written: "Blind - please help". No one was giving him any money.

A young Advertising Executive walked past and saw the blind man with his sign and empty cup. She also saw many people passing by, completely unmoved, let alone stopping to give money. The advertising writer took a thick marker pen from her pocket, turned the cardboard sheet back-to-front, re-wrote the sign and went on her way.

Immediately, people began putting money into the tin cup. After a while, when the cup was overflowing, the blind man asked a stranger to tell him what the sign now said, it says, "It is a beautiful day - you can see it - I cannot". The Advert Executive knew how to succeed at using advertising but the old blind man did not. That "Know-How" made a difference in the result.

Many want to succeed in life and at different tasks, goals and

endeavours but fail because they don't know how to succeed. Let's use this chapter to examine the major steps required to succeed in life and at anything.

1. Get The Right Definition Of Success

How do you define success? The last chapter was used to give a clearer understanding of true success. In order to truly succeed, the first step will be to have the right definition of success.

2. Define Your Destination

To succeed at achieving anything, you must have a definition of exactly what you want. You must know what you want, so you can know when you get it. You must know where you are going so you will know when you get there.

3. Have A Specific Goal And Target

Your goals and target must be specific and not hazy so you can work at it. A double-minded man is unstable in all his ways and can hardly get anything done. Therefore, have a specific goal and target if you want to succeed.

4. Write Down Your Goals

An unwritten goal is not yet a valid goal. The faintest line is longer than the longest memory, and writing down your goals helps to activate different faculties of your being that will aid your success. There is a different outcome between those who write down their goals and those who don't.

5. Define The Specific Time To Achieve It

Timing yourself helps challenge you and bring the discipline required to achieve success. You cannot just leave things to chance or believe the "whatever will be, will be" philosophy. Define the timing, and work at it so you can speed up your journey of success.

6. Develop A Plan To Achieve It

If you fail to plan, you have already planned to fail; and success remains just a dream without a plan. Develop a plan on how you will achieve your planned success and it will help you greatly. If you plan well, you will do well. Proper planning prevents poor performance.

7. Put Strategies in Place To Achieve It

Plans require strategies to be executed. Many just plan and re-plan but don't strategise and proffer action steps to fulfill their plan. The action-steps are the strategies required to make things happen. Anyone that wants to be successful must be strategic.

8. Find Out The Price You Need To Pay And Commit To Paying It

There is a price to pay for anything meaningful in life, and only those who pay the price will get the prize. To succeed, there are prices to pay. You must find out the prices you need to pay, the sacrifices you need to make, and make up your mind to pay the price, or else your dream will end up as a nightmare, and your success a mirage.

9. Get To Work-Act

One thousand good intentions is not as powerful as one action. No matter the dream, the goal, the strategy etc, until you act, it ends up as nothing. The journey of a thousand miles begins with a step. Action is very vital if you want to succeed because if it is going to be, it is up to you.

10. Fight Opposition And Stay Focused

To become successful in anything, you will face challenges, but you must refuse to give up and fight opposition. You will also face distractions but you must refuse it and stay focused. If you refuse to give up and stay focused, you will succeed.

These ten steps are simple yet powerful, and should be adopted and applied by anyone that wants to succeed.

FIVE FACULTIES OF SUCCESS

There are five faculties of success you must put to work in order for you to become a success in life. They all have a part to play in determining your success.

1. Your Words

What you say matters a lot and your confession affects your success, so watch your mouth. Nobody can rise above their confession in life. Negative words and confessions will limit you and negate your success, while positive words and confessions will propel and boost your success.

2. Your Thoughts

Your thought determines your destiny and success in life. If you think you can or you think you cannot, you are right because it is what you think that matters.

Sow a thought - reap an act

Sow an act - reap a habit

Sow a habit - reap a character

Sow a character - reap a destiny.

Think positive at all times and refuse negative thoughts.

3. Your Desire

What you desire determines what you pursue, and what you pursue determines what you achieve. To become successful, you therefore have to fan the flames of your desire and ensure your desires are strong, positive and channelled in the right direction that will propel you to succeed.

4. Your Expectation

What you expect determines what you attract

What you attract determines what you inspect

What you inspect determines what you respect

What you respect determines what you manifest

Let your expectations be positive at all times because they will affect what you manifest.

5. Your Imagination

Your imagination helps you with the formation of

images, and if the images formed are wrong and negative, it determines your outcome. Your imagination is so powerful that it gives you the ability to take an excursion trip into your future and come back to make a sound futuristic decision.

You will succeed!

THE SERGEANT MAJOR'S RUDE PARROT STORY

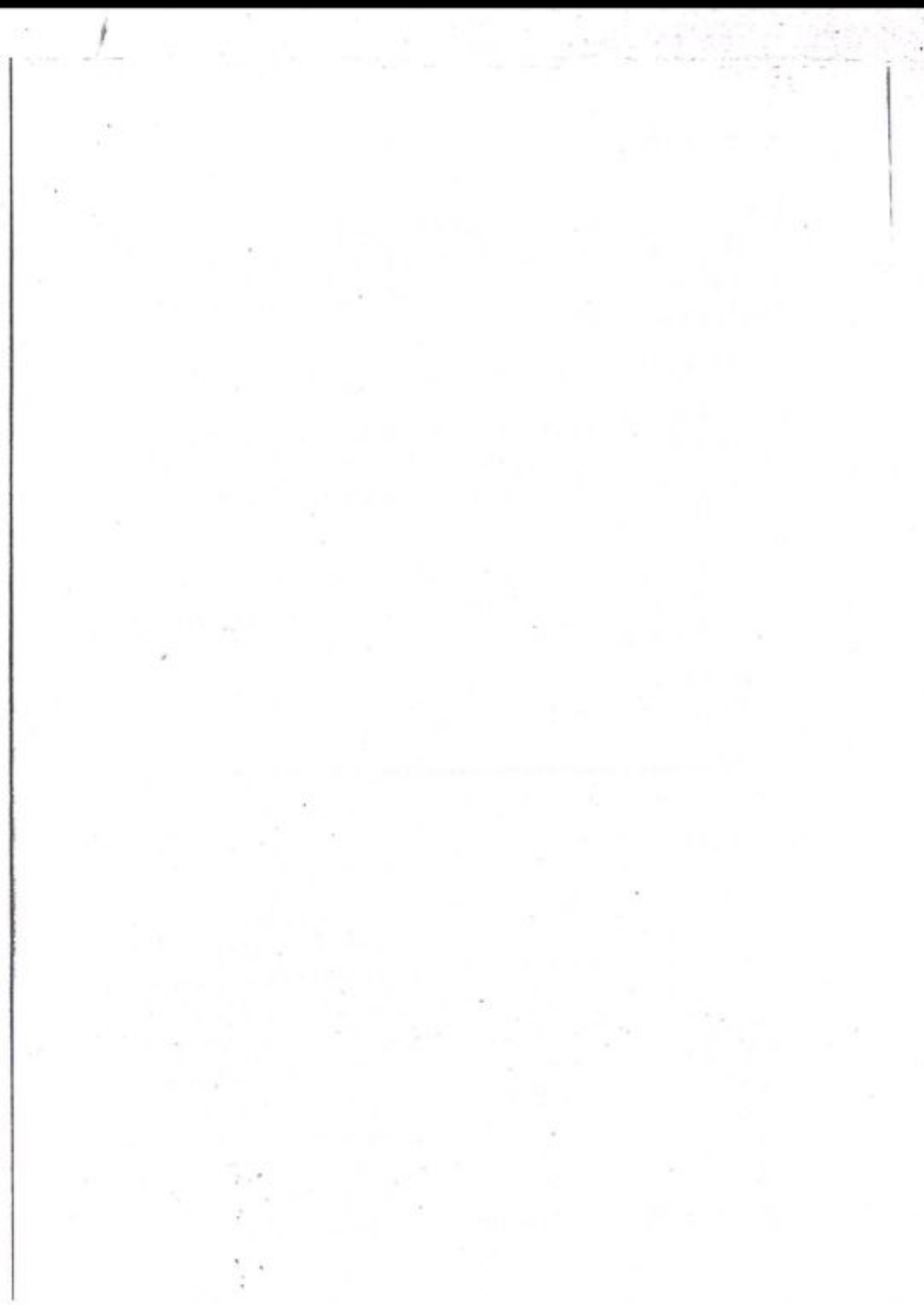
A Retired Sergeant Major inherited a talking parrot from a recently departed relative who had run a busy dockside pub. For the first few days in his new home, the normally talkative parrot was distinctly shy. The old Major, despite his stern and disciplined ways, felt sorry for the bird, and gently encouraged it with soft words and pieces of fruit. After a week or thereabout the parrot began to find its voice - a little at first. Responding to the kind treatment, the parrot's vocabulary continued to recover, including particularly the many colourful expressions it had been taught in the dockside pub.

The old Sergeant Major began to be quite irritated by the parrot's incessant rudeness, and after a few more days of worsening profanities, decided action was required to bring the bird under control. The Sergeant Major tried at first to incentivise the parrot with the promise of reward for good behaviour, but to no avail. He next tried to teach the bird a lesson by withdrawing its privileges, again to no avail. The parrot remained stubbornly rude. Finally, the old major flipped into battleground management mode. He grabbed the bird, clamped his hands around its beak, and thrust the struggling, swearing parrot, into the top drawer of the freezer, slamming the door tightly shut.

The swearing and struggling noises continued inside the freezer for a few seconds and then abruptly stopped. The Sergeant Major listened for a while and then, concerned that the parrot's shock might have been terminal, carefully opened the freezer door and opened the drawer to look. The parrot slowly clambered out of the drawer and perched on its edge.

"I must apologise for my rude and disrespectful behaviour," said the parrot. "I promise never to use bad language again. And by the way, what did the turkey I saw in there do?"

The retired Sergeant Major tried many strategies before he succeeded in his goal. I hope and believe that you won't need to try ceaselessly. With the knowledge you are getting, you will hit the bull's eye at all times.



DANGERS OF SUCCESS



"Your talent is God's gift to you. What you do with it is your gift back to God."

The story goes that sometime, close to a battlefield 200 years ago; a man in civilian clothes rode past a small group of exhausted battle-weary soldiers digging an obviously important defensive position. The section leader, making no effort to help, was shouting orders, threatening punishment if the work was not completed within one hour.

"Why are you not helping?" Asked the stranger on horseback.

"I am in charge, and they do as I tell them", said the sectional leader, adding, "help them yourself if you feel strongly about it". To the section leader's surprise, the stranger dismounted and helped the men until the job was finished. Before leaving, the stranger congratulated the men for their work, and approached the puzzled section-leader.

"You should notify top command next time your rank prevents you from supporting your men - and I will provide a more permanent solution", said the stranger. Up close, the section leader now recognised General Washington, and also the lesson he had just been taught.

This sectional leader obviously has a warped view of leadership, and probably confused leadership for ruler-ship, and punishment for motivation. I am sure he did not start out like that, but now that he is a sectional leader and has people under him, he has become a victim of the dangers of success.

This module on success will not be complete if I don't share with you about the dangers of success. I have seen people change just because they have tasted a little "success" and then everyone around them become inferior and valueless to them and should be serving them.

- Ⓒ For some, it is the danger of early arrival that causes it because they became "successful" too early, and were not mature enough to handle what comes with it.
- Ⓒ For some, it is their lack of character, because their charisma has taken them to a level of "success" where their character could not keep them.
- Ⓒ For some, it is a complete ignorance of the fact that success attracts many dangers which will never be your possibility, if you were not successful. There are some temptations a poor man or commoner will not face.

Don't bother to rise if you plan to fall because great will be your fall. That is why only those at the top face the danger of falling because, he that is down needs fear no fall. Many do a lot to become successful in life but don't equally do a lot to study in advance on the dangers associated with success. Obtaining success is one thing, maintaining it is another. I have seen a lot of people do all they can to "succeed" and when they finally reach their goal, they become something else and you begin to wonder can money, fame and status really change people that much? YES IT CAN.

I have an unpublished book on this chapters topic and series of teachings on it. But due to space constrain, let me just focus on the ten dangers I have discovered that successful people should guide against.

1. They Forget Where They Are Coming From

One major danger of success is that people tend to forget where they are coming from once they attain a level of "success." A river that forgets its source will soon dry up; it is only a matter of time.

I have seen people spend time, money and all just to get pregnant and have a child, only to finally do and start maltreating the child.

I have seen people weep and beg to get a job and after they are employed, they become lukewarm.

People don't seem to appreciate what they have until they lose it, and that is not a wise way to operate in life.

2. They Begin To Trust Their Means And Wealth

It was a hot afternoon traffic and everywhere on the highway was blocked as cars manoeuver for space. We were all crawling until we later realised that the traffic was caused by a minor accident involving an SUV and a motorbike. The motorbike man had obviously scratched the SUV and was begging. The "BIG" man was furious and refused the man's apology and other road users' intervention. The scratch in my opinion was not much to warrant the adamant and unforgiving posture. I wound down my car window to see the scratch closely and overheard him telling the motorbike man loudly:

"Do you know who I am?

I can beat you up and pay your hospital bill,

burn your motorbike and replace it in multiple folds
etc"

I was amazed. Why use a sledge hammer to kill a mosquito? He obviously was already trapped by the danger of success. Money has a better purpose than beating and hospitalising people with it or burning and replacing motorbikes with it. He obviously has started trusting in his money, and felt he could get away with anything just because he was rich.

3. They Despise Those Below Them

Never look down on anybody because no condition is permanent in this life. Learn to value and appreciate people, no matter who they are. Always remember the golden rule. Do unto others as you want to be done to you because whatever you do, you will reap. Truly successful people are always looking for opportunity to help others. Unsuccessful people or those trapped by this danger of success are always selfish and self-centered; asking what is in it for them. That is a wrong road to tread; and if someone is going down a wrong road, he does not need motivation to speed him up, he needs education to turn him around.

- ① Don't despise your cooks and stewards - they can poison you
- ② Don't despise your drivers - they can kill you
- ③ Don't despise your security men - they can arrange your death

- ☉ Don't despise your staff - they can set you up

No matter who you are, never despise people

4. They Become Proud And Arrogant

The greater you are, the humbler and the more relatable you should be, because who you are and all you have achieved and become is not your making. The higher you go, the greater the fall. When you see people that allow "success" get into their head, they lack understanding. Pride goes before a fall and a haughty spirit precedes destruction. God resists the proud and gives more grace to the humble.

This danger when welcomed will make you a mockery in people's view and deprive you of goodwill from people, because they will wish otherwise for you.

- ☉ There is nothing you have now that you cannot lose
- ☉ There is no level you are in now that cannot cease
- ☉ Even your life itself is not your own and can end tonight

When you think of the futility of life, how you can sleep today and never wake up tomorrow, how nothing but God can give you tomorrow, you should humble yourself, bury pride and avoid arrogance.

5. They Neglect What They Did To Obtain Success

Obtaining is one thing, maintaining is another. Whatever you did to obtain anything in life, you must continue to do it to sustain and maintain it.

- ☉ What you did to get married, you must keep doing to stay married
- ☉ What you did to become wealthy, you must keep doing to preserve wealth
- ☉ What you did to succeed, you must keep doing to stay successful

One danger of success is the fact that once people become successful, they start taking things for granted; neglecting what they used to do, and before long things begin to fall apart.

OBTAIN - SUSTAIN - MAINTAIN, it's all part of the package

6. They Reduce Their Zeal And Commitment

Don't ever become too big to serve. A politician who was an usher in a church where I speak annually once came to seek my counsel after he became a Commissioner. He wanted to know if it was okay to stop ushering now that he was a Commissioner. I laughed because being a Commissioner is not forever but time based. So, is a Commissioner too big to be an usher in the Church?

Don't allow yourself to become too busy that you ignore the basic pillars of life. Stay zealous and committed to the truth, and to what you believe and live for, no matter how "big" you become. Remember that the greatness of a man is not in what he has, but it is in the course that he lives for, and the price he is willing to pay to achieve it.

7. They Become Unteachable

I am always amazed when I come in contact with people who think they know it all and have nothing to learn. To be unteachable is a major problem in life, because the day you stop learning is the day you start dying. Nobody knows it all and nobody owns the monopoly of wisdom. We all need each other, and we learn daily. No matter how knowledgeable you are, others are more knowledgeable than you in certain areas.

- ① If you don't learn from your doctor, you may die before your time
- ② If you don't learn from your lawyer, you may attract trouble
- ③ If you don't learn from life, you may end up in misery.

Life is a school of continual learning, so don't stop learning.

8. They Overestimate Their Importance

Nobody on earth is indispensable, and it will be very good for you to know and realise that,

- ① Before you came, there was life
- ② After you die, there will be life
- ③ Whatever you are doing, others have done before you
- ④ Whatever you are doing, others will still do after you die

You need to have a balanced estimation of your value and channel it properly.

- Ⓢ To devalue yourself is inferiority complex
- Ⓢ To over value yourself is superiority complex

No matter who you are, you are valuable but definitely not indispensable

9. They Surround Themselves With The Wrong People

Success has many fathers but failure is an orphan. When you are successful you will have many sycophants and "yes men" surrounding you because of what they can gain by associating with you. If you are not careful, you will confuse the "yes men" and parasites around you for family and friends. They are neither your friends nor your family because they are only around you for their selfish agenda; hence, cannot be trusted, and cannot be totally loyal to you. When troubles or challenges come into your life, then you will know who is who.

Wise people choose their friends carefully at this stage, and hold on to old friends and family that have been there while they were coming up. Sieve the people around you, and make sure you are surrounded by real and genuine ones who have your interest at heart.

A king who was surrounded by sycophants wanted to really sieve the people around him because only one person around him was always having a contrary opinion and he was beginning to dislike the person. He then invited everyone to a get together at the palace and served

bitter palm wine. Everyone was laughing and telling the king how sweet the wine is, but this lone voice came to him and told him the wine was bitter. He advised the king not to patronise the supplier again. This made the king realise that he was surrounded by the wrong people, and he made this person his personal special adviser.

10. They Become A Target For Shame And A Fall

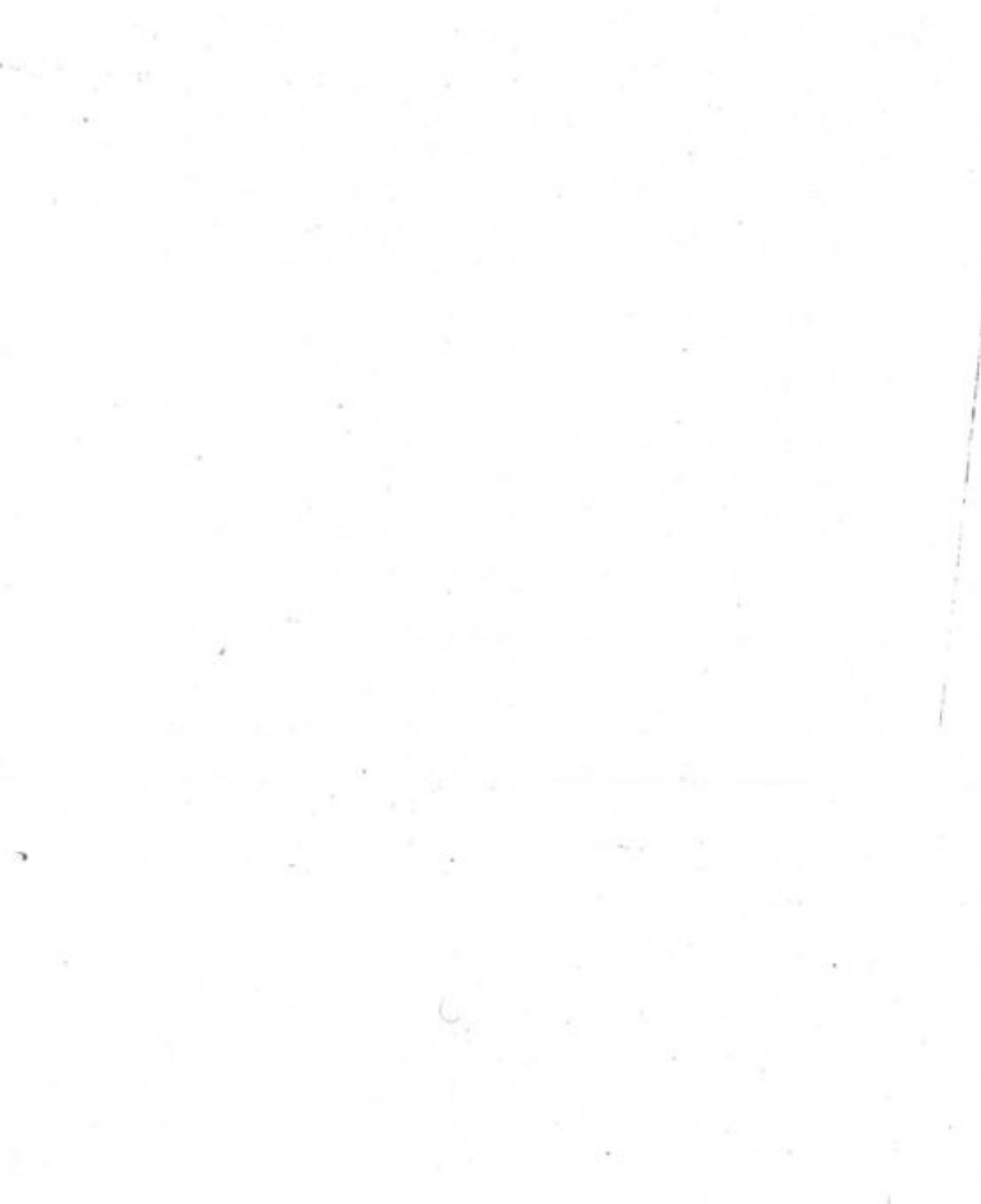
How many times have we seen politicians resign in shame, due to one misconduct or the other?

How many times have we seen celebrities break down and end up in drug and alcohol rehabilitation?

How many times have we seen celebrities commit suicide and overdose on drugs?

If people don't learn to avoid the dangers of success, they end up in shame and destruction.

A word is enough for the wise.



TIME MANAGEMENT 101



*"Control your time or someone else will;
control your destiny or someone else will."*

After twenty-five years in the same parish, Father O'Shaunessey was saying his farewells at his retirement dinner. An eminent member of the congregation - a leading politician - had been asked to make a presentation and a short speech, but was late arriving.

So the Priest took it upon himself to fill the time, and stood up to the microphone: "I remember the first confession I heard here twenty-five years ago and it worried me as to what sort of place I'd come to... That first confession remains the worst I've ever heard. The chap confessed that he'd stolen a TV set from a neighbour and lied to the police when questioned, successfully blaming it on a local scallywag. He said that he'd stolen money from his parents and from his employer; that he'd had affairs with several of his friends' wives; that he'd taken hard drugs, and had slept with his sister and given her VD.

You can imagine what I thought... However I'm pleased to say that as the days passed I soon realised that this sad fellow was a frightful exception and that this parish was indeed a wonderful place full of kind and decent people...

"At this point the politician arrived and apologised for being late, and keen to take the stage. He immediately stepped up to the microphone and pulled his speech from his pocket: "I'll always remember when Father O'Shaunessey first came to our parish," said the politician, "In fact, I'm pretty certain that I was the first person in the parish that he heard in confession."

The politician's late coming and inability to manage his time put him in an embarrassing situation that he was yet to be aware of. Time management is a very vital aspect of life, success, and wealth creation, and that is why I have dedicated a whole chapter in this module to treat it. The inability of many to manage their time well has led to failures in many areas and when people don't respect time, they lose respect.

Time is a convertible resource and time wasted is resource wasted.

1. Time Is Life

We use the phrase life-time to represent the entirety of a person's life, which is the time between birth date and death date. To waste time is to waste life.

2. Time Is Money

You spend hours, days and weeks working and giving your time to your employer or your business, and what you get in return is not more time but money in exchange for your time. To waste time is to waste money.

3. Time Is Knowledge

All the knowledge you have today came in exchange for the time you gave to learning and education, and the more time

you gave to it, the more knowledge you had. Time wasted is knowledge wasted.

4. Time Is Love, Family And Relationship

The love you share today, the relationship you have today, the family you have today, all exist because you invested time to build them. LOVE IS SPELT TIME in families.

5. Time Is Everything

Whatever you can get with time, whatever you can become with time, whatever you can achieve with time-Time IS IT. When you view time from this perspective, you will never waste or toy with time again because the only competition you will ever have in life is really the competition between your disciplined and undisciplined mind.

- ⌚ You are your greatest asset in life, so you need to put your time, efforts and money into training, grooming and developing your greatest asset which is you.
- ⌚ Time is a period within which an event occurs
- ⌚ Time is a cycle of occurrence

There are different root words that are translated to mean time:

>> **AEON:**

Age or generation like age to age or generation to generation.

>> **CHRONOS:**

Chronometer which evolved from the shadow of the sun i.e. the sun dial and became your wrist watch or wall clock called a chronometer which

measure the hours of a twenty four hour day

>> **KAIRUS:**

The exact moment when an event or something occurred to the minute or second.

Think over these examples to gain clearer understanding.

- € When a baby girl is born, she has a potential to be a wife and a mother even though she is still a baby. So, she is in the AEON of being a wife or mother because she is alive.
- € When she gets engaged and is preparing for her wedding day, she is in the CHRONOS of being a wife, but the exact time she says I do and make the vow is the KAIRUS of her being a wife.
- € When she gets pregnant, she enters into the CHRONOS of motherhood which takes an average of nine months, but the exact time she pushes the baby out into this world is the KAIRUS of her motherhood.

Time management is therefore all about knowing how to manage and make the most of your generation (AEON), your available time (CHRONOS) and your perfect timing (KAIRUS).

There are three things you can do with time just like money:

- € Waste time- which is what foolish people do
- € Spend time- which is what average people do
- € Invest time- which is what wise people do

Time management is about spending your time meaningfully,

purposefully, productively, and investing it wisely.

VITAL FACTS ABOUT TIME

1. Everybody Has Time

Time is very democratic, and everybody that is alive has time. Whether rich or poor, male or female, young or old, we all have time.

2. Everybody Has Equal Time

Everybody on earth has twenty four hours a day because time is a leveler. No matter who you are or what you have you cannot create extra time.

3. God is The Giver of Time

God gave you time, and He is the only One who knows how long you have left on earth. Nothing you do can get you one second extra when God says your time is up.

4. You Cannot Role Back Time

Nobody grows young. Everybody grows old. Time-travel is only in the movie world, and all the surgeries of this world can only change your appearance and not reduce your age.

5. Time Waits For No One

You cannot freeze or pause time except on your cable TV; not real life. Everyday you wake up time is going forward and moving on. Dates are changing and you cannot stop it.

6. Time Is Money

Like we said earlier, time wasted is money wasted. If you divide how much you make per month by the number of hours you work, you will get your cost per hour, and every time you wasted.

7. Time Is Life

1920 - 2013 equals your life-time like we said earlier. Do you know that if you sleep for eight hours every day, by the time you are 30 years old, you would have slept for ten years?

$24 = 8 + 8 + 8$, so 8 hours is one 3rd of your day. If you sleep for 8 hours, work for 8 hours and play for 8 hours, check your life in 30 years. Why sleep for 10 years of 30 years, and play for another ten? - Think!

8. You Cannot Time Time

You can time yourself

You can time others

You can time events

You can time activities or tasks etc

But you cannot time time; you can only use it and manage it.

9. You Cannot Have Time For Anything Except You Create Time For It

I don't have time! I don't have time! - Yes, you do. You only create time for what you consider important. It is not time you lack; it is discipline and priority you lack.

Why sleep for 8 hours when you can sleep for 5 hours and create 3 hours for other meaningful things.

Why play for 8 hours when you can commit those eight hours to other meaningful things.

10. Your Ability to Manage Time Determines Your Success In Life

Time wasted is destiny wasted. Since time is a convertible resource, you cannot have true, meaningful and lasting success without properly managing your time.

TIME MANAGEMENT STRATEGIES

1. Start With The Creator

Except you are an atheist (and I feel sorry for you if you are), the best way to manage your time is to start with the Creator who can take time back from you any day, anytime.

- ☉ Start your day with God in prayer, bible study, worship etc
- ☉ Give Him at least ten percent of the day as your tithe. i.e 2 hours and 40 minutes daily, doing something with Him.
- ☉ Start every day, week, month, year and season with Him.

This gives you the wisdom and grace to succeed at time management and at life.

2. Have A Priority List And Be Organised

If you don't develop this culture of having a priority/to

do list, you will find yourself "majoring" on the minor and "minoring" on the major. There are some "must-haves" of an organised life that will aid your time management.

- £ Dairy
- £ Journals
- £ Address book
- £ Card holders
- £ Year planner
- £ To do list
- £ A good wrist watch
- £ Calculator
- £ Calendar
- £ A notebook
- £ etc.

They must all be readily available to you. Your IPAD or phone can do a lot of this if not all in this age of technology. Remember, Pareto's 80:20 rule. Don't waste 80 percent of your time on what produces only 20 percent result. The secret of success is hidden in your daily routine.

3. Block Time For Vital Things In Your Life

Remember that you will not have time for something except you create it.

- £ Block out your birthday
- £ Block out your spouse's birthday
- £ Block out your children's birthday

- Ⓒ Block out your family time and holiday
- Ⓓ Block out your personal retreat and development
- Ⓔ Block out your anniversary etc

If you do these and do the same for your other obligations, you will have placed a value on your schedule, and it will be difficult for anyone to encroach on it anyhow. If you don't control your time, someone else will control it because good things only happen when planned. Bad things happen on their own.

4. Plan In Advance

Long time planning and big picture thinking is very vital for anyone who wants to succeed at time management and juggle many things effectively.

There is short-term planning - days, weeks or months all within a year.

There is mid-term planning - one year and above

There is long-term planning - three to five years and above

Do you have a plan for the next one year in place?

Do you have a five year plan in place?

Do you have a ten year plan in place?

I have had a thirty-year plan in place being annually reviewed for almost twenty years now. It has also been mainly reviewed to cover the next ten years ahead. No one daydreams to be a failure. For those who only dream of success and never wake up to do anything about it,

failure quickly becomes their reality.

5. Know Yourself

Those who have worked close with me know that I take time seriously, and I don't have respect for people who don't respect my time. To succeed at managing your time, you need to know yourself.

- ① What are your strength - S
- ① What are your weakness - W
- ① What are you opportunities - O
- ① What are your threats - T

This SWOT Analysis is also vital for you to manage your time successfully;

- ① Do you function better during the day or at night etc
- ① Do you like taking little naps and be refreshed
- ① Do you like being woken up from sleep or you wake up by yourself
- ① Do you have a short concentration span etc

You must know yourself to manage yourself.

6. Start Early

For over three weeks I had an average of 3-5 hours sleep maximum per day because of the writing of this book, and had a target to finish it in one month; coupled with having to speak daily; twice sometimes, and thrice on two occasions. But because I started early, I was still able to meet my target.

Avoid too much sleep. Wake up earlier to do other things

before going out, and gain extra time to achieve more than you normally will. I have read an average of one book per week for over twenty years now. With my kind of schedule, waking up early helps me gain time. If you sleep by 11pm and wake up by 3am, you have 2-3 hours extra to read or do other things instead of sleeping from 10pm - 6am and wondering how others seem to achieve more than you do.

Success does not come cheap, likewise time management. You have to maximise the early stage of your life when you still have the strength to go the extra mile, so you can relax later and have something to show for it.

7. Concentrate Fully On Tasks

One other very vital strategy you need to adopt for proper time management is learning to focus and concentrate on tasks.

You can gain time sometimes by doing two things or more together, but some tasks require your full attention so you can get it done and move on.

- ① You can read or listen to music or an audio programme while using the toilet.
- ② You can be eating and learning at the same time through an audio programme
- ③ You can turn your driving time to "School on Wheel" and achieve more than one thing etc

However for some tasks, if you give 1-2 hours of full concentration and attention, you get them done with. I have written over forty books so far and none of my books took me more than ten days to write. All I do is get all my

materials together, go away to a hotel or a place alone and concentrate on it. This one took me three weeks already as at the time I wrote this chapter and I still had two sections/module to go; because owing to the peculiarity of this season of my life, I have to do many other things while writing.

8. Avoid Procrastination

Procrastination is a thief of time. Never push till tomorrow what you can do today. Every day, you should be doing something that will bring you closer to the better tomorrow you dream of. Avoid:

I will do it later

I will do it tomorrow

There is still time etc

Today is the tomorrow you spoke about yesterday. Tomorrow never really comes because today is all you will always have. Do what you can do, when you should and not push them till later, and crowd the future. You must be willing to do today what has to be done today, so you can have tomorrow what you dream to have tomorrow. The difference between a successful person and others is not lack of strength nor knowledge, but rather a lack of will to do what needs to be done when it should be done.

Sometimes, you can be overwhelmed by the enormity of the task at hand and that makes you just procrastinate, but it is not wise. That is fear and laziness in disguise. Instead of procrastinating when faced with an overwhelming task or difficult problem, break it into

many parts and handle them one part at a time.

9. Delegate Effectively

Why kill yourself with work when there are people around you that can help? Insisting on doing what others can help you do is not wisdom, and can be a sign of insecurity. Trust people. Train and mentor people around you, and let them help you.

Delegation is one of the greatest secrets of time management because if you put proper systems and strategies in place, you can delegate to people and machines and get more things done and faster. Let others do what they can, and focus on doing what no one else can.

- >> If you can and they cannot - *concentrate on it*
- >> If you can and they can - *delegate it to them*
- >> If you cannot and they can - *outsource it to them*

The days of lone-ranger and solo-operation are over. These are the days of teamwork, networking, collaboration, mergers, joint ventures etc. Even lone-ranger was not alone. He had a horse named Tonto.

To monitor those around you and develop them to help with task:

- ① You do and let them watch i.e. Mirroring
- ② You do with them for confidence i.e. Practising
- ③ They do and you watch i.e. Monitoring
- ④ They do i.e. Delegation by mentoring

We get more done in life when we don't care who gets the credit.

10. Avoid Distractions

There are things and people that can constitute a distraction to you if you don't handle them with wisdom.

- Ⓢ Unnecessary phone calls and texting
- Ⓢ Chatting online and being on social networks when you should be working
- Ⓢ Watching the television during work time
- Ⓢ Entertaining and accommodating visitors when you should be working, especially the "I was just passing by group". Some people just show up in your office without notice or appointment and claim they were just passing by and decided to check you. Instead of politely appreciating and dismissing them as soon as you can to see later at a more appropriate time, you settle down and allow your precious time pass by.

When you value your time, you won't allow time wasters or distractions in your life. When you come before great people, don't waste time, go straight to the point and move on or else you become a distraction.

NB If I give you money, I can replace it but

If I give you my time, it is gone forever because you have taken a part of my life that I cannot get back.

This is a major reason why I don't respect those who don't respect my time because it simply means you don't value me

and honour my life.

How Much Is Your Time Worth?

When a man works for sixty hours a week and makes a turnover of over two million dollars per annum from all his different businesses and organisations, see the mathematics.

$$€ \quad 60 \text{ hours / week} \times 52 \text{ weeks} = 3,120 \text{ hours work}$$

$$€ \quad 3,120 \text{ hours work} = \text{over 2M per annum}$$

$$€ \quad \frac{2\text{M}}{3,120 \text{ hours}} = \$ 641 \text{ per hour}$$

If a man produces an average of \$ 641 per hour and that man now gives you an appointment to meet with him for an hour, can you now see that he is really giving you time he can never regain, and \$641 value? Now, imagine you going late for such appointment or getting their and wasting his time.

Knowing your time worth should help you gain perspective. Some people's time per hour is worth more than you can ever fathom. The fact that you earn 1-2 dollars a day or 5-20 dollars per hour does not mean that is where everybody's level is. Don't try to reduce the value of people's time to your time-value.

TIME VALUE CIRCLE



There are four major classes of things that fight for your time

1. **Important and Urgent:**

This is an emergency and you should avoid leaving tasks or things to become emergencies before handling them. When unexpected emergencies come, no problem. It is called life. E.g. An unexpected task with a deadline or an accident involving a loved one.

2. **Important But Not Urgent:**

This is good and should be the way you operate. If you prioritise your life and manage your time well, important things will be done at appropriate time and will be ready before they become urgent and emergency.

3. **Not Important But Urgent:**

These are distractions and time-wasters. They are things and people that just crash into your time and demand urgent attention even though they are not important. E.g. elongated and purposeless phone calls or the "I-was-passing-by-and-decided-to-say-hello" person and you

gave one hour of your time.

4. Not Important Not Urgent:

These are time-wasters or leisure depending on whether there are important things you could be doing with the time. Resting, relaxing, having fun time, watching movies etc are all very good and important for a meaningful life. Life is not all about work and making money. They should however be done at the appropriate time.

ENEMIES OF TIME MANAGEMENT

There are many things and people that can hinder you from properly managing your time. Some of them are listed below:

- ① Indecision
- ① Procrastination
- ① Indiscipline
- ① Lack of planning
- ① Lack of order and organisation
- ① Doing too much at the same time
- ① Busy doing nothing
- ① Laziness
- ① Interruptions and distractions
- ① Telephone, television, social media etc

You will never leave where you are until you decide where you will rather be. Move from where you are to proper time management.



GOAL-SETTING 101



"Life takes on meaning when you become motivated, set goals and charge after them in an unstoppable manner."

An elderly couple retired to the countryside to a small isolated cottage overlooking some rugged and rocky heartland.

One early morning, the woman saw from her window a young man dressed in working clothes, walking on the heath about a hundred yards away. He was carrying a spade and a small case. He soon disappeared from view behind a copse of trees.

The woman thought no more about it. Around the same time the next day, she saw the man again, carrying his spade and a small case. Again, he disappeared behind the copse.

The woman mentioned this to her husband who said he was probably a farmer or gamekeeper setting traps, or performing some other country practice that would be perfectly normal and waved it aside.

However, after several more sightings of the young man with the spade over the next two weeks, the woman persuaded her husband to take a stroll earlier before the arrival of the man to the copse of trees to investigate what he was doing.

There, they found a surprisingly long and deep trench, rough and uneven at one end, becoming much neater and tidier towards the other end.

"How strange," the old lady said.

"Why dig a trench here... and in such difficult rocky ground?" Her husband agreed.

Just then, the young man appeared earlier than his usual time.

"You're early," said the old woman, making light of their obvious curiosity, "We wondered what you were doing and we also wondered what was in the case."

"I'm digging a trench," said the man who continued, realising a bigger explanation was appropriate. "I'm actually learning how to dig a good trench because the job I'm being interviewed for later today says that experience is essential, so I'm getting the experience. And the case...it's got my lunch in it." He got the job.

The young man in the above story had a goal to get a job, and he set a strategy to reach his goal and the strategy worked for him.

Goal-setting is a life planning mechanism that makes you win and become successful in life. Anyone that has ever succeeded has goal-setting as one of the major parts of their journey and success story. Imagine a football match without goal posts. It will be an unending episode of struggles and labour without result. In life also you need goals to score goals. You cannot be a goal-getter if you are not first a goal-setter.
No Goal-Setting = No Goal-Getting.

Goal-setting is not just about wishes, but having practical, workable steps and strategies in place like the trench digger

story. The most important key to achieving great success is to decide upon your goal and launch out. Get started, take action and move.

WHY GOAL-SETTING?

Our entire lifetime is made up of days. However, we need to plan long term even though we live short term, because our daily living leads to our life-time. There are very vital reasons why everyone should set goals:

1. IT IS THE RIGHT THING TO DO

Goals are a preview of future events and experiences in our lives. To succeed in life, we must get goals and work at them because it is the right thing to do. A life without goals cannot score goals and such life is going nowhere. Just as it is not right to play football without a goalpost, it is not right to go through life without a goal.

2. IT HELPS YOU STAY FOCUSED

You should always bear in mind that your own resolution to succeed is more important than any other thing. Goal-setting helps you to stay focused on your dream and avoid distractions. When a goal is set, everything in you is channelled towards that goal because it exists. If you don't know what to do with money, money will tell you what to do. If you don't know what to do with your time, others will help you waste it. But when you have a goal towards a project, you will be focused.

3. IT HELPS YOU TO BECOME DISCIPLINED

A student who has a goal to graduate with a first class will

become more disciplined.

- ⌚ He won't miss any lecture
- ⌚ He will take his studies more seriously than others
- ⌚ He must not engage in frivolities and entertain distractions etc

Where there is no vision, the people cast off restraint and live a wild life. When you set goals for yourself, it helps you to become more disciplined with the use of your time and other resources.

4. IT HELPS YOU TO MARK RESULT AND MEASURE PROGRESS OR LACK OF IT

It takes a goalpost to know the number of goals scored and the team that wins in a football match. So also in your life, you need goals to help you know if you are achieving things and getting result, or if you are stagnant and retrogressing. When you set goals and achieve them, you record a success in that area and it motivates you to move on. The path to success is to set goals, take massive, determined, and decisive actions, and monitor things as you go to make necessary adjustments.

5. THE ABSENCE OF GOALS MEANS YOU LACK VISION AND PLANNING

If you fail to plan, it means you have already planned to fail, and goal setting is planning. A life without a vision is an experiment and to lack goals is to lack vision. Look and ask around, you will realise that no person or group that wants to achieve anything meaningful operates without a vision, a plan or a goal.

Make goal-setting a constant, and a priority in your life, and see how dramatic your change will be.

3 KINDS OF GOALS

Goals can be looked at or approached in three ways:

1. *Short-term goals:* - This covers for goals that fall within twelve calendar month.
2. *Mid-term goals:*- This cover for goals that fall within one to three years mainly.
3. *Long-term goals:*- This covers for goals that are from four or five years and above

Everyone needs to have short, medium and long term goals in place for their lives and others areas.

GOALS FOR YOUR ROLES

You need to set goals for your different roles in life to help you plan effectively for success in all areas.

e.g. I am a son

I have siblings

I am a husband

I am a father

I am a boss

I am a pastor

I am an individual

I have a career

I am a member of few associations etc

I have to set goals for each of these roles I play in life on an

annual basis. Look into your own life and develop your roles and responsibilities list. I have twenty-two roles and areas to cover in my life annually for now, and I have to plan and set goals to have all round success in all the areas. Nobody succeeds by accidents. When a goal matters enough to you, you will find a way to accomplish what may at first seem impossible. In life, there are those who SEE opportunities and there are those who SEIZE opportunities. Goal-setting for different roles helps you seize the opportunity to have multiple success stories.

GOAL ANALYSIS

Goals are not wishes or wishful thinking, and goals don't fulfil themselves. There are two ways to analyse goals and be effective in your goal-setting.

1. The ABC strategy
2. The SMART strategy

Strategy One

- A - Achievable
- B - Believable
- C - Concrete

The ABC strategy means your goal must be achievable, believable and concrete.

To set a goal to be pregnant and become a mother all within five months is not achievable and not believable. Your goals must be something that can be realistically achieved, and must be believable by you and also by others involved in the achievement of the goal. It must also be concrete and not a-pie-in-the-sky kind of goal. To say you will get married soon is not

a concrete goal. It needs to have a timeline to make it concrete.

Strategy Two

S - Specific

M - Measureable

A - Achievable

R - Realistic

T - Time bound

The SMART strategy covers for the ABC and more. It means your goals should be specific. I want to make more money is not specific; you need to state how much. I want to be rich is not measurable; you need to state how, and what will constitute the riches for it to be measurable.

It has to be achievable and not a baby in 5 months goal. It has to be realistic and not "I want to be the president of America" and you are not an American citizen. It has to be time-bound and not an "I will make it soon" kind of goal. How soon is the soon, and how do you define the soon? When your goal is SMART and as simple as ABC, then it becomes an effective goal and success is certain.

"I have learned one thing during my time on the soccer fields; it is amazing how fast you can run and the things you can do when you have a goal in mind, and it applies to the rest of my life too." - Jeremy Morin

HOW TO SET AND ACHIEVE GOALS

1. WRITE IT

To set and achieve your goals, you need to write it down,

because an unwritten goal is an unserious goal. When you think it, it is a wish, but when you write it, it becomes a goal. Like I said in the last chapter, you need to have tools of organization easily accessible with you, i.e. diary, planner, journal, pen etc.

2. PLANIT

Goals don't fulfill themselves, so you need to have strategies in place to achieve your goals.

- ☉ Have a plan on how to achieve your goal.
- ☉ Have strategies and action steps on how to achieve the plan.

If you just develop a plan without strategies and action steps, it will remain a plan on paper and not a result in reality.

3. PURSUE IT

One thousand good intentions are not as powerful as one action, so you need to give attention to your intentions and act. Goals will never be achieved without a corresponding action.

"I plan to"

"I hope to"

"I intend to" etc.

This will remain a plan, a hope and an intention until you add action to it. Pursuit is the proof of desire, so pursue your desired goal with action.

4. ACHIEVE IT

Don't pursue your goals for pursuing sake without any intention to achieve it. You will be amazed to realize that there are people who do things just to be on record that they put in some efforts and not because they are committed to achieving any meaningful result. Life is too short to spend it experimenting.

5. MAINTAIN IT

To obtain or achieve something you set out for is good, but to sustain and maintain it is another. To win a trophy or medal once is good, but to win it over and over again and maintain the lead is of greater honour. Don't achieve to lose, but achieve to maintain.

6. GROW IT

If you run a hundred metres for a minute, it is something but to run it for 15 seconds is something else; to do it in 7 seconds is mind-blowing. You need to grow in your goal-setting and expand your territory as you grow. Think big and don't settle for less.

7. SHARE IT

Life is not all about you, but about the impact you make in your generation. Success and achievements in life are all meant to be shared. As you achieve your different life goals, share with others and give back because true fulfillment comes through sharing and becoming significant.

See you at the top!





DECISION MAKING 101



"99% of failures come from people who have the habit of making excuses."

A landscape gardener ran a business that had been in the family for two or three generations. The staff were happy, and customers loved to visit the store, or to have the staff work on their gardens or make deliveries—anything from bedding plants to ride-on mowers. For as long as anyone could remember, the current owner and previous generations of owners were extremely positive happy people.

Most folk assumed it was because they ran a successful business.

In fact it was the other way around...

A tradition in the business was that the owner always wore a big lapel badge, saying "Business Is Great!"

The business was indeed generally great, although it went through tough times like any other. What never changed however, was the owner's attitude, and the badge saying "Business Is Great!"

Everyone who saw the badge for the first time invariably

asked, "What's so great about business?" Sometimes people would also comment that their own business was miserable, or even that they personally were miserable or stressed.

Anyhow, the Business Is Great! Badge always tended to start a conversation, which typically involved the owner talking about lots of positive aspects of business and work, for example:

- ② The pleasure of meeting and talking with different people every day.
- ② The reward that comes from helping staff take on new challenges and experiences.
- ② The fun and laughter in a relaxed and healthy work environment.
- ② The fascination in the work itself, and in the other people's works and businesses.
- ② The great feeling when you finish a job and do it to the best of your capabilities.
- ② The new things you learn every day-even without looking to do so.
- ② And the thought that everyone in business is blessed-because there are many millions of people who would swap their own situation to have the same opportunities of doing a productive meaningful job, in a civilized well-fed country, where we have no real worries.

And so the list went on. And no matter how miserable a person was, they'd usually end up feeling a lot happier after just a couple of minutes listening to all this infectious enthusiasm and positivity.

It is impossible to quantify or measure attitude like this, but to one extent or another, it's probably a self-fulfilling prophecy, on which point, if asked about the badge in a quiet moment, the business owner would confide: "The badge came first. The great business followed."

People begin to become successful the minute they decide to be. When the decision was made that business-is-great badge should be a culture, greatness was set in motion.

Shallow men believe in luck and circumstances, but strong men believe in cause and effect. The quality of your life today is a product of all the choices and decisions you have made before now, and the quality of your life tomorrow will be determined by the quality of choices and decisions you make now.

YESTERDAY'S DECISION IS TODAY'S REALITY.

TODAY'S DECISION IS TOMORROW'S REALITY.

You can determine and create your future by the choices and decisions you make today. Since your decisions eventually determines your destiny, it is very vital and wise to know how to make the right decisions in every area of life, and that is why I have included it in this module.

- Ⓔ You cannot succeed without having to make decisions.
- Ⓔ You cannot make, manage or multiply money without making decisions.
- Ⓔ You cannot become an entrepreneur or start a business without making decisions.
- Ⓔ You cannot create wealth without making decisions.
- Ⓔ You cannot make impact and be significant without

making decisions.

- £ You cannot be successful in life without making decisions.

We all make decisions daily:

- £ Decision of whether to wake up or keep sleeping.
- £ Decision of what and when to eat.
- £ Decision of whether to bath or not.
- £ Decision of what to wear or put on.
- £ Decision of where, when and how to spend the day etc.

Some decisions are easy to make because they have no major negative consequences if they are wrong. However, some decisions are major and hence require sensitivity, maturity and care because the consequence of making a mistake in them is huge and can affect our destiny.

- e.g. Where to work.
- Where to live.
- Who to marry.
- Which course to study.
- Where to worship.
- How to respond to things.
- What to accept or reject etc.

We are all servants of our choices and decisions once they are made and we have to submit to the consequences and results of our decisions whether positive or negative.

INDECISION IS ALSO A DECISION! Not deciding is a

decision. Not deciding on time is a decision and they all have consequences.

FACTORS THAT AFFECT OUR DECISION MAKING

There are many factors that have the ability to influence and affect our decision making in life, but due to space constraint, let me deal with just few of them.

1. Your Level Of Maturity

Maturity does not come with age, but it comes with the ability to handle responsibility and choose good above evil at all times. When you are matured, you make better decisions because you don't allow emotions and sentiment to cloud your sense of judgment.

2. Your Level Of Exposure

A primitive and myopic person cannot make the same quality of decision that an exposed person will make. Your level of exposure educates and stimulates your thinking, and it broadens your view and perception which invariably has a great effect on your decision making ability and the quality of your decisions.

3. Your Level Of Experience

We are all products of our past experiences, both positive and negative and these experiences have a great influence on our decision making in life. People who have had very negative experiences in life and are yet to be free from the pains, hurts, betrayals and experiences of the past tend to be very pessimistic and negative about life. They will mostly see the negatives before they see positive, if at all they do.

4. Your Mentality And Mindset

We have examined different evil philosophies earlier in this module, and if you hold onto any of such mindset, it will affect your decision making. A man that believes "whatever will be will be" will have no motivation to make any meaningful decision to make it because of his mindset. If you have a poverty mentality it will mirror and show in your decision making. If you have materialism mentality, it will show in your decision making. Your mindset matters a lot.

5. Your Upbringing And Background

"Charity begins at home" has become a popular saying globally, and only goes to show the effect of your background and upbringing on you. If you grow up in a home filled with love, care, nurture, mentoring, teaching, protection etc it will show up in your decision making. And if you grow up in a dysfunctional family filled with abuse of all kinds and was raised to feel inferior, devalued, useless etc it will affect your decision making.

6. The Environment

The environment we grow up in is one, the environment we presently live and function in is another. A lot of people have become victims of their environment and they are trapped to think like they think, do like they do and become like the environment due to the constant influence of the environment both negative and positive. I remember moving into an estate years ago before I built my own house, and the environment quickly began to influence my decisions positively because the level of comfort and class in the neighbours and neighborhood

made me realize I have a long way to go and I had to buckle up.

7. Your Association

Show me your friends and I will show you the kind of person you are, because birds of the same feather flock together. If you associate with positive people, it will rub off on you and affect your decisions; if you associate with negative people it will also rub off on you, and affect your decisions.

Who are your friends?

Who influences you?

Don't be deceived to think you can associate with negative people consistently and not be consciously or unconsciously influenced over time.

8. Your Counselors or Advisers

Every wise person should have mentors, counselors and advisers in their network that they consult before making decisions that affect different areas of their lives. "A man that ask questions never gets lost" greatly depends on the person he asked. If you ask a man who is equally lost and he wants to feign knowledge, he will direct you wrongly. The quality of your counselors and advisers therefore determine the quality of counsels or advice they will give you, because they cannot give what they don't have.

9. Your Mood And State Per Time

If you study people closely, and you really come to

understand them, you will know the timing and the way to approach them when you need them to do something. Your moods and the state of your heart, your emotion, and psychological frame of mind all affects the decision you make.

- ☉ Mood swings can become decision swings.
- ☉ Temper tantrums can become decision tantrums.
- ☉ Physical sickness can become decision sickness.

Be your best before you make decisions at all times.

10. Your Level Of Education And Knowledge Of The Area

One other factor that will affect the level and quality of decisions you make is how knowledgeable you are about the area you need to make a decision about, and also your level of education will be a major influence on your decision. An illiterate cannot make the same kind of or quality of decision like an educated person will.

Increasing your level of education and becoming knowledgeable about different areas of life will be a great asset, and leverage for you in life and in decision-making.

DECISION MAKING STRATEGIES

When faced with a problem or a challenge, you need to be very wise and strategic about the decisions you make on how to solve such problem. The difference between failure and success is doing a thing NEARLY right and a thing EXACTLY RIGHT.

"I nearly made it."

"I nearly got it."

"I nearly finished it."

Nearly is not complete, so it is vital to make right decisions at all times and not nearly make a right decision. This is important because every great leap forward you make in life comes only after you have made a clear decision of some kind.

1. Define The Problem

If you have to make a decision, the first strategic step is to define the problem by deciding the exact decision that has to be made.

2. Analyze The Problem

Now that you know what you have to decide about, the next step is, Do you have a decision, how vital will the decision be etc? Do your analysis.

3. Develop Different Alternatives

The next step is to come up with different alternative decisions that can be made because in some cases you have only two options and in others you have diverse options.

4. Evaluate The Different Options

Take time to think over the different options to know the advantages and disadvantages of each option. This evaluation will help you know which direction to tend towards for your conclusion.

5. Think Deeply On The Option

After evaluation, this is the time to pray about it, if you do

believe in prayer. If you don't, spend time in deep meditation and reflective thinking to decide which option to choose. Decisions should never be taken lightly, the stages should each be followed.

6. Choose The Option You Feel More Comfortable Or Have Peace With

If you go through step five by taking it to God in prayer, then whatever you have peace with or are led to do is what you should do, and if you decide to do meditation and reflective thinking, then, choose whatever option you are comfortable with.

7. Take Effective Action

Once a decision is arrived at using this strategy, then take action and face the consequences. In life you have to go through a process, and if you make decisions and things go wrong, just learn from it and move on.

- ☉ Not making a decision is a decision.
- ☉ Wrong decision is a decision.
- ☉ Right decision is a decision.

You may start out being undecided or making wrong decisions often, but with time, experience, maturity and learning, you come to a level where you hardly make wrong decisions.

15 LAWS OF DECISION MAKING

1. Never make a decision under pressure or when you are weak (physically, emotionally, mentally etc).
2. Never make a decision in a haste without deep thinking.

3. Never make a decision based on inadequate information.
4. Never make a decision without wise counsel.
5. Never make a decision without divine approval.
6. Never make a permanent decision based on temporary issues.
7. Never make a decision based on emotions and sentiments.
8. Never make a decision to insist on doing what others can help you do.
9. Never make a decision without considering all options and the consequences of the decision.
10. Never make a decision to go to war or a battle where there are no spoils. Don't fight if there is nothing to win, and be sure the result is worth the effort before you do.
11. Never make a decision without calculating the risks involved, because you should not allow your expectation exceed the practical potential and realities of your resources.
12. Never make a decision that ends up as a waste of time. If the return is not greater than the investment, then the endeavor is not worth your time.
13. Never refuse to make a decision you need to make when you need to make it because delay can be dangerous.
14. Never be indecisive because you are afraid of making a wrong decision. Life is a school and you learn through mistakes sometimes.
15. Never make a decision without 100% commitment to stand by your decision and its consequence.

- € Allow yourself a 10% ratio to be wrong.
- € A 50% likelihood of betrayal.
- € A 100% commitment to survive it all.

If you can really develop yourself to get it right in the decision-making aspect of your life, majority of your lifetime is already settled.

I have seen people make millions, because of their decisions.

I have seen people lose millions because of their decisions.

And I have my own story to tell too, both positive and negative.

It is my belief that everything I have included in this book and in every module is worth the sacrifice, and I really do hope that it helps you and you become a success story.

See you at the top!

WHAT IS YOUR PROBLEM?



"You cannot keep doing the same thing over and over again and yet expect a different result that is another dimension of insanity."

A very old lady looked in the mirror one morning. She had three remaining hairs on her head, and being a positive soul, she said "I think I will braid my hair today." So she braided her three hairs, and she had a great day.

Some days later, looking in the mirror one morning, preparing for her day, she saw that she had only two hairs remaining. "Hum, two hairs.... I fancy a centre parting today". She duly parted her two hairs, and as ever, she had a great day.

A week or so later, she saw that she had just one hair left on her head. "One hair huh...", she mused, "I know a pony-tail will be perfect." And again she had a great day. The next morning she looked in the mirror, she was completely bald.

"Finally bald hum", she said to herself, "How wonderful! I won't have to waste time doing my hair any more...."

This woman was definitely full of positive image and positive attitude, and that is one very wise way to always approach life

and all that life brings. It is better to always respond positively than react negatively.

What is your problem? The ability to positively handle the challenges and eventualities of life is very key for all-round success. I have decided to end this module with this so as to further make available principles, strategies, and insights that will help achieve the purpose this book is set to achieve.

A PROBLEM IS DEFINED AS ANYTHING THAT HINDERS PROGRESS OR SERVES AS OBSTACLES TO ACHIEVING SET OBJECTIVES.

Many of what people call problems in life are really not problems. It is just a function of their perception.

- ② If it is not stopping you, it is not a problem - just life.
- ② That you don't like or feel comfortable about something does not make it a problem.

FACTS ABOUT PROBLEMS

1. Problems Are Inevitable

Life is a school and problems are normal to life because they have their own purpose to fulfill, and like a song writer once wrote:

"If I had never had a problem
I will never have known that
God could solve them."

Problems are normal to life. So brace up.

2. Problems Are Solvable

Problems exist to be solved and today's problems are also tomorrow's testimony. When problems show up, don't worry, don't fret, because they will be solved, it is only a matter of time.

3. Problems Are Beneficial

Yes, you read it right. There are benefits in problems.

- ② Problems reveal your potentials.
- ② Problems motivate you.
- ② Problems educate you.

If you learn from today problems, you will conquer tomorrow ones.

DIFFERENCES TO NOTE

There are three different types of problems, and different ways to respond to each type.

1. Potential Problem

This is not yet an existing problem, but has the potential to become a problem. The way to respond to this is to take preventive action because prevention is better than cure.

2. Perceived Problem

This is not yet a problem, neither is it going to be a problem except you allow it or turn it into one, because it only exist in your mind for now. The way to respond to this is to ignore it. Even though perception is reality to you, your best option is to ignore it, or else you end up

creating a problem where there is none.

3. Real Problems

These are the real problems that require your attention and prompt action, and the best way to respond when faced with real problems is to take decisive actions.

You need courage to change what you can change.

You need grace to accept what you cannot change.

You need wisdom to know the difference.

Some people erroneously believe that if you ignore a problem, it will take care of itself but that is only true for perceived problem, because real problem won't take care of itself without decisive action on your part.

3 THINGS TO DO WITH REAL PROBLEMS

1. Take action to eliminate it.
2. Look for an alternative so you can by-pass it.
3. Face it and go through it to conquer it, or grow through it.

The three options above are very important and should be registered in you.

HOW PEOPLE RESPOND TO PROBLEMS

1. **Shock:** - This is not the right way to respond to problems because problems are normal to life and being shocked changes nothing.
2. **Ignore:** - This is also an error and a wrong way to respond, except for perceived problem which is not real problem.

3. **Focus on It:** - This is also a wrong response because you should focus on the solution, not the problem.
4. **Fear:** - If you respond to a problem with fear and worry, it does not solve the problem, it only compounds it.

HOW TO SOLVE PROBLEMS

1. **Define It:** - Find out exactly what the problem is in order to be sure it is really a problem.
2. **Describe it:** - How is it a problem and in what way does it affect you or stop you?
3. **Detach It:** - Separate yourself from the problem because you are different from the problem.
4. **Doubt It:** - Refuse to accept the problem as a controller or ruler over you.
5. **Determine The Outcome:** - Come up with alternatives to get a desired outcome and come out of the problem.
6. **Design A Solution:** - Choose one of the options you have come up with and solve the problem.
7. **Deal With It:** - Act on the solution proffered and make sure you get result.
8. **Document It:** - Testify of your victory over the problem to encourage others and to seal your victory.

In closing, please do realize that most of the time, the real problem in life is ignorance, because ignorance is darkness and

keeps you down. Learn to seek counsel and help for any area of life where you are facing a problem. Don't die in silence.

Congratulations for coming this far.

Lets' start wrapping things up as we go to the next module!



SECTION SIX

THE LEGACY MODULE



- 🕒 Retirement Planning 101
- 🕒 Strategies for Wealth Preservation
- 🕒 Journey to Significance
- 🕒 Health is Wealth
- 🕒 The Unavoidable Realities of Today
- 🕒 Windows of Opportunity
- 🕒 Books that Helped me Create Wealth
- 🕒 The Final Word



RETIREMENT PLANNING 101



"An individual who is active in higher learning, soon becomes an individual active in higher earning, because we work to learn and not just to earn."

Welcome to the legacy module as we begin to conclude this book. This section is focused on dealing with things that have to do majorly with the later part of our life; the end results of all our labours and efforts, and what we leave behind. There are three inevitables in the career or business life of everyone and nobody can escape it, you only need to be adequately prepared for it:-

RETIRE - *leave active service due to age or years of service.*

RESIGN - *leave a place of work voluntarily for many reasons.*

RETRENCHED - *sent away from a place of work due to dismissal or other reasons.*

Our focus here is the need for you to plan for your retirement which is an inevitable thing, even if you are an entrepreneur and run your own business, you still need to plan for your retirement. You cannot leave your retirement planning for others to do on your behalf without your direct involvement. Planning, preparation, maintenance culture etc are alien

cultures to many people, and when one has the "whatever will be will be" philosophy, it becomes worse.

To plan means to prepare and strategize for something in the future or towards a goal. The past is like a river flowing out of sight, and the future is like an ocean filled with opportunities and delight, and planning takes you into that desired future.

Retirement is the period or season of your life when you are out of active service. The general retirement age globally now is at age 65 or after 35 years of active service, but that is now being increased to between 65-70 in different countries and it is causing protests.

When people refuse to learn from history, history repeats itself. Looking into the history of the retirement age concept, you realize that the age 65 was originally selected as a time of retirement by the "Iron Chancellor" Otto Von Bismarck of Germany, when he introduced a social security system to appeal to the German working class and combat the power of the socialist party in Germany during the late 1800s. Somewhat cynically, Bismarck knew that the program would cost little because the average German worker never reached age 65, and many of those who did lived few years beyond that age. When the United States passed the social security law in 1935 (more than 55 years after the conservative German Chancellor introduced it in Germany), the average life expectancy in America was only 61.7 years. Of course, people who did reach 65 had a considerable number of years to live to enjoy social security benefits before. Now the story is different.

Today there is no security in social security. Many nations have billions and even trillions in unpaid pensions and pensioners and senior citizens who did not plan for their

retirement but left it for others to do now have regrets. The plan was set up with the mind that only few will reach 65 years and now with many living longer, it is a different story.

THE STAGES OF LIFE

We have looked into the stages of life earlier in this book, but let me just review it a little to fit into this context again.

Stage One:- 1-25 years = *Learning stage or morning of life*

Stage Two:- 26-50 years = *Earning stage or afternoon of life*

Stage Three:- 51-75 years = *Turning stage or evening of life*

Stage Four:- 76-100 year = *Fading/Resting Stage or night of life*

Nobody grows young, everybody grows old. So, everyone should start planning their retirement from day one when they start their first job, just like you start planning for your death from birth. Like I mentioned before in this book, I don't believe anyone should work for more than fifteen years of their life without having something in place that works to secure their future. No one will plan your future for you if you don't plan it yourself. The heights that others have reached and kept were not attained by sudden flight but they, while others slept, were toiling upward in the night. It is 3.22 am now and I have been at this desk for fourteen hours with less than one hour up to use the restroom, and have a meal, no one is here to see this but when the book is out and the rewards starts flowing in, people then see it.

The retirement stage of your life need not be a time of poverty and misery because at this stage, you are expected to have attained financial independence, and that means even if you don't work or make any extra income again, the returns from

your existing investments should take adequate care of all your needs, wants and luxuries and still not run out.

A research that has been carried out virtually everywhere in the world with the same result, regardless of location, economic climate, or political climate is the retirement research. If you randomly select one hundred (100) young men aged twenty (20) and follow them up for the next forty (40) years, till they reach age sixty (60), you will find out the following result:

- € 1% of them will have attained financial independence and be extremely rich and wealthy.
- € 4% of them will be rich and wealthy.
- € 5% of them will still be working and struggling to make ends meet.
- € 36% of them would have died.
- € 54% will be broke, poor, penniless and dependent on relatives, their children, government or charities and church welfare.

Put yourself in the picture:

- € Have you retired already? If so where do you belong in the percentile?
- € Are you yet to clock sixty or retire? How much longer do you have, and which percentile will you fall into?

None of the outcome in the research was thrust on any of them. It was a result of their choices and their planning or lack of planning. You need to have a financial plan for your retirement, and for your future because nothing just happens.

You never make it to the next level by holding on to the first, and actions stems from having dreams that are bigger than your fears. Think about the considered retirement research statistic, and really think about your life and your future. IS IT WELL?

Numbers and statistics have a way of taking a man by the hand and leading him down the path of reasoning. You need to take your future serious, stop procrastinating, and plan your retirement. It takes great courage to faithfully follow what we know is true.

SEVEN STEPS AND STRATEGIES

1. Develop Investment Mentality

We have dealt extensively with this already, you need this as step one for a successful retirement plan.

2. Choose Your Own Retirement Age

You don't have to be bound by the 65-70 years bondage cycle; you can retire young and retire rich. Decide when you want to retire and get to work. Remember what we treated under the pathway to wealth chapter.

Financial planning steps

- Ascertain your location
- Determine your destination
- Choose your vehicle

You need to do that again for your retirement planning.

3. Identify Your Future Needs

If you have chosen your retirement age, then identify how

much you will need then to sustain yourself and take care of all your needs. When doing this, you should consider inflation, your possible health needs, dependents that will rely on you etc.

4. Choose The Right Vehicle And Use Multiple Streams

If you have ascertained your location and determined your destination by identifying how much you will need to retire and after retirement, then the next step is to choose which vehicle or vehicles you will use to achieve your goals. We have examined all kinds of vehicles in the module on wealth creation, and have also dealt with multiple streams, so you know what to do.

5. Start Early

"Early to bed, early to rise, makes a man healthy, wealthy and wise" is the lyrics of a nursery rhyme we used to sing when I was at nursery school, and it has stuck with me because it is deep and very meaningful. To succeed at retirement planning with ease, start early.

Like I said earlier, you should start planning for your retirement the very day you start working. Once you commence your first job, decide your retirement plan and put an exit strategy in place to keep you focused or else, you get stuck and trapped in the rat race cycle.

6. Join The New Retirement

The new retirement is the trend of the 21st century, and not the 65-70 years old retirement trap. In the new retirement, you use financial intelligence, investment mentality, multiple streams etc to create huge wealth as

fast as possible, and lock it down into cash flow for life. This helps you retire young and retire rich:

Imagine using wealth creation principle to create wealth so that by age forty you already have let's say 100 houses debt-free worth over fifteen million dollars, and you have a monthly cash flow of seventy thousand averagely. Can't you retire at forty? Did I hear you say it's impossible or difficult? May be that mindset is your problem. It is POSSIBLE, POSSIBLE, POSSIBLE. In the last few years alone, houses that used to sell for over one hundred thousand dollars per house now go for as low as ten thousand at auction due to the housing crises. Can you see the opportunity?

Real estate, businesses, intellectual property etc have helped create great wealth that can make you retire young and retire rich, which is the new retirement. Starting your own business, growing it, and taking it public, is another formula that the new retirees have used, and it is working for many.

7. Write Your Will

Writing your will is part of planning for your retirement because it helps you plan your legacy. Many have labored for life and died without a will only to have things fizzle away by crises. You came into this world empty, and it is certain you are leaving with nothing. Writing a will does not mean you are going to die soon; it is just you applying wisdom to plan your future and your legacy.

Once you die, you lose control without a will, and who gets what will be determined by others or the state

because you have no will. Who is your next of kin? You have to settle this now. A lot of people are married and still have their siblings or friends on vital forms as next of kin without changing it, only to die, and getting access to their benefits becomes a problem for their spouses and children.

WHY WRITE A WILL?

1. Because you are not a fool;
2. Because you love your family and want to secure them.

Anyone who has something to share should have a will in place no matter how young they are, and anyone who is forty (40) and above should have a will.

Once you hit forty (40) two things I recommend you do are,

- £ Write your will
- £ Do a general medical check-up, and start doing annual check-up from that point to stay healthy and live long.

You can always prepare your will by yourself. There are lots of software packages that can help you, but getting a lawyer to help you is your best option.

- £ Get a lawyer.
- £ Make a list of all you own.
- £ Make a list of all those to benefit from you.
- £ Let the lawyer handle things.

Retirement planning is vital- if you plan well, you will do well.



CHAPTER FORTY-FIVE

STRATEGIES FOR WEALTH PRESERVATION



"A mind once expanded by a new idea, never returns to its original dimensions."

Several men were in a golf club locker room. A mobile phone rings;

"Yes I can talk," says the man answering the call, "You're shopping are you? That's nice."

The listening men smile to each other.

"You want to order those new carpets? Okay. And they'll include the curtains for an extra five thousand?... Sure, why not?"

More smiles among the listeners.

"You want to book that week on Necker Island.... They're holding the price at twenty-two thousand?... Sounds a bargain... You want a fortnight?... If that's.... what you want honey, okay by me"

Smiles turn to expressions of mild envy.

"And you want to give the builder the go-ahead for the new conservatory? Seventy-five thousand if we say yes today? Sounds fair.... Sure, that's fine."

The listeners exchange glance of amazement.

"Okay Sugar, see you later... yes, love you too," says the man, ending the call.

He looks at the other men and says, "Whose phone is this anyway?.."

No wonder! It is not his phone. Anyone that spends money like that for real can never stay wealthy or preserve their wealth. Creating wealth is one thing, preserving it is another. I know a lot of individuals and families who used to be very rich, but today they have lost their wealth and become history because they could not preserve their wealth.

1. Realize That True Wealth Is Not Cash Based But Asset Based

Money is not wealth, but wealth includes money, riches are mostly attributed to cash, while wealth is mostly attributed to assets. You can therefore be rich (loaded with cash) and not wealthy (loaded with assets). We have earlier looked at the ingredients of true wealth in the financial intelligence module, and you should know that by now.

To preserve wealth, you must make sure you move beyond riches to wealth, and use assets to preserve your wealth. Rich people become poor when they lose their money, but wealthy people may lose their money but will still regain it through their assets. Real estate, businesses, intellectual property etc are all assets you can use to preserve your wealth.

2. Establish Multiple Streams Of Income

It comes up here again because it is important, when you

have multiple streams of income covering different sectors and kinds of streams like we have earlier seen, it helps secure your future and preserve wealth because everything cannot always go wrong at the same time.

3. Choose And Train Your Successor

Success without a successor is successful failure. What is the essence of laboring to create wealth just to lose it all once you die, or hand it over to successors who will squander it? If you have great ideas and no confidence to share them, you will not get credit for having them. So the same way you labour to create wealth, you must labour in the same way to choose, raise, train and mentor your successor whether they are your kids or not.

- ☞ Let them learn and grow through the rank both outside the company and within to gain maturity and experience.
- ☞ Give them the best education and training.
- ☞ Distribute your inheritance while you are alive if you wish to avoid conflict after you have gone.
- ☞ Hand over to them while you are still alive to mentor them. This is vital so you can help guide and mentor them, and so you can help fight their battles and help with oppositions.
- ☞ If your shoe is too big to fill with no competent successor, then take the business public and let a trust manage your estate for the next generation.
- ☞ Avoid the male/female child brouhaha when it comes to a successor. Every child is a child and can be your successor regardless of gender.

- ② Avoid the first child brouhaha; let the most competent and capable child handle things regardless of age. If your first son is an addict and a truant, will you insist on handing over things to him just because he is first son? Think!

4. Guard Your Health

Health is wealth and preserving your health will help preserve you to create wealth and preserve wealth.

- ② Take time to rest or be laid to rest.
- ② Eat well.
- ② Sleep well
- ② Take a lot of water.
- ② Eat fruits and vegetables.
- ② Exercise well etc.

Why die before your time?

I have seen people lose their health in pursuit of wealth only to now want to use the wealth to buy back their health. I have seen people lose their family in pursuit of wealth, only to now want to use money to get back their family. A very wealthy man I know never cared about his health or his family, but today he is incapacitated and his wife and children have confined him in a nursing home and travel the world on his private jets enjoying all the money the way they want. He is still alive, but his health is gone.

5. Establish A Legacy By Giving Back

What do you want to be remembered for? You have to be relevant and significance conscious because that is one way to preserve your wealth and influence your generation. All lasting wealth comes from enriching others in some way, and nobody was ever honored for what they received but for what they gave. Preservation of wealth and establishing a legacy is practised not much in words but in attitudes and in actions.

- ☪ Set up a foundation to give back.
- ☪ Establish endowments.
- ☪ Establish legacies, etc.

When you do your giving while you are still living, you will know where it is going.

6. Give God His Rightful Place

Remember the Titanic.

Remember AIG.

Remember Enron.

Remember Bernie Mac and Fannie Mae.

Remember Bernie Madoff etc.

And no matter who you are or how big you think you have become, you can sink like the Titanic, and go belly up like Enron without God. And no matter the money, riches or wealth you think you have, without God, it can disappear like a smoke and like the billions that disappeared in the Madoff scheme.

A word is enough for the wise!



JOURNEY TO SIGNIFICANCE



"You can get everything you want in life, if you just help enough other people get what they want."

A British family was on holiday in a rented motor-home in the USA. Travelling through California, they visited the Magic Mountain amusement park close by Los Angeles. Mid-afternoon, halfway through what was turning out to be a most enjoyable day at the park, Mum, Dad and the three kids came upon a particularly steep plummeting ride. In the queue, the ride attendants strongly warned everyone about the risks of losing hats, spectacles, coins and keys, etc., and these warnings were echoed by large signs around the ride. During the ride, Dad lost the keys.

Due to the fact that the motor-home was a replacement vehicle resulting from a breakdown earlier in the holiday, there were no spare keys. And there were six keys on the lost bunch: ignition, front doors, side door, fuel tank, propane tank, and storage cupboards.

The park attendants drove the family back to the motor-home, suggesting the least damaging ways to break into it. Fortunately a window had been left slightly open, enabling the middle son to be put in and to open the doors from the inside.

Inside the motor-home Mum and Dad discussed what to do. They were stranded. Middle son (all of six years old) said he'd got a key-said he'd found it-but no one was listening properly. "Perhaps it will fit, I'll get it." (The optimism of young children of course knows no bounds.) Not thinking for one second that little lad's key would fit, Dad tried it. Incredibly the key fit the ignition - and the driver's door. Middle son is a hero. It seems he'd found the key in a cupboard when packing his clothes soon after the motor-homes were swapped after the first vehicle broke down.

The next day back at the camp site, Dad called a local locksmith to see what could be done. "I might be able to make new keys from the locks, if you bring the vehicle to me," said the locksmith, so the family drove to the locksmith, whose business was in a small shopping centre in the California countryside. The locksmith looked at the motor-home, and said he'd try. "If you come back in an hour I'll know better what I can do for you." The family went to the nearby shops and a coffee bar to pass the time. Dad returned to the locksmith to see how things were going. The locksmith says he thought he could make new keys for all the locks, but it would be a long job.

In fact the job took the locksmith most of the day. The family hung around the locksmith's, visited the shops again, and generally made a day of being at the little shopping centre. While working on the locks and the keys, the locksmith talked with the family about England, about America, about the rides at Las Vegas, about motor-homes, about business, about locks, about families and kids, about lots of things. Later on in the afternoon the locksmith said that he'd nearly done, "But you have time to go get something to eat if you want. When you

come back I'll be done." So the family went to a burger bar for something to eat. An hour later, the family returned to the locksmith's shop. It was 4pm and they'd been at the shopping centre since 10.00 in the morning. When Dad entered the locksmith's shop the locksmith was smiling. He put two new gleaming bunches of keys on the counter. "Here you go-a new set of keys for all the locks, and a spare set too," said the locksmith, "And I tell you what I'm going to do..." Dad offered his credit card, gratefully. "You know, I've had such a great time with you guys today," says the locksmith, "You can have these for free."

This is a true story. It happened over ten years ago. I still tell people about it now, like I'm telling you. The company is Newhall Valencia Lock & Key, in the El Centro Shopping Center, Canyon Country, California. This little company gave me and my family an experience that transcended customer service, and I was delighted when I found their business card in my kitchen drawer the other day, because it prompted me to share this story and to properly express my thanks.

Just a final note, I'm not suggesting that great customer service is about giving your products and services away. Obviously that's not a particularly sustainable business model. What I'm saying though, is that there are times when you'll see opportunity to do something really special for a customer, or for another human being, and when you do it, the ripples of your 'good pebble' can stretch around the world, and last for years and years. So, within the boundaries of what's possible and viable for you, drop in a good pebble whenever you can and make some ripples of your own.

Years later, this story is still being told and here I am telling it here for you to also see, just because one man chose to do

something significant.

There are three levels of existence and function in life, and everyone must strive to journey to the ultimate level.

LEVEL ONE IS SURVIVAL LEVEL

LEVEL TWO IS SUCCESS LEVEL

LEVEL THREE IS SIGNIFICANCE LEVEL

At survival level, you are all about just surviving and meeting your needs, so you don't consciously pursue significance.

At the success level, you are sometimes concerned about making more, and securing what you have.

At significance level, you are more concerned about giving back and imparting your world. This level, where making a difference is your top priority is where you should journey into. It is called being significant.

The dictionary defines journey as an act of traveling from one place to another, especially if they are far apart, taking a trip or traveling is also referred to as a journey.

Significant is defined severally as:

- ① The importance of something especially when it affects the future.
- ② Large or important enough to have an effect or be noticed.
- ③ Full of meaning, special, momentous, important, highly expensive.

"The journey to significance is the act of moving from where you are now to a place or greater place of impact,

influence, and meaning to people and places.”

I can list names of all kinds of people both male and female from all over the world, and you will immediately recognize their names, and this will be so because they are significant either negatively or positively.

OSAMA and OBAMA

Even though their names sound, spell and look familiar, one is significant in the negative, and the other is significant for the positive.

Osama Bin Laden - *significant for terrorism.*

Barack Obama - *significant for being the first black President of America.*

Being significant can be a negative significance or positive, and no one should be negatively significant but we all should journey to a place of positive significance, which is the focus of this chapter. All those that are very significant in our world today or those that have passed on were not all born significant, but they journeyed to a place of significance, and you too should do the same.

☺ We are all born naked and crying.

☺ We will all die one day.

The day one is born, and the day one dies, are two significant dates in one's life, and one cannot choose those dates except you decide to commit suicide.

1912 - 2012

Date of Birth - Date of Death

What you do between these two dates determines your

significance on earth, and it is not everyone that has the opportunity to die and rise again to have a second chance for significance, and it is not everyone that has the opportunity to read their obituary and have a rethink on life. Alfred Nobel, the founder of the Nobel Prize had that opportunity. Read his story.

THE ALFRED NOBEL STORY

In 1888 Alfred's brother, Ludvig died while visiting Cannes and a French newspaper erroneously published Alfred's obituary. It condemned him for his invention of dynamite and is said to have brought about his decision to leave a better legacy after his death. The obituary stated *Le marchand de la mort est mort* ("The merchant of death is dead") and went on to say, "Dr. Alfred Nobel, who became rich by finding ways to kill more people faster than ever before, died yesterday." Alfred was disappointed with what he read and concerned with how he would be remembered. On 27 November 1895, at the Swedish-Norwegian Club in Paris, Nobel signed his last will and testament and set aside the bulk of his estate to establish the Nobel Prizes, to be awarded annually without distinction of nationality. He died of a stroke on 10 December 1896 at Sanremo, Italy. After taxes and bequests to individuals, Nobel's will gave 31,225,000 Swedish kronor (equivalent to about 1.8 billion kronor or 250 million US dollars in 2008) to fund the prizes.

The first three of these prizes are awarded for eminence in physical science, in chemistry and in medical science or physiology; the fourth is for literary work "in an ideal direction" and the fifth prize is to be given to the person or society that renders the greatest service to the cause of international fraternity, in the suppression or reduction of

standing armies, or in the establishment or furtherance of peace congresses. There is no prize awarded for mathematics, but see Abel Prize.

The formulation for the literary prize being given for a work "in an ideal direction" (*i idealisk riktning* in Swedish), is cryptic and has caused much confusion. For many years, the Swedish Academy interpreted "ideal" as "idealistic" (*idealistisk*) and used it as a reason not to give the prize to important but less Romantic authors, such as Henrik Ibsen and Leo Tolstoy. This interpretation has since been revised, and the prize has been awarded to, for example, Dario Fo and José Saramago, who do not belong to the camp of literary idealism.

There was room for interpretation by the bodies he had named for deciding on the physical sciences and chemistry prizes, given that he had not consulted them before making the will. In his one-page testament, he stipulated that the money go to discoveries or inventions in the physical sciences and to discoveries or improvements in chemistry. He had opened the door to technological awards, but had not left instructions on how to deal with the distinction between science and technology. Since the deciding bodies he had chosen were more concerned with the former, the prizes went to scientists and not to engineers, technicians or other inventors.

In 2001, Alfred Nobel's great-grandnephew, Peter Nobel (b. 1931), asked the Bank of Sweden to differentiate its award to economists given "in Alfred Nobel's memory" from the five other awards. This has caused much controversy whether the Bank of Sweden Prize in Economic Sciences in Memory of Alfred Nobel is actually a "Nobel Prize"

Today we all hear of the Nobel prizes but that one single event

in his life is what changed him. WHAT DO YOU WANT TO BE REMEMBERED FOR?

You cannot determine where or how you are born, but you can determine how you die - significant or not.

What stops a lot of people from becoming significant is more internal than external:

Their beliefs and mindset:

- ☹ What difference can I make?
- ☹ I don't have what it takes.
- ☹ Who cares what I do or become?
- ☹ It is not easy.
- ☹ I just want to survive.

Many close the door of greatness against themselves due to these negative mindset and evil philosophies like we examined earlier. No matter who or where you are, you can make a difference and be significant at your level, no matter how small.

THIS LITTLE LIGHT OF MINE, I AM GOING TO LET IT SHINE! True change comes from within. Like Alfred Nobel; you need to have a change of heart, change of mind, change of anything that needs changing so as to journey to significance.

BLACK BOY STORY

Once there was a small black boy. Everybody would tease him for his black colour. Even his mother also would curse her fate that she had so ugly looking child. Due to all this, he used to feel very sad, disappointed and lifeless.

One fine day he was standing by his window looking at other children playing in the ground. Then he saw a balloon seller on a street corner. His eyes sparkled as he gazed at all the different coloured balloons—red, blue, white, green, yellow. The colourful balloons in the sky fascinated him so much that he rushed down the ground and stood near the balloon seller for hours.

The old man selling the balloons saw the boy hesitated, and then gathered his courage and approached. "Tell me mister;" said the boy, "Do the black balloons fly as high as the others?" The old man felt a tear forming in his eye. He picked the boy up, sat him on his knee and said, "Look."

He let go of all the balloons. They drifted up in a cluster, higher and higher into the blue sky, until they were so high they disappeared. "Did you see that?" the balloon seller asked.

"Yes," said the boy. "Did the black balloons fly as high as the others?"

"Yes, Mister, they did."

"You see my boy, the balloons are like people. The important thing isn't their colour, or what they look like on the outside. Rather, the important thing is what's inside. And what's inside you makes all the difference in life." Realizing that it is the content and not the container that mattered most, the boy rose above limitations and became a great man.

Remember the five irrefutable facts of life? If it is going to be, it is up to you because nothing just happens. It is your content and not your colour that makes you significant in life. If you activate a significance mindset and allow being significant to shape what you do, you can recreate your world. Ignore

people who tell you "you can't" or try to discourage you, because failure, rejection, discouragement etc, are all steps on the way to success and significance. I don't think much of a man who is not wiser today than he was yesterday, so let all that this book has revealed become an ignition and motivation for you to become significant. Give a man a fish, you feed him for a day, teach a man to fish and you feed him for life. This book is aimed at teaching you to fish.

The Bumble Bee's ability to fly is still an unsolved mystery among scientist because based on it size and make-up, it should never fly, but that is life. Your ability to achieve anything is not dependent on people but on you. The bumble bee is not aware of the Scientist and "Expert" opinion, so it flies. I guess the day the bumble bee can hear them, they will sow seeds of doubt in it and it will be limited.

BUMBLE BEE STORY

A well-known myth says that scientists once proved that bumblebees should not be able to fly. The myth started from an over-simplified calculation on a napkin at a dinner party. But even detailed models of the flight of the bumblebee are limited because they are based largely on the motion of tethered bumblebees, which behave differently. Now Lijang Zeng of Tsinghua University in China and colleagues have devised a laser system that accurately measures the key parameter in the flight of any insect - its 'body vector' (Lijang Zeng *et al* 2001 *Meas. Sci. Technol.* 12 1886).

The apocryphal story about bees not being able to fly arose because the roughness and flexibility of their wings was neglected in a quick calculation. The wings of a bumblebee bend to create vortices that provide lift on both the upward

and downward strokes, and a full analysis of the bee's flight involves many factors: wing angle, wing deformation, aerodynamic and inertial forces on the wing, and so on. All of these parameters are expressed in terms of 'body vector' - that is, the exact orientation of the insect's body.

Existing methods for measuring the body vectors of insects in free flight assume that the wings act symmetrically, but this only happens if the insect is flying in a straight line. To measure body vector more accurately, Zeng and colleagues developed technique that accounts for more realistic curved flight paths.

The team glued a sliver of glass weighing just 0.8 milligrams to the top of a bumblebee's body, between its wings. The bumblebee was then allowed to fly freely inside a small clear box, illuminated from above by an array of 49 lasers. As the bumblebee changed direction and orientation, the laser beams bounced off the glass onto a trapezoidal screen suspended above the box.

Synchronized cameras above and at the side of the box monitored the position of the bumblebee and this allowed the team to calculate the angle of reflection of the laser light and then the body vector. Coupled with velocity and acceleration data provided by the cameras, the technique should allow biologists to model insect flight much more precisely. Using the new method, Zeng's team found that the bumblebee's body vector varied considerably, even as it flew in their small experimental chamber.

When you go against the norm, you become exceptional
and hence become significant.

THE NEW BREED CREED

I am a new breed.

A new breed without greed.

I am being Raised, Empowered and Released.

I am a world changer and a history maker.

I am a new breed.

The media world is waiting.

The entertainment world is waiting.

The sport world is waiting.

The political world is waiting.

The world of education is waiting.

The financial sector is waiting.

The social and spiritual worlds are waiting.

The world of science and technology are waiting.

I am a new breed and am ready to show up.

I am a new breed.

I make positive impact wherever I go.

I am a role model at all times.

I am a solution and not a problem.

I am the best in all I do.

I do the right things at all times.

I have great value for time.

I care for and respect people.

I am establishing a positive legacy.

I am a person of honour and integrity.

I make my family and nation proud.

I am a new breed without greed.

We are the new breed.

We are without greed.

All the spheres of human endeavor are waiting for us.

So help me God.

*"Effective people are not problem - minded;
they are opportunity - minded, they feed*





CHAPTER FORTY-SEVEN

HEALTH IS WEALTH



opportunities and starve problems."

A school head was alerted by the caretaker to a persistent problem in the girls' lavatories: some of the girl students were leaving lipstick kisses on the mirrors. The caretaker had left notices on the toilet walls asking for the practice to cease, but to no avail: Every evening the caretaker would wipe away the kisses, and the next day lots more kisses would be planted on the mirror. It had become a bit of a game. The head teacher usually took a creative approach to problem solving, and so the next day she asked a few girl representatives from each class to meet with her in the lavatory.

"Thank you for coming," said the head, "You will see there are several lipstick kisses in the mirrors in this washroom.."

Some of the girls grinned at each other.

"As you will understand, modern lipstick is cleverly designed to stay on the lips, and so the lipstick is not easy at all to clean from the mirrors. We have therefore had to develop a special cleaning regime, and my hope is that when you see the effort involved you will help spread the word that we'd all be better off if those responsible for the kisses use tissue paper instead of the mirrors in future.."

At this point the caretaker stepped forward with a sponge

At this point the caretaker stepped forward with a sponge squeegee, which he took into one of the toilet cubicles, dipped into the toilet bowl, and then used to clean one of the lipstick-covered mirrors.

The caretaker smiled. The girls departed. And there were no more lipstick kisses on the mirrors.

Wow, who will like to taste or drink toilet water? Even though the girls were naughty, they still cared about their health enough to stop when the news spread.

I have spoken on health matters severally at different point in this book and just felt I should dedicate a whole chapter to it alone to really drive home the importance of being healthy and health conscious.

- ☺ You need good health to make money.
- ☺ You need good health to manage money.
- ☺ You need good health to multiply money.
- ☺ You need good health to succeed at entrepreneurship.
- ☺ You need good health to enjoy the money.
- ☺ You need good health to become significant etc.

Bad health and sickness can wipe you out financially. I have seen people sell houses just to pay for a kidney they needed, I have seen people go bankrupt nursing a sickness that refused to go; and I know of people that spend a huge amount of money annually just to stay alive. Don't be a victim.

- ☺ Rest well.
- ☺ Sleep well.
- ☺ Eat well.
- ☺ Take lots of water.
- ☺ Take lots of fruits.

- ① Exercise regularly.
- ② Be very health conscious.

I am not a health expert, so I may not go deep into health issues, but please take your health serious because if you get all the money in this world and end up with bad health, you may end up losing all the money trying to get your health back and that will be bad.

BODILY EXERCISE PROFITS YOU

Walking, jogging, running, cycling, house chores, workout, skipping, aerobics, recreation, sports etc, are all different forms and degree of exercises you can explore, and all you need is to make sure:

- ① You do it frequently (FREQUENCY).
- ② You do it with great intensity (INTENSITY).
- ③ You do it for a good duration of time and not just few minutes (DURATION).
- ④ You do it continually as a lifestyle and a culture (CONSISTENCY).

When your exercising has frequency, intensity, duration and continuity, there are benefits.

1. It shapes you.
2. It strengthens you.
3. It removes bad fat.
4. It helps you grow and glow.
5. It helps improves stamina.
6. It improves endurance.
7. It reduces anxiety and depression.
8. It improves immunity.

10. It balances your hormones.

FRUITS AND THEIR BENEFITS

Please let this table guide your consumption

MEDICAL CHECK-UP

Apples	Protects your heart	prevents constipation	Blocks diarrhea	Improves lung capacity	Cushions joints
Apricots	Combats cancer	Controls blood pressure	Saves your eyesight	Shields against Alzheimer's	Slows aging process
Artichokes	Aids digestion	Lowers cholesterol	Protects your heart	Stabilizes blood sugar	Guards against liver disease
Avocados	Battles diabetes	Lowers cholesterol	Helps stop strokes	Controls blood pressure	Smooths skin
Bananas	Protects your heart	Quiets a cough	Strengthens bones	Controls blood pressure	Blocks diarrhea
Beans	Prevents constipation	Helps hemorrhoids	Lowers cholesterol	Combats cancer	Stabilizes blood sugar
Beets	Controls blood pressure	Combats cancer	Strengthens bones	Protects your heart	Aids weight loss
Blueberries	Combats cancer	Protects your heart	Stabilizes blood sugar	Boosts memory	Prevents constipation
Broccoli	Strengthens bones	Saves eyesight	Combats cancer	Protects your heart	Controls blood pressure
Cabbage	Combats cancer	Prevents constipation	Promotes weight loss	Protects your heart	Helps hemorrhoids
Cabbage	Combats cancer	Prevents constipation	Promotes weight loss	Protects your heart	Helps hemorrhoids
Cantaloupe	Saves eyesight	Controls blood pressure	Lowers cholesterol	Combats cancer	Supports immune system
Carrots	Saves eyesight	Protects your heart	Prevents constipation	Combats cancer	Promotes weight loss
Cauliflower	Protects against Prostate Cancer	Combats Breast Cancer	Strengthens bones	Banishes bruises	Guards against heart disease

Cherries	Protects your heart	Combats Cancer	Ends insomnia	Slows aging process	Shields against Alzheimer's
Chestnuts	Promotes weight loss	Protects your heart	Lowers cholesterol	Combats Cancer	Controls blood pressure
Chili peppers	Aids digestion	Soothes sore throat	Clears sinuses	Combats Cancer	Boosts immune system
Figs	Promotes weight loss	Helps stop strokes	Lowers cholesterol	Combats Cancer	Controls blood pressure
Fish	Protects your heart	Boosts memory	Protects your heart	Combats Cancer	Supports immune system
Fish	Protects your heart	Boosts memory	Protects your heart	Combats Cancer	Supports immune system
Flax	Aids digestion	Battles diabetes	Protects your heart	Improves mental health	Boosts immune system
Garlic	Lowers cholesterol	Controls blood pressure	Combats cancer	Kills bacteria	Fights fungus
Grapefruit	Protects against heart attacks	Promotes Weight loss	Helps stop strokes	Combats Prostate Cancer	Lowers cholesterol
Grapes	saves eyesight	Conquers kidney stones	Combats cancer	Enhances blood flow	Protects your heart
Grapes	saves eyesight	Conquers kidney stones	Combats cancer	Enhances blood flow	Protects your heart
Green tea	Combats cancer	Protects your heart	Helps stop strokes	Promotes Weight loss	Kills bacteria
Honey	Heals wounds	Aids digestion	Guards against ulcers	Increases energy	Fights allergies
Lemons	Combats cancer	Protects your heart	Controls blood pressure	Smooths skin	Stops scurvy
Limes	Combats cancer	Protects your heart	Controls blood pressure	Smooths skin	Stops scurvy

Mangoes	Combats cancer	Boosts memory	Regulates thyroid	aids digestion	Shields against Alzheimer's
Mushrooms	Controls blood pressure	Lowers cholesterol	Kills bacteria	Combats cancer	Strengthens bones
Onion	Lowers cholesterol	Combats cancer	Battles diabetes	prevents constipation	Smooths skin
Olive oil	Protects your heart	Promotes Weight loss	Combats cancer	Battles diabetes	Smooths skin
Onions	Reduce risk of heart attack	Combats cancer	Kills bacteria	Lowers cholesterol	Fights fungus
Oranges	Supports immune system	Combats cancer	Protects your heart	Straightens respiration	
Peaches	prevents constipation	Combats cancer	Helps stop strokes	aids digestion	Helps hemorrhoids
Peanuts	Protects against heart disease	Promotes Weight loss	Combats Prostate Cancer	Lowers cholesterol	Aggravates Diverticulitis
Pineapple	Strengthens bones	Relieves colds	Aids digestion	Dissolves wax	Blocks diarrhea
Pears	Slows aging process	prevents constipation	boosts memory	Lowers cholesterol	Protects against heart disease
Rice	Protects your heart	Battles diabetes	Conquers kidney stones	Combats cancer	Helps stop strokes
Strawberries	Combats cancer	Protects your heart	boosts memory	Calms stress	
Sweet potatoes	Saves your eyesight	Lifts mood	Combats cancer	Strengthens bones	
Tomatoes	Protects prostate	Combats cancer	Lowers cholesterol	Protects your heart	
Walnuts	Lowers cholesterol	Combats cancer	boosts memory	Lifts mood	Protects against heart disease
Water	Promotes Weight loss	Combats cancer	Conquers kidney stones	Smooths skin	

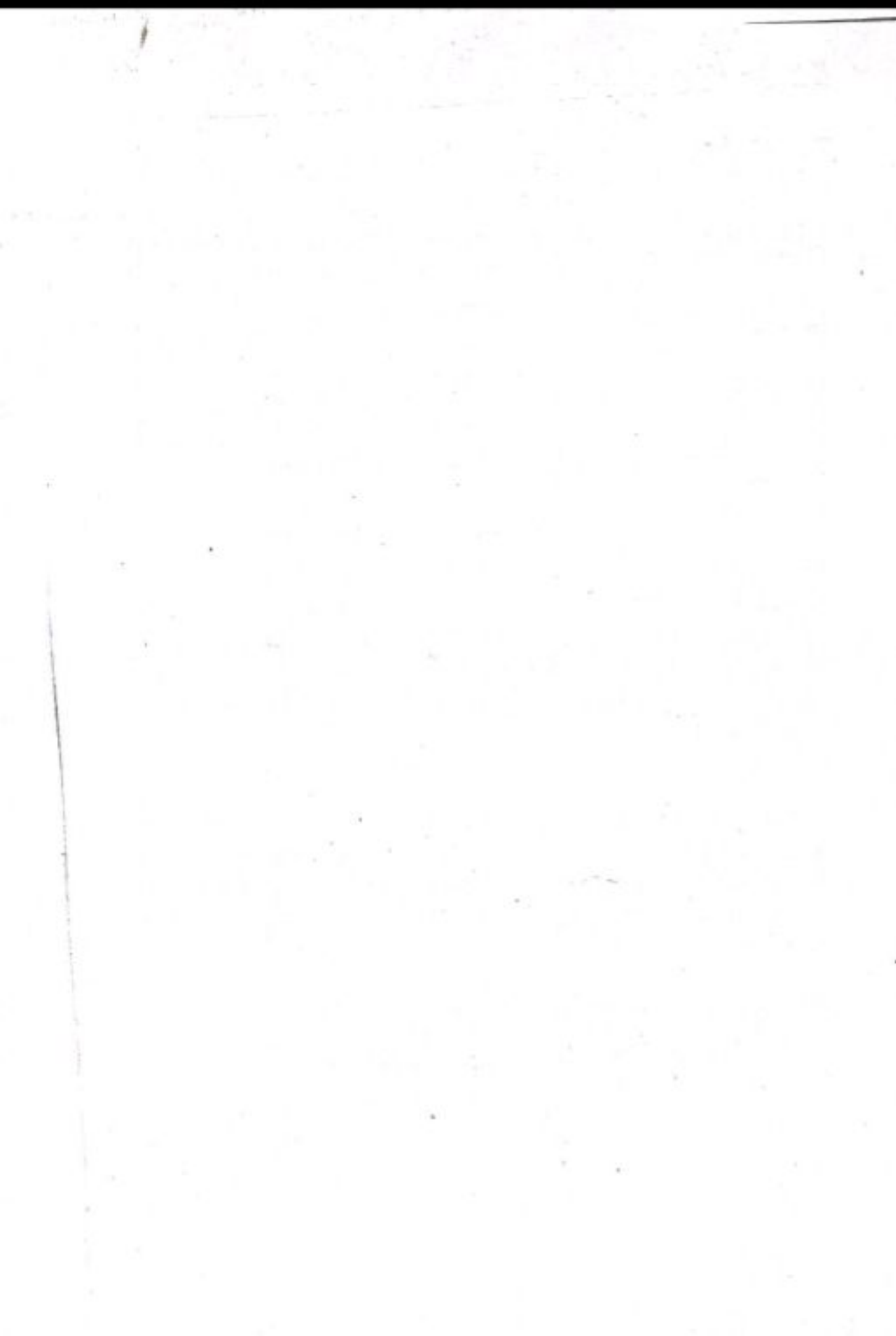
Watermelon	Protects prostate	Promotes Weight loss	Lowers cholesterol	Helps stop strokes	Controls blood pressure
Wheat germ	Combats Colon Cancer	prevents constipation	Lowers cholesterol	Helps stop strokes	improves digestion
Wheat bran	Combats Colon Cancer	prevents constipation	Lowers cholesterol	Helps stop strokes	improves digestion
Yogurt	Guards against ulcers	Strengthens bones	Lowers cholesterol	Supports immune system	Aids digestion

Prevention is better than cure, and nobody needs to die before their time. I want to once again advise that a regular medical check-up become part of your culture and lifestyle, especially if you are forty and above. You don't have to be sick to see a doctor. You can schedule an appointment with a doctor just for regular check-up.

There have been cases of people that should have died but a regular check-up saved them because a danger was discovered before it became life threatening. Don't joke with any sign or symptom you feel and don't understand, because in my years of leading people, I have seen people die that needed not to die.

May you live long and live healthy!

"People don't care how much you know, until



THE UNAVOIDABLE REALITIES OF TODAY



"People don't care how much you know, until they know how much you care, so don't tell me how good you are, show me!"

Our world today is a different world from those of our grandparents, and there are many unavoidable realities in this 21st century world of information and technology. I remember the turn of this century in 1998-1999, the millennium bug and Y2K buzz was all over the world, and people had all kinds of speculation about this century. Twelve years later, we have seen great, tremendous, and amazing things become part of our world.

Our unavoidable realities include but not limited to:

- Ⓔ Need for a mentality/paradigm shift.
- Ⓔ The reality of globalization.
- Ⓔ The need for networking.
- Ⓔ The need for strategic positioning.
- Ⓔ The need for wisdom and excellence.
- Ⓔ The need for creativity and innovation.
- Ⓔ The New media reality.
- Ⓔ The new trends as earlier discussed etc.

continually grow and change because they are our personal capital in today's world.

One unavoidable reality I want to deal with in the chapter as we start bringing this module and this book to a close is the need for you to:

- Give back to your world as an individual or company, and becoming responsible and significant.

People don't care how much you know, until they know how much you care and saying you are a good person or company is not good enough, you must show it. Giving back helps you to become fulfilled too because the degree with which you are helpful to others and give back is the degree to which you will be fulfilled. Money does not bring fulfillment!

You must have a generous spirit and be a giver because **"Givers Never Lack"**.

Give your time.

Give your talent.

Give your treasure.

At the airport after a tiring business trip, a lady's return flight was delayed. She went to the airport shop, bought a book, a coffee and a small packet containing five ginger nut biscuits. The airport was crowded and she found a seat in the lounge, next to a stranger. After a few minutes' reading, she became absorbed in her book. She took a biscuit from the packet and began to drink her coffee.

To her great surprise, the stranger in the next seat calmly took

one of the biscuits and ate it. Stunned, she couldn't bring herself to say anything, nor even to look at the stranger. Nervously she continued reading. After a few minutes, she slowly picked up and ate the third biscuit. Incredibly, the stranger took the fourth ginger nut and ate it. Then to the woman's amazement; he picked up the packet and offered her the last biscuit. This being too much to tolerate, the lady angrily picked up her belongings, gave the stranger an indignant scowl and marched off to the boarding gate, where her flight was now ready. Flustered and enraged, she reached inside her bag for her boarding ticket, and found her unopened packet of ginger nuts.

The stranger was not wrong after all, but was a man with a generous heart who must have settled that giving is living. You or your company should always think of ways to give back because it is an unavoidable reality of today's world.

THE MILLENIUM DEVELOPMENT GOAL (MDGs)

In September of year 2000 as the world entered a new millennium, The United Nations headquarter in New York played host to a unique gathering where the world agreed to focus on eight key areas for the first 15 years of this millennium. Known as the Millennium Development Goals (MDGs), this eight-point agenda is expected to be fulfilled by 2015. With just few years to go, the journey is still very far. My foundation and I have joined the world in doing our part to help make the world a better place. Will you join the crusade?

UNDERSTANDING THE MDGs

- 1. Eradicate Extreme Poverty And Hunger.**

Living below 2 dollars a day is the UN definition of poverty, while living below 1 dollar a day is known as extreme poverty which is the level a great percentage of people operate in, especially in Africa.

2. Achieve Universal Primary Education.

Every citizen of the world has a right to basic primary education and millions of people have been deprived of this in different nations of the world.

3. Promote Gender Equality And Empower Women.

The gender discrimination in different nations and various sectors of human existence is no doubt an unwelcome development that needs urgent attention. We all have a part to play and should do.

4. Reduce Child Mortality.

The statistics of still births, infant and child mortality is so high that it brings tears to one's eyes. It is amazing how poor the medical facilities are in so many parts of the world even in the midst of plenty due to corruption and lack of good leadership.

5. Improve Maternal Health.

Many women die at childbirth in hospitals all over the world, and many survive childbirth but end up with diverse health problems. People's health and life need not be jeopardized as it is in today's world, and things must change.

6. Combating HIV/AIDS, Malaria And Other Diseases.

Incurable diseases have taken a central stage in many

lives today, and billions of dollars have been spent and are still being spent on finding a cure. Except the cure comes, millions will still face avoidable death.

7. Ensure Environmental Sustainability

The global warming debate is an ongoing conflict in today's world; deforestation, gas flaring, and pollution in water bodies etc. need urgent attention.

8. Develop Global Partnership for Development.

Networking and mergers are no doubt the way forward in today's world, and forging profitable and strong partnership in combating problems is a good agenda. It's been over eleven years now, and even though a lot has been done, a lot still needs to be done and the time is short.

Will the MDGs be achieved by 2015?

That is a big question and we all have a part to play in making our world a better place.

In which of these eight areas can you or your organization come in and give back? Corporate social responsibility is no more just an option in today's world, it is an unavoidable reality and a trend to flow with, because it is a practice that leads to significance, and that is what having money is all about.

Be generous with your products, services and profits. John D. Rockefeller, the standard oil founder who died in 1937 was one of the world's richest business barons. In his lifetime, he gave away today's equivalent of \$5 billion. He told his own story this way: "I had to begin work as a small boy to support my mother. My first wages amounted to \$1.50 per week. The first

week after I went to work I took the \$1.50 home to my mother. She held it in her lap and explained to me that she would be happy if I would give a tenth of it to the Lord. I did, and from that week until this day, I have tithed every dollar God has entrusted to me. And I want to say that if I had not tithed the first dollar I made, I would not have tithed the first million I made".

Dear reader, being generous is the hallmark of people who live successful lives and who operate business with soul. If your exclusive reason for operating your business is personal gain, you will find yourself empty because you are shallow. Some of the greatest joys of becoming successful are associated with acts of generosity to your team, your customers, your staff and your community.

As a Christian, I believe in tithing and giving and I have done that with results for over two decades now and I am fulfilled. My business and I give back in many ways because we believe in this as a corporate culture.

- ☉ Daily broadcast to help educate people.
- ☉ Free monthly seminar "School of Money".
- ☉ A free weekly Success, Business and Leadership School.
- ☉ A percentage of our profits, our services and our products are given out and used for worthy causes.
- ☉ Our time, talent and treasure is at work etc.

Rabbi David Lapin in his book "Thou Shall Prosper," describes the Jewish tradition of the Havdalah service. It is possibly one of the most appropriate metaphors I have seen for having a business and properly viewing prosperity. He says it this way:

"As the Sabbath ebbs away each Saturday night, Jewish families prepare for the productive work week ahead by singing the joyful Havdalah service.... The Havdalah service is recited over a cup of wine that runs over into the saucer beneath.

This overflowing cup symbolizes the intention to produce during the week ahead not only sufficient to fill one's own cup, but also an excess that will allow overflow for the benefit of others. In other words, I am obliged to first fill my cup and then continue pouring at it more, so that I will have sufficient to give away to others, thus helping to jump-start their own efforts."

I believe the lesson here is like I have said earlier in this book; we first learn to take care of our needs and responsible wants, but keep earning simply to give. This formula will make your business vastly more satisfying if you follow it.

SEED: TIME: HARVEST

The man slowly looked up. This was a woman clearly accustomed to the finer things of life. Her coat was new. She looked like she had never missed a meal in her life. His first thought was that she wanted to make fun of him, like so many others had done before.

"Leave me alone," he growled. To his amazement, the woman continued standing. She was smiling - her white teeth displayed in dazzling rows.

"Are you hungry?" she asked.

"No," he answered sarcastically. "I've just come from

dining with the president. Now go away." The woman's smile became even broader. Suddenly the man felt a gentle hand under his arm. "What are you doing, lady?" The man asked angrily. "I said you should leave me alone."

Just then a policeman came up. "Is there any problem, ma'am?" he asked. "No problem here, officer," the woman answered. "I'm just trying to get this man to his feet. Will you help me?"

The officer scratched his head. "That's old Jack. He's been a fixture around here for a couple of years. What do you want with him?"

"See that cafeteria over there?" she asked. "I'm going to get him something to eat and get him out of the cold for awhile."

"Are you crazy, lady?" the homeless man resisted. "I don't want to go in there!" Then he felt strong hands grab his other arm and lift him up. "Let me go, officer. I didn't do anything."

"This is a good deal for you, Jack," the officer answered. "Don't blow it."

Finally, with some difficulty, the woman and the police officer got Jack into the cafeteria and sat him at a table in a remote corner. It was the middle of the morning, so, most of the breakfast crowd had already left and the lunch bunch had not yet arrived.

The manager strode across the cafeteria and stood by his table. "What's going on here, officer?" he asked. "What is all this? Is this man in trouble?"

"This lady brought this man in here to be fed," the policeman answered.

"Not in here!" the manager replied angrily. "Having a person like that here is bad for business."

Old Jack smiled a toothless grin. "See, lady. I told you so.

Now if you'll let me go. I didn't want to come here in the first place."

The woman turned to the cafeteria manager and smiled.

"Sir, are you familiar with Eddy and Associates, the banking firm down the street?"

"Of course I am," the manager answered impatiently.

"They hold their weekly meetings in one of my banquet rooms."

"And do you make a goodly amount of money providing food at these weekly meetings?"

"What business is that of yours?", the man asked.

"I, sir, am Penelope Eddy, president and CEO of the company."

"Oh."

The woman smiled again. "I thought that might make a difference." She glanced at the cop who was busy stifling a giggle. "Would you like to join us in a cup of coffee and a meal, officer?"

"No thanks, ma'am," the officer replied. "I'm on duty."

"Then, perhaps, a cup of coffee to go?"

"Yes, ma'am. That would be very nice."

The cafeteria manager turned on his heel. "I'll get your coffee right away, officer."

The officer watched him walk away. "You certainly put him in his place," he said.

"That was not my intent. Believe it or not, I have a reason for all this."

She sat down at the table across from her amazed guest.

She stared at him intently. "Jack, do you remember me?"

Old Jack searched her face with his old, rheumy eyes "I think so -- I mean you do look familiar."

"I'm a little older perhaps," she said. "Maybe I've even filled out more than in my younger days when you worked here, and I came through that very door, cold and hungry."

"Ma'am?" the officer said questioningly. He couldn't believe that such a magnificently turned out woman could ever have been hungry.

"I was just out of college," the woman began. "I had come to the city looking for a job, but I couldn't find anything. Finally I was down to my last few cents and had been kicked out of my apartment. I walked the streets for days. It was February and I was cold and nearly starving. I saw this place and walked in on the off chance that I could get something to eat."

Jack lit up with a smile, "Now I remember," he said. "I was behind the serving counter. You came up and asked me if you could work for something to eat. I said that it was against company policy."

"I know," the woman continued. "Then you made me the biggest roast beef sandwich that I had ever seen, gave me a cup of coffee, and told me to go over to a corner table and enjoy it. I was afraid that you would get into trouble."

"Then, when I looked over, I saw you put the price of my food in the cash register. I knew then that everything would be all right."

"So you started your own business?" Old Jack said.

"I got a job that very afternoon. I worked my way up. Eventually, I started my own business that prospered with the help of God." She opened her purse and pulled out a business card. "When you are finished here, I want you to pay a visit to a Mr. Lyons. He's the personnel director of my company. I'll go talk to him now and I'm certain he'll find something for you to do around the office."

She smiled. "I think he might even find the funds to give you a little advance so that you can buy some clothes and get a place to live until you get on your feet. If you ever need anything, my door is always opened to you." There were tears in the old man's eyes. "How can I ever thank you?" he said.

"Don't thank me," the woman answered. "To God goes the glory. Thank Jesus. He led me to you."

Outside the cafeteria, the officer and the woman paused at the entrance before going their separate ways. "Thank you for all your help, officer," she said.

"On the contrary, Ms. Eddy," he answered. "Thank you. I saw a miracle today, something that I will never forget. And... and thank you for the coffee."

I believe you have learnt something from this story, because givers never lack and your future is in your seed.

THE OLUMIDE EMMANUEL FOUNDATION (OEF).

When I turned forty few years ago, this OEF was established to create a platform to give back in another dimension.

ERADICATING POVERTY & ESTABLISHING LEGACY
which is encapsulated in its mission statement:

"To Be An Instrument In The Hand of The Creator To Assist The World In Poverty Eradication and Establishing A Positive Legacy For Others To Follow.

To achieve this aim, we have laid forth a SEVEN POINT AGENDA which puts our goals in clear sight and position us to work in synergy as a team to leaving the world a little better than we met it, and leaving a footprint of positivity in the sands of time.

SEVEN POINT AGENDA

As we are set up to reach out to women, children and men in diverse geographical locations, cultures and ethnicity cutting across religious and socio-political barriers, we have laid out a seven point agenda serving as our operational blueprint:

1. FOOD:

Feeding The Hungry.

To achieve this, Olumide Emmanuel Foundation dedicates to agricultural and food sufficiency programmes including but not limited to:

Large scale farming;

Food Kitchens;

Food Banks;

Food packs at special seasons.

2. CLOTHING:

Clothing the Naked.

To provide clothing for the under-privileged in society, the

establishment of charity centres, and programmes with efficient monitoring systems and personnel to ensure that those who need it, get it. This is achieved through:

- Ⓔ Charity Shops
- Ⓔ Street Kids Target Programmes
- Ⓔ Widows / Widowers Outreaches
- Ⓔ The Aged Targeted Programmes

3. SHELTER:

Sheltering the Homeless.

Shelter is one of the 3 key needs of the human race but surprisingly, a huge number of individuals across the world are simply homeless as a result of diverse & complex reasons, sometimes too complex to explain. Some of these reasons are natural disasters, family breakdowns, old age, unforeseen economic occurrences, stranded travellers etc.

Olumide Emmanuel Foundation aims at helping people without homes through the provision of:

- Ⓔ Transit Hostels;
- Ⓔ Rehabilitation Centres;
- Ⓔ Rents and Renovations;
- Ⓔ Cheap and Quality Accommodation.

4. EDUCATION:

Educating The Uneducated.

Scholarships

Vocational Institutes / Skill Acquisition Centres

Library

Back to school packs (exercise books etc.)

Developing a reading culture campaign.

5. HEALTH:

Supporting the sick; Protecting/Promoting Healthy Living

Boreholes

Medical Outreaches

Awareness Campaigns

Counseling Centres

Medical bill funding

Hygiene / Essential packs at special seasons

Physically Challenged, etc.

6. ENTREPRENEURING: -

Empowering the Poor.

Trainings, Seminars and Workshops

Micro-Financing and Funding

Entrepreneurial School

Wealth creation empowerment broadcast

7. INVESTMENTS: -

Doing Business to Raise Funds for the Foundation.

Raising Partners

Investing Funds

Establish Business

Visit www.oe-foundation.org for details on how you can partner with or join us in advancing these goals.

WINDOWS OF OPPORTUNITY



"The price you fail to pay today will be paid tomorrow with interest."

Having come this far, I want to use this chapter to invite you to partake of the investment and wealth creation vehicles we have in place at our organization. This is to help give you opportunities to practise the principles you have learnt and see results from them.

1. THE FINGERPRINTS INVESTMENT CLUB.
2. THE COMMON SENSE ESTATE DEVELOPMENTS.
3. COMMON SENSE TRAINING / SEMINARS /CONSULTANCY.
4. FINGERPRINTS COOPERATIVE MULTIPURPOSE SOCIETY.
5. OTHER OPPORTUNITIES.

THE FINGERPRINTS INVESTMENT CLUB

The Fingerprints Investment Club is an initiative of the Common Sense Ltd board, a company I presently have the privilege to head as the CEO.

After many years of teaching these investment principles, we have discovered, along with other experienced and highly

versatile investors, that a lot of people need those they could trust to help them set up investment vehicles and oversee their smooth running.

The Fingerprints Investment Club is, therefore, one of our own little ways of helping people become wealthy.

It is an investment club aimed at motivating, guiding and assisting you to invest your money wisely. We call Fingerprints Investment Club "the pathway to wealth" because every club member who faithfully and consistently operates this unique investment plan will become a guaranteed millionaire at stipulated time frames as you will see from our investment chart. This is your invitation to consider becoming a Fingerprints Investment Club member, a club that will usher you into the millionaires club.

No more wasteful spending! It is time for investing.

FingerPrints Investment puts the three steps on the pathway to wealth together to help you become wealthy.

Financial Literacy: -

As a club member, you get continuous information and motivation as well as tips and opportunities through our seminars and products to help you.

Financial Planning:-

We have created a plan that will become your vehicle to wealth. You only need to join us and let's ride together. With as little as N10, 000 a month, you can become a millionaire in five years (guaranteed) because we give you a guaranteed 20% return per annum.

Financial Discipline:-

Our bylaws are structured to help you maintain the discipline required for wealth creation. Patience, consistency and

delayed gratification are essential ingredients in this discipline.

With Fingerprints Investment Club, you cannot go wrong. Don't miss this opportunity, because like I have said all through this book, no one will plan your future for you without your active involvement.

WHAT IT IS: - (F. I. C = Fingerprints Investment Club)

F.I.C is an investment vehicle that gives interested individuals the opportunity to invest a minimum of N5, 000 (five thousand naira) every month and get a fixed and guaranteed 20% return.

HOW IT WORKS: -

- ① You join the club after going through all the membership process, you decide how much you want to be investing every month, but the minimum is N5,000 and it must be monthly. Remember the compound interest element and the power of annuities.
- ② We invest the money on your behalf as we deem fit especially in intellectual property and real estate while you get a fixed and guaranteed 20% per annum.

HOW TO JOIN: -

- ① Collect an application form, fill it completely and sign the agreement.
- ② Pay a one-time membership due.
- ③ Collect your acceptance letter, code number and identity card.
- ④ Start investing your chosen amount every month.
- ⑤ Abide by the agreed by laws.

BENEFITS

- ① You invest your money and go to sleep, while your money goes to work for you.
- ② You get a guaranteed 20% return on your investment per

annum while the fund manager bears the risk.

- Ⓐ You become a millionaire with ease, and in an assured time as can be determined from the return on investment chart.
- Ⓑ You will be securing your future, and that of your family.
- Ⓒ You will be planning your retirement with ease.
- Ⓓ You can do this for your Company, self, family, child, baby or unborn child.
- Ⓔ You become an investor and not just a spender or waster.

Monthly:	5,000	6,000	7,000	10,000
Amount p.a:	60,000	72,000	84,000	120,000
Interest	20%	20%	20%	20%
Years				
1	72,000	86,400	100,800	144,000
2	158,400	190,080	221,760	316,800
3	262,080	314,496	366,912	524,160
4	384,096	463,795	541,094	772,992
5	532,915	642,954	750,113	1,071,590
6	711,498	857,945	1,000,935	1,429,909
7	925,798	1,115,934	1,301,923	1,859,890
8	1,182,958	1,425,521	1,663,108	2,375,868
9	1,491,549	1,797,025	2,096,529	2,995,042
10	1,861,859	2,242,830	2,616,635	3,738,049
11	2,306,231	2,777,796	3,240,762	4,629,660
12	2,839,477	3,419,755	3,989,715	5,699,592
13	3,479,371	4,190,107	4,888,458	6,983,510
14	4,247,246	5,114,528	5,966,949	8,524,213
15	5,168,696	6,223,833	7,261,139	10,373,055
16	6,274,435	7,555,000	8,814,167	12,591,666
17	7,601,321	9,127,000	10,677,800	15,253,999
18	9,193,585	11,069,280	12,814,160	18,448,798

19	11,104,303	13,369,536	15,477,792	22,282,558
20	13,397,164	16,129,843	18,674,150	26,883,069

Monthly:	15,000	20,000	25,000	30,000
Amount p.a:	180,000	240,000	300,000	360,000
Interest:	20%	20%	20%	20%
Years				
1	216,000	288,000	360,000	432,000
2	475,200	633,600	792,000	950,400
3	796,240	1,048,320	1,310,400	1,310,400
4	1,171,488	1,545,984	1,932,480	2,318,976
5	1,621,786	2,143,181	2,678,976	3,214,771
6	2,162,143	2,859,817	3,574,771	4,289,725
7	2,810,572	3,719,780	4,649,725	5,579,670
8	3,588,686	4,751,736	5,939,670	7,127,604
9	4,522,423	5,990,083	7,487,604	8,985,125
10	5,642,908	7,476,100	9,345,125	11,214,150
11	6,987,490	9,259,320	11,574,150	13,888,980
12	8,600,988	11,399,184	14,248,980	17,098,776
13	10,537,186	13,967,021	17,458,776	20,950,531
14	12,860,623	17,048,425	21,310,531	25,572,637
15	15,648,748	20,746,110	25,932,637	31,119,164
16	18,994,498	25,183,332	31,479,164	37,774,996
17	23,009,398	30,507,998	38,134,997	45,761,995
18	27,827,278	36,897,598	46,121,996	55,346,394
19	33,608,734	44,565,118	55,706,396	66,847,673
20	40,546,481	53,766,142	67,207,675	80,649,208

Monthly:	15,000	20,000	25,000	30,000
Amount p.a.:	180,000	240,000	300,000	360,000
Interest:	20%	20%	20%	20%
Years				
1	216,000	288,000	360,000	432,000
2	475,200	633,600	792,000	950,400
3	796,240	1,048,320	1,310,400	1,310,400
4	1,171,488	1,545,984	1,932,480	2,318,976
5	1,621,786	2,143,181	2,678,976	3,214,771
6	2,162,143	2,859,817	3,574,771	4,289,725
7	2,810,572	3,719,780	4,649,725	5,579,670
8	3,588,686	4,751,736	5,939,670	7,127,604
9	4,522,423	5,990,083	7,487,604	8,985,125
10	5,642,908	7,476,100	9,345,125	11,214,150
11	6,987,490	9,259,320	11,574,150	13,888,980
12	8,600,988	11,399,184	14,248,980	17,098,776
13	10,537,186	13,967,021	17,458,776	20,950,531
14	12,860,623	17,048,425	21,310,531	25,572,637
15	15,648,748	20,746,110	25,932,637	31,119,164
16	18,994,498	25,183,332	31,479,164	37,774,996
17	23,009,398	30,507,998	38,134,997	45,761,995
18	27,827,278	36,897,598	46,121,996	55,346,394
19	33,608,734	44,565,118	55,706,396	66,847,673
20	40,546,481	53,766,142	67,207,675	80,649,208

Monthly:	35,000	40,000	50,000	60,000
Amount p.a:	420,000	480,000	600,000	720,000
Interest:	20%	20%	20%	20%
Years				
1	504,000	576,000	720,000	864,000
2	1,108,800	1,267,200	1,584,000	1,800,000
3	1,834,560	2,096,640	2,620,800	3,144,960
4	2,705,472	3,091,968	3,864,960	4,637,952
5	3,750,566	4,286,362	5,357,952	6,429,542
6	5,004,679	5,719,634	7,149,542	8,579,450
7	6,509,615	7,439,561	9,299,450	11,159,340
8	8,315,538	9,383,473	11,879,340	14,255,208
9	10,482,646	11,836,168	14,975,208	17,970,250
10	13,083,175	14,779,401	18,690,250	22,428,300
11	16,203,810	18,311,281	23,148,300	27,777,960
12	19,948,572	22,549,537	28,497,960	34,197,552
13	24,442,286	27,635,444	34,917,552	41,901,062
14	29,834,743	33,738,533	42,621,062	51,145,275
15	36,305,692	41,062,240	51,865,274	62,238,338
16	44,070,830	49,850,688	62,958,329	75,549,996
17	53,388,996	60,396,826	76,269,995	91,523,995
18	64,570,795	73,052,191	92,243,994	110,692,794
19	77,988,954	88,238,629	111,412,793	133,415,353
20	94,090,745	106,462,355	134,415,352	161,298,424

Monthly:	70,000	80,000	90,000	100,000
Amount p.a:	840,000	960,000	1,080,000	1,200,000
Interest:	20%	20%	20%	20%
Years				
1	1,008,000	1,152,000	1,296,000	1,400,000
2	2,217,600	2,534,400	2,851,200	3,168,000
3	3,669,120	4,193,280	4,717,440	5,241,600
4	5,410,944	6,183,936	6,956,928	7,729,920
5	7,501,133	8,572,723	9,644,314	10,715,904
6	10,009,360	11,439,268	12,869,177	14,299,085
7	13,019,232	14,879,122	16,739,012	18,598,902
8	16,631,078	19,006,946	21,382,814	23,758,682
9	20,965,294	23,960,335	26,955,377	29,950,418
10	26,166,353	29,904,402	33,642,452	37,380,502
11	32,407,624	37,037,282	41,666,942	46,296,362
12	39,897,149	45,596,738	51,296,330	56,995,634
13	48,884,579	55,868,086	62,851,596	69,834,761
14	59,669,495	68,193,703	76,717,915	85,241,713
15	72,611,394	82,984,444	93,357,498	103,730,056
16	88,141,673	100,693,333	113,324,998	125,916,067
17	106,778,008	122,032,000	137,285,998	152,539,280
18	129,141,610	147,590,400	166,039,198	184,487,136
19	155,977,932	178,260,480	200,543,038	222,824,563
20	188,181,518	215,064,576	241,947,646	268,829,476

From the above chart, you see what you get for up to twenty years, if you invest from N5,000 to N100,000.

Study the chart, locate your possibility and make the move. We hope to hear from you. All our contact details are at the end of the book.

N.B. The Fingerprints Investment Club does not only operate in Nigeria, but only operates based on the currency of any nation where members come from. Contact us for details.

- ② The 20% return per annum guaranteed is only for those who operate their membership for five years and above.

1-2yrs = 10% per annum

3-4yrs = 15% per annum

5yrs & above = 20% per annum

- ② We also have the Fingerprints Premium which is for those who want to invest a lumpsum once and still get the 20% interests per annum.

COMMON SENSE ESTATE DEVELOPMENT

Apart from the F.I.C., another window of opportunity available through our platform is our estate projects. We are also into estate development and the estate project is primarily to make genuine and affordable land and houses available to interested individuals both for residential and commercial purposes. We buy large expanse of land in hectares, sell individual plots to people, and together we develop a fully functional residential estate. We sell you the land; we can build for you, manage for you, and help you build wealth through real estate. We have handled five of such estates so far, ranging from fifty acres to a two hundred acre estate. By the time you are reading this, I don't know how many we would have done. But you can call us anytime you read this and we will let you know what is on.

You can be a commission based sales agent with us and make money from our real estate projects.

If you are an investor just wanting to invest money in real estate in Nigeria, contact us, we can work together.

COMMON SENSE TRAINING / SEMINARS / CONSULTANCY

We offer Training Courses / Seminars / Consultancies covering the scope of this book and more. We do these for Churches, Organizations, Corporations, Civil Servants, Students etc. Contact us, and we can work together to make financial intelligence available. I am available to speak on any platform, and on various topics and issues.

THE FINGERPRINTS CORPORATIVE MULTIPURPOSE SOCIETY

For generations, people have created wealth through co-operatives, thrifts, contributions, networking etc. By teaming up with others, an individual is able to achieve more than they could alone.

Together Everyone Achieve More (T.E.A.M). We achieve more together than the sum total of our individual achievements. After over a decade of helping people create wealth, I have realised that bringing people into a network under an umbrella where they can be closely mentored, monitored and empowered is vital to them creating wealth. The Fingerprints Co-operative Multipurpose Society (FIC-CMS) is a platform that has been created to help you create wealth.

OUR UNIQUENESS.

- ② ACCESS TO MENTORING
- ② ACCESS TO MICRO-FINANCE

- ② ACCESS TO LOANS
- ② ACCESS TO NETWORKING
- ② ACCESS TO OPPORTUNITY

Contact us for detail.

OTHER BUSINESS OPPORTUNITIES

- ② We have over twenty books and products available till date. You can be a marketer or distributor of all our products including the present one and make good money on a part time basis. Contact us.
- ② We can open you up to a lot of business opportunities for yourself, your church, your business or your organization; in oil and gas, travel and tours, etc.

Take advantage of these windows of opportunities.

CIRCUS LESSON

If the circus is coming to town and you paint a sign saying 'Circus coming to the Fairground Saturday', that's advertising. If you put the sign on the back of an elephant and walk it into town, that's promotion. If the elephant walks through the mayor's flower bed, that's publicity. And if you get the mayor to laugh about it on the evening news, that's public relations."

If the town's citizens go to the circus, you show them the many entertainment booths, explain how much fun they'll have spending money at the booths, answer their questions and ultimately, they spends a lot of money at the circus, that's sales.





THE FINAL WORD



"It is appointed unto man once to die, but after death comes judgment. Are you set for eternity?"

Welcome to a new level of life. I have no doubt in my heart that this book has affected you positively, because I have been affected positively by the truths shared in this book. Taking time out to write this book has been a great refreshing time for me. The book is not over yet.

How Will Your Death Be Announced?

One thing that is common to all is that we are all born, and will all die one day, except you are alive in Christ at rapture. When you die, how will your death be announced? What you do with the information you have gotten from this book will determine how your death will be announced. Which of these two will it be?

With deep sorrow of heart, we regret to announce the sudden passing away or the passing away of XXXXXXXXXXXX, whose sudden demise took place on XXXXXXXXXXXX. He / she is survived by XXXXXXXXXXXX.

This kind of announcement shows a death that leaves pain and

sorrow for those left behind. Crying, wailing and anguish always characterize the burial of this kind because the dead, most likely left nothing substantial behind.

With gratitude to God for a life well spent, we announce the passing away into glory of our XXXXXXXXXXXX. May his / her gentle soul rest in perfect peace. He/she is survived by XXXXXXXXXXXX.

This kind of announcement shows a death that leaves something behind. In this kind of burial, people don't cry, wail or show anguish, they only sob, not because the dead is not missed, but it was a life well spent with great inheritance left behind for others to enjoy.

Do you want to die and leave your family and offspring in pain, or you want to exit with eternal legacies in place?

"For what shall it profit a man, if he shall gain the whole world, and lose his own soul?" -Mark 8:36

God wants you to have all the best that the world has to offer and live in stupendous wealth, but it is all expected to be on the premise that the spiritual has been put in place. To gain the whole world and lose your soul is to lose everything. You came into this world with nothing, and definitely you are going back with nothing. When you die, all your life's journey will only be characterized with a dash i.e.

MR INDIVIDUAL SOMEBODY

1950 - 2050

The day you were born will be stated, the day you die will be

stated, but every other thing equals _____. All your qualifications, achievements, investments, etc will equal dash.

The life you live now will determine what your _____ will be interpreted to mean. A life without Christ will end up in crises.

In order to find peace with God, you need to embrace God's love and receive salvation that only Jesus Christ gives. There are some basic steps you need to take that will usher you into the world of new beginnings.

1. Recognize Your Need For God.

"For all have sinned, and come short of the glory of God" - Rom 3:23

We all have need of a Savior, and in order to succeed in life, you need God.

2. Repent Of Your Sins.

"If we confess our sins, He is faithful and just to forgive us our sins, and to cleanse us from all unrighteousness." 1 John. 1:9

Sin creates a wall between man and God, which hinders God from being able to intervene on our behalf in different areas of life. However, repentance opens the door for God.

3. Believe In Jesus.

"For God so loved the world, that he gave his only begotten son, that whosoever believeth in him should not perish, but have everlasting life." - John 3:16

Jesus is God's only way to salvation and believing in what Jesus did on Calvary gives us access.

4. Receive His Salvation.

"But as many as received him, to them gave he power to become the sons of God, even to them that believe on his name"

- John 1:12

It is one thing for someone to offer you a gift; it is another thing for you to receive it. God has offered us the gift of salvation through His son Jesus, but we must receive and accept Him.

5. Confess Your Faith.

"That if thou shall confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness, and with the mouth, confession is made unto salvation"

- Romans 10:9 10.

Make a confession of what you believe and begin to walk in newness of life. Pray this prayer with faith and believe God to do His work in you as you pray.

SALVATION PRAYER

Heavenly father, I thank you for the gift of your Son Jesus! Lord I believe in my heart that You died on the cross to redeem me, and You rose again to justify me.

Come into my life, Lord Jesus and make me whole.

Cleanse me by your blood and deliver me by your power.

Let the power of the wicked fail over my life and let your Spirit take over.

Thank you for saving me. AMEN.

If you have prayed this prayer sincerely from your heart, you can write me to share your testimony and request for free literature and materials that will help you grow in God.

SHALOM!

PRAYER OF AGREEMENT

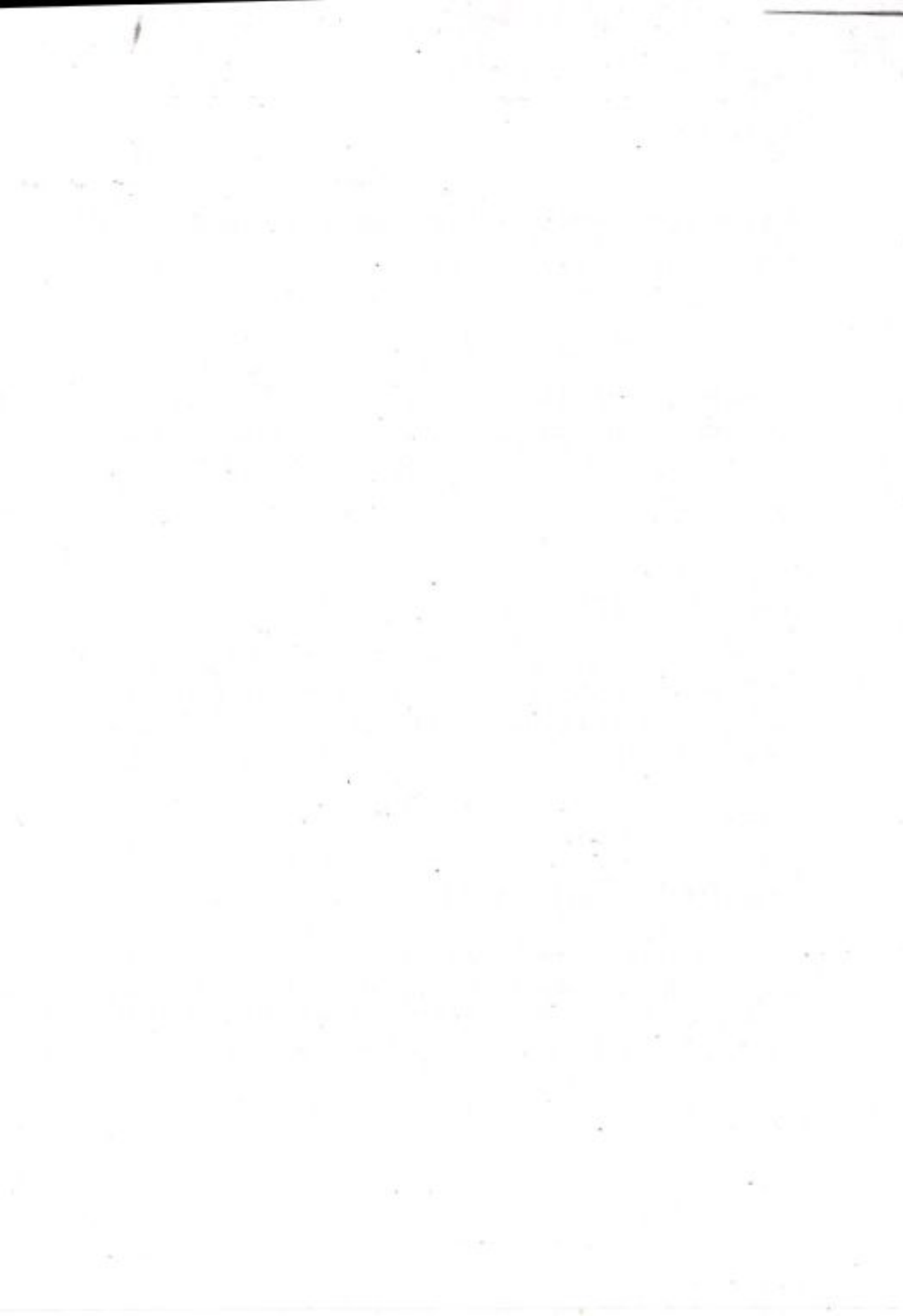
I will like to stand in agreement with you concerning any area of your life where you need God's intervention. Feel free to let me know areas where you need prayers and I will be glad to pray along with you.

SHALOM!

I WANT TO HEAR FROM YOU

If this book has affected you positively in any way, feel free to get in touch and share your feelings and testimonies. Any question you have will also be duly handled. You are special to me and hearing from you will be a thing of joy.

SHALOM!



9.	Doing Uncommon Things to Get Uncommon Result	Segun Abraham
10.	Live Long Live Healthy	Segun Abraham
11.	Fulfilling your Dreams	Segun Abraham
12.	The Girl Entrepreneur	Ibukun Awosika
13.	Living Above Fear	Lekan Adegunwa
14.	Heart of a Servant	Lekan Adegunwa
15.	Managing the non-Profit Organization	Peter F. Drucker
16.	The Responsibility Factor	Gary L. Holmgren
17.	The Responsibility Factor	Gary L. Holmgren
18.	The Seven Deadly Sins	A collection of Short stories
19.	There is a Miracle in Your House	Tommy Barnett
20.	Seven Habits of Highly Effective People	Stephen R. Covey
21.	The 8 Habit	Stephen R. Covey
22.	The 3 rd Alternative	Stephen R. Covey
23.	Get rich, Stay rich, Pass it on	Catherine S. Mc. Breen & George H. Walper Jr.
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25.	The Mis-education of the Masses	Wayne Malcolm
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29.	Passing the Baton	Leap Africa
30.	Get on Board	Leap Africa
31.	Building a Culture of Ethics	Leap Africa

32.	The Dilemmas Of Family Wealth	Judy Martel
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34.	How to Get Rich	Donald J. Trump
35.	Think Like a Billionaire	Donald J. Trump
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40.	Road to Success	Robert Heller & Tim Hindle
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50.	Parable of Dollars	Sam Adeyemi
51.	Success is Who You Are	Sam Adeyemi

52.	Success is Who You Are	Sam Adeyemi
53.	The Third Revolution	Sam Adeyemi
54.	Secrets of Self-Employment	Sarah & Paul Edwards
55.	The Power Of Positive Thinking	Norman Vincent Peale
56.	How to Get to The Top	Jeffrey J. Fox
57.	The Mafia Manager	V
58.	What They Don't Teach you at Lagos Business School	Dr. Sunny Obazu-Ojeagbase
59.	How to Make it in Nigeria	Dr. Sunny Obazu-Ojeagbase
60.	7 Strategies for Wealth and Happiness	Jim Rohn
61.	The Millionaire Mind	Thomas J. Stanley
62.	The Millionaire Next Door	Thomas J. Stanley
63.	The 80/20 Principle	Richard Koch
64.	The 80/20 Individual	Richard Koch
65.	The 360° Leadership	John Maxwell
66.	5 Levels of Leadership	John Maxwell
67.	Thinking for a Change	John Maxwell
68.	Talent is not Enough	John Maxwell
69.	All other books by John Maxwell	John Maxwell
70.	Discovering Your Potential	Myles Munroe
71.	Developing Your Potential	Myles Munroe
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74.	The Lazy Person's Guide to Investing	Paul B Farrell
75.	Investing Demystified	Paul J. Lim

76.	Entre Leadership	Dave Ramsey
77.	How to Quit your Day Job without any Regret Whatsoever	Iyabo Oyawale
78.	Top Performance	Zig Zigler
79.	Pursuing Excellence	Errol A. Williams
80.	Create Your Own Future	Brian Tracy
81.	Biblical Principles for Building a Successful Business	Frank Damazio and Rich Brett
82.	Biblical Principles for Success in Personal Finance	Frank Damazio and Rich Brett
83.	Biblical Principles for Becoming Debt free	Frank Damazio and Rich Brett
84.	Releasing Financial Provision	Frank Damazio and Rich Brett
85.	The Family Finance Handbook	Frank Damazio and Rich Brett
86.	Cracking the Millionaire Code	Mark Victor Hansen and Robert G. Allen
87.	The One Minute Millionaire	Mark Victor Hansen and Robert G. Allen
88.	Multiple Streams of Income	Robert G. Allen
89.	Creating Wealth	Robert G. Allen
90.	Money Won't Make You Rich	Sunday Adedaja
91.	Buy the Future	Mensah Otabil
92.	Pathways to Success	Mensah Otabil
93.	Leadership Handbook of Management and Administration	James D. Berkeley
94.	How to Fire Your Boss and Hire yourself	Albert O. Aina
95.	Business by the Book	Larry Burkett
96.	The Coming Wealth Transfers	Matthew Ashimolowo
97.	What's Wrong with Being Black	Matthew Ashimolowo
98.	The 10 M's of Money	Matthew Ashimolowo
99.	The Ten Commandment of Working in an Hostile Environment	T. D. Jakes
100.	Reposition Yourself	T. D. Jakes
101.	Ready Made Business Opportunity	Greg Clarke
102.	What's your Excuse?	John Foppe
103.	Ten Golden Rules for Financial Success	Gray Moore
104.	Giving	Bill Clinton
105.	The Money Class	Suze Orman
106.	The Wealth Cure	Hill Harper
107.	Nice Girls Don't Get the Corner Office	Lois P. Frankel
108.	Nice Girls Don't Get Rich	Lois P. Frankel
109.	Tough Times Never Lasts but Tough People Do	Robert Schueler
110.	A Fish out of Water	George Barna
111.	12 Stupid Mistakes People Make with Their Money	Dan Benson
112.	How to Play the Game at the Top	Fenorris Pearson
113.	Profiles of Success	Larry Buckett and Others

114.	Power Point for Success	Bob Harrison
115.	The Walmart Way	Don Soderquist
116.	Making Work Work	Julie Morgenstern
117.	Financially Secure	Deborah McNaughton
118.	Anointed for Success	Ed Silvoso
119.	How to become a CEO	Jeffrey J. Fox
120.	How to think like a CEO	D. A Benton
121.	The Future of Money	Vince Cable & Oliver Chittenden
122.	The Shift of a Lifetime	Israel Emmanuel
123.	Smart Girls think Twice	Jan Silvious
124.	Big Girls Don't Whine	Jan Silvious
125.	The Rules of Management	Richard Templar
126.	The Rules Of Work	Richard Templar
127.	The Rules Of Money	Richard Templar
128.	The Rules Of Life	Richard Templar
129.	Life after School	Dr. Chidi Okpaluba
130.	Nigerian Corporate Strategists	Mike Awoyinfa and Dingba Igwe
131.	Kotler on Marketing	Philip Kotler
132.	High Trust Selling	Todd Duncan
133.	Zigler on Selling	Zig Zigler
134.	The Psychology of Selling	Brian Tracy
135.	Smart Consulting	Mike Johnson
136.	How to Make it Big in Consulting	William Cohen
137.	Make Your Contacts Count	Anne Baber and Lynne Waymon
138.	101 Boardroom Problems and How to Solve Them	Eli Mina
139.	The very, very Rich	Steve Mariotti, & Mike Caslin
140.	Good is not Good Enough	Keith E. Wyche
141.	Millionaire Habit in 21 Days	Scot Anderson
142.	Mental Toughness for Success	I.V. Hilliard
143.	Designed for Success	Dondi Scumaci
144.	Find Your Strongest Life	Marcus Buckingham
145.	Awaken The Giant Within	Anthony Robbins
146.	Unlimited Power	Anthony Robbins
147.	Centuries of Success	William T. O'Hara
148.	Prosperity Unleashed	Charles Omole
149.	Roadmap to Success	Steve Marr
150.	Skirts in the Boardroom	Marshawn Evans
151.	Business - The Ultimate Resource	Bloomsbury
152.	Entrepreneurship, Small and Medium Enterprise	Enefiok E. Ubom

153.	Secrets to Building a Winning Business	Andrew Griffiths
154.	Planting Your Tree of Wealth	Samson Makinwa
155.	Passport to Wealth	Samson Makinwa
156.	Be Super Rich	Joe C. David
157.	Be Your Own Boss	Joe C. David
158.	Business the Richard Branson's Way	Des Deerlove
159.	How to Buy Properties Safely in Nigeria	Makanjuola Ojewunmi
160.	How to Build Your Own House	Makanjuola Ojewunmi
161.	Five Star Service, One Star Budget	Michael Heppell





SECTION SEVEN

THE BILLBOARD MODULE



[Other Books By The Author](#)

[Audio + Video CDs & DVDs](#)

[Common Sense World](#)

[SOM & SBLs](#)

[Author's Contact](#)



◆ THE NEW RULES OF LOVE

The Common Sense Guru has done it again in his unusual, simple, practical yet loaded approach to writing. Olumide Emmanuel, the Apostle of Wisdom has once again reaffirmed himself as the nation's foremost relationship expert.

In this revolutionary masterpiece, he brings "The New Rules Of Love, *for singles and couples* to update everyone up-to-date in the school of love.

In this thought provoking book, you will:

- Learn The New Rules of Love for Singles and Couples
- Realize The New Trends in the relational world
- Discover the 10 characteristics of a Real Man
- The 7 Steps to Finding Love
- The 8 Laws of Attraction
- The 5 Love Languages
- The '10 Nevers' for Women
- The 15 Love Needs of Men and Women

Specially spiced up with mind blowing stories and true life episodes, this book helps understand the uniqueness of the male and female gender and gives special tips to rich, powerful, successful career-women.

What grandma and mama taught you is no more working. The rules have changed and this book in your hand is a refresher course. Welcome to school!



◀ HOW TO BE A MILLIONAIRE | THE PATHWAY TO WEALTH

The long awaited wealth creation package is finally out. For over a decade, the author has taught practical, simple and easy-to-apply wealth-creation principles and strategies to numerous audiences around the world with outstanding results.

Now in a marriage of Biblical economic principles and wealth creation strategies, the author brings a balance and delivers the goods. In this masterpiece, you will discover:

- How to Develop Investment Mentality
- The Power to get Wealth
- The Pathway to Wealth
- The Components of True Wealth
- The Vehicles of Wealth Creation
- What Poverty really means, its Causes and Cure
- How to Activate Multiple Streams of Income
- How to Activate Generational Blessings
- How to Plan your Retirement
- An Investment Opportunity that gives you a Guaranteed 20% return per annum
- Numerous Wealth Creation Principles, Strategies and Wisdom
- How to Truly become a Millionaire

The book also includes a practical workplace to help you practice the principles along with a free CD that gives you an audience with the author.



◆ | **BREAKING
THE STRONGHOLDS
OF DELAY**

Hope deferred makes the heart sick, but when dreams come true, it is a delight. Many people's hearts have been made sick due to delayed desires and unrealised expectations.

- Why don't I get what I want when I want them?
- Why do I pray, fast and trust God and still don't get results?
- Why are God's promises to me being delayed for so long?

These are some of the questions in the hearts of many. In this best-selling book, the author answers this and many more questions. This book reveals strongholds that cause delay. And shows the reader how to overcome them. Delay is not denial, as you will realise in this masterpiece.

Even if you can't trace God, trust Him. If you can't track Him, trust Him because while you're wondering what God is doing, He is working behind the scene. Get a copy of this book and break free from delay!



◆ SINGLES THOU ART LOOSED!

The Apostle of Wisdom has proven himself as an authority again in this latest relational master piece. Unlike any other book from his stable, this comes with a new twist to this bestselling author's writing career.

If you think you know all about Olumide Emmanuel's writing skill, wait until you read this. After over a decade of being a leading voice on relationship, this book comes with a prophetic mantle for the release of every reader.

In this book, you will

- Finally solve The Mystery of Love
- Realise 20 Things Singles need to be free from
- Discover 50 new wisdom principles from the Apostle of Wisdom
- Discover a Character of God alien to many
- Be Empowered to rise above Relational Foolishness.

From the introduction to the very end, this book is laced with true life stories and case studies that will 'wow' you. Get ready to be loosed because freedom is better.



◆ COMMON
SENSE IS NOT
COMMON

The words "Common Sense" suggest to us that it is something that is common and general to all. However a close look at people's lives reveals that Common Sense is not common. The author in this motivational masterpiece takes you on a journey into the world of Common Sense. The age of Methuselah, the oldest man that ever lived cannot be compared to the Wisdom of Solomon.

In this book, you'll discover over fifty uncommon principles for uncommon success. These Common Sense capsules come with in-depth explanation, stories and challenges. You cannot remain the same after reading this book. Get your copy.



◆ LOVE IS NOT ENOUGH

In this relational bestseller for the singles and the married, the author in his unusual, simple, practical, yet loaded approach to writing brings fresh insight into the issue of love in relationships. Many people say "I DO" without having a clue of what they are meant to do, and a lot of couples are today going through secret frustrations.

In this book, teenagers, youths, and singles will discover what to put in place before saying "I DO," and in the second section, couples will realise what to do after they have said "I DO".

- What do you do if you fall in love with someone, only to discover that the person is your blood brother, a secret child that your dad had outside the home?
- What do you do if after marriage, you discover that your spouse is a homosexual, a hermaphrodite or HIV positive?

This book is loaded with divine wisdom and vital information for relational success. It's two books in one with over twenty chapters revealing vital ingredients, essential for relational success. This book will really do you good, and help you realise that LOVE IS NOT ENOUGH. Get your copy.



◆ | **ARE YOU A FOOL?
A QUESTION OR
AN INSULT?**

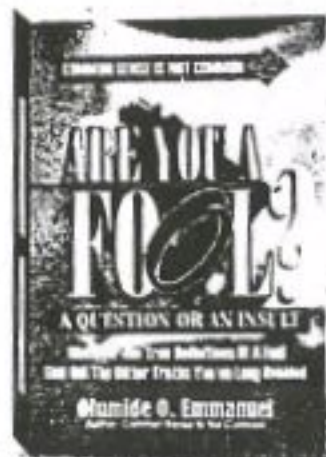
This is "Common Sense Is Not Common" (Part Two). It is Common Sense Reloaded. If you read "Common Sense Is Not Common" then you have to read this transformational and revolutionary bestseller.

If someone were to walk up to you and ask, "Are you a fool?", will you consider it to be a question that needs an answer, or an insult that should never be allowed?

Right through the Introduction to the final words, this book is loaded to help you discover:

- The True Definitions of a Fool.
- Over forty Revelational Characteristics of a Fool
- The A to Z of Divine Wisdom.
- How to Move from Foolishness to Wisdom.
- Your Personal Status with Regards to the Question "ARE YOU A FOOL?"

No one has read this book without having a story to tell. Get your copy.

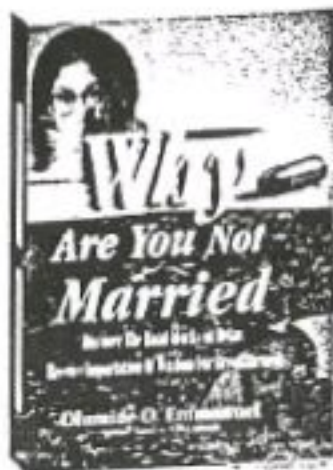


◆ WHY ARE YOU NOT MARRIED?

Does anyone have an answer to this question? Rejoice! Because God has an answer. In this relational bestseller, a product of over six years of research, the author has been used by God to answer this question through this book. In this book, you get answers to the following:

- Is Marriage for Everyone?
- How Does One Prepare for Marriage?
- What are the Different Categories of Delay?
- Why You are not Married?
- Over Forty Universal Reasons for Late Marriage and Delay?

Singles that are experiencing delay can now heave a sigh of relief because help has come. This book is not theoretical but practical, because the contents have been tested, proved and have produced testimonies to show for it all over the world. Your testimony or that of a friend, family or loved one can be the next as you read and act on all that this book reveals, or make it available to others. Congratulations in advance as you get your copy.



◆ | 101
WISDOM FOR
SINGLES

This is a book for teenagers, youths, singles, and single parents, those in courtship, newly wedded and young couples.

Nobody succeeds in a battle by manufacturing their weapons on the battlefield. Wisdom demands that every wise single person should acquire all the information needed for a successful single life and a glorious marriage before entering into it.

If you're not informed, you'll be deformed because information is the bedrock for transformation.

In this book, the author gives practical wisdom keys to fully equip you for all-round victory in the world of relationships. You will get:

- The Right Understanding of Singles.
- Balanced Understanding of Relationships in Life.
- Learn The Secret of Relational Success.
- Learn How To Enjoy Where You are on the Way to Where You are Going.

There is no school of marriage where singles or couples can learn, but this book brings the school to you. Get ready to enjoy what millions have enjoyed through this bestseller. Get your copy.



◆ | 101 ANSWERS FOR SINGLES

After speaking to over a million people in the popular "Wisdom For Singles Conference," and answering thousands of questions, the author has released this master piece.

We all need answers to different questions in our hearts. In this bestseller, you will get answers to asked and unasked questions on relationships and life in general. When our questions find answers, joy comes and confusion ceases.

So get ready for an impartation of wisdom as you partake of 101 answers that cover a wide range of issues in the world of relationships.

How do I know when I am ripe for relationships?

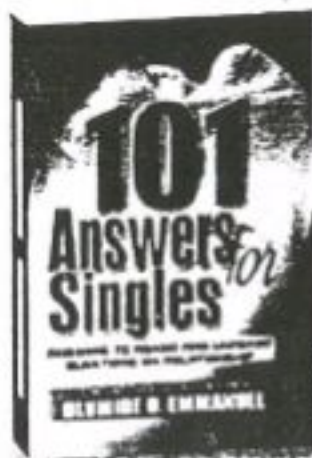
How can I know someone truly loves me?

Is it okay to have sex before marriage?

Can a lady propose to a man?

How do I handle age difference and racial differences?

These and many more questions are answered by the author in this book. Get your copy.



◆ SINGLES GET READY

In this best-selling book, vital truths are revealed by the author. Many people prepare for weddings, but only few prepare for marriage.

A wedding is for a day, but marriage is for a life time. This book is loaded to prepare you. Proper preparation prevents poor performance because, preparation is a necessary prerequisite for success and victory in every aspect of life. A lot of people have entered marriage without adequate preparation only to meet with frustration. This is a timely and vital book for single people who desire to succeed both in their relationships and marriages.

This book brings before you practical wisdom and insights that will empower you for the future.

- Discover Seven Major Areas of Preparation Required for Every Single Person.
- Discover How to Choose A Life Partner the Right Way.
- Discover Courtship Tips that will Help You Succeed in Your Courtship.
- Discover The Place and Importance of Prayer in Creating Your Future.

There is no doubt that this is a book every single person must read. Get your copy.



FRIENDS AND FRIENDSHIP

The very mention of the word 'friends', ignites a lot of memories in the hearts of everyone.

To some, of friends who have been a blessing, and to others memories of disappointments and betrayal, caused by supposed friends.

- Is There Anything like True Friendship Today?
- How do I Make Real Friends?
- How Do I Discern Unfriendly Friends?
- How Can a Guy and Lady be Friends Without Flirting?

These and many more questions will be answered as the author takes you through practical steps in the world of true friendship and you will reap the benefits.

Discover the secrets to success in friendship and how your association determines your destiny. Get your copy.



◆ | THE
POWER
OF MERCY

The Love of God
The Grace of God
The Mercy of God

The Favour of God etc are all attributes that people talk about but yet know little or nothing about. This book is a revelational masterpiece that gives insight and understanding on these virtues and how to experience them for yourself.

The author in this book brings you into the world of God's mercy and power. You'll discover:

- The Difference between the Mercy, Grace, Love and Favour of God and how to access each.
- The dangers of Religion and a Revelation of the Real Jesus.
- Doorways into the Favour of God.
- This Book is an Eye-Opener, and a Word from God. It's a Rhema.

Get your copy



◆ | MAXIMIZING OPPORTUNITY



In this motivational mini book, the author reveals vital information about opportunity, and helps position you to maximize and make the most of all life's opportunities.

- Discover the Seven Ways to Identify Opportunity.
- Discover Fifteen Universal Facts about Opportunity.
- It's a Loaded Dynamite that Defines Opportunity in a Unique way.

Opportunity plus preparation equals to success, while opportunity plus lack of preparation ends in frustration. Don't miss this opportunity to maximize opportunities. Get your copy.



◆ | DEVELOPING A READING CULTURE

Where you will be in the next five years will be determined by the books you read, and the friends you keep. Realising this should make everyone a reader but many have a poor reading culture.

This is a motivational book to help ignite in you a passion for books that transform.

- Discover The Importance Of A Reading Culture.
- Discover How To Develop A Reading Culture.
- Discover How To Build A Legacy.

Get a copy and enroll for greatness because readers are leaders.

◆ | SINGLES
NO MORE
GAMES

There are lots of games that single people play which hurt and destroy.

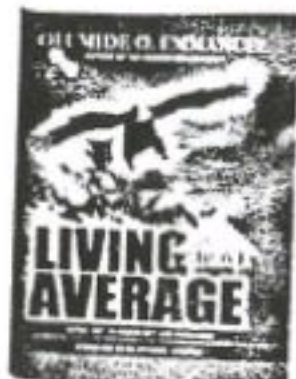
In this relational bestseller, the author in his unusual, practical, yet loaded approach reveals the dangers of playing games as a single person. With over twenty dangerous games unveiled, singles are set for a transformation through this book.

Time up! The game is up as this book teaches you how to rise above relational games. Get your copy and receive grace to become an exceptional single.



◆ | LIVING
ABOVE
AVERAGE

You are born an original; don't die as a photocopy. Living above average is a motivational bestseller with the ability to ignite in you the power for exceptional results.



It's time to say "no" to mediocrity and aim for the stars. The author reveals so much in this book that many have testified about the impact it made on them. Your testimony is the next. Get your copy.

◆ BUILDING
A STRONG
SELF ESTEEM

A closer look at most of the problems in the lives of many today will reveal that low self esteem is at the root of them.



This book is loaded to help you:

- Discover The Real Truth About Self-esteem.
- The Major Signs Of Low Self Esteem
- How To Overcome Low Self-esteem.
- How To Build A Strong Self-esteem.

No one can make you feel inferior without your permission. Get a copy of this book and be transformed.



◆ OVERCOMING
THE EXCUSES
OF FAILURE

Excuses have come to be known as the trademarks of failures. But in this motivational bestseller, the author is saying it's time to rise above the blame game, and take responsibilities for your destiny.

This is a must read for anyone who desires to be a success in life, because you can't read this book and remain the same. After reading this book, you will have no excuse for being a failure. Get your copy.

◆ OVERCOMING THE FORCES OF LIMITATION

Many people have experienced limitations in different aspects of life without knowing why, and how to overcome them. In this masterpiece, the author reveals:

- § The Danger Of Limitation.
- § The Seven Areas Of Limitation.
- § The Way Out Of Limitation.

A fish in an aquarium is in bondage because it was not created for the aquarium. It's time to break free from every form of limitation. Get your copy and maximize your life!



◆ THE MAKING OF A DREAM

Do you have a dream that you want to see fulfilled? Then this book is a must read for you.

A life without a dream is impotent, and a life with unfulfilled dream is a frustrating life.

The author in this motivational bestseller reveals:

- How To Realise Your Dream.
- The Process Of Every Dream.
- The Enemies Of Your Dream.

If it's going to be, it's up to you. Get your copy.



◆ WHEN
NO ONE
BELIEVES YOU

This book will most likely bring tears to your eyes.

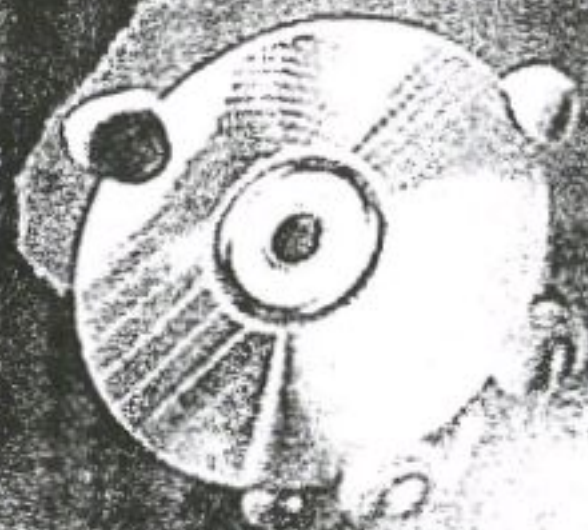
What do you do when you are accused of being guilty of a crime you know nothing about, and there is evidence to prove you are guilty?

In this book, the author reveals:

- How To Overcome Character Assassination.
- How To Stand Strong In The Lonely Valley Of Rejection.
- How To Be Better And Not Bitter In Matters That Life Brings.

This book is too loaded for you to miss. Get your copy.





Audiophile
CDs & DVDs



MAXIMIZING OPPORTUNITY

HOW TO GET THE BEST OUT OF LIFE

Success in life is a result of opportunity and preparation meeting together. A lot of people are prepared but can't identify opportunities, while a lot of people have opportunities meet them unprepared. To be the best in life, you must know how to identify and maximize opportunities. In this uniquely packaged CD version of a best-selling book by Olumide Emmanuel, you will learn:

- * Seven Ways To Identify Opportunities
- * Fifteen Universal Facts About Opportunity
- * How To Maximize Your Opportunities In Life.

Congratulations in advance for your new level.

BUDGETING MADE EASY

STRATEGIES FOR CREATING A BUDGET THAT WORKS

Budgeting can be as simple as ABC or as complex as brain surgery. It's all a matter of information and strategies.

In this CD, you'll learn:

- The Abc Of Budgeting
- 7 Reasons Why You Should Budget
- Strategies For Creating A Budget That Works
- Workshop Tips To Practically Guide You

This CD is definitely the solution you've been waiting for.





HOW TO DO BUSINESS PART-TIME & SUCCEED

LEARNING HOW TO QUIT THE RAT-RACE
STRATEGICALLY AND SUCCESSFULLY

Millions of people all over the world are stuck in the rat race, and they live from paycheck to paycheck. Why labour for 30-35 years till 60-65 years old without having a business of your own.

In this CD, you'll realise that you don't have to retire or resign to start your own business. Learn:

- Businesses You Can Do Part-time And Succeed While Still Keeping Your Day Job
- How To Exit The Rat Race Strategically & Successfully
- The Ten Master Strategies That Have Worked For Millions Of People

This is a CD loaded to elevate you.

WHY BUSINESSES FAIL

"INFORMATION THAT KEEP BANKRUPTCY OUT"

Statistics have shown that over 80% of businesses that are started close up within five years. Many people have started and closed up numerous businesses, but this is not the way things should be.

You can start and succeed if you know all you need to know.

In this CD, you will discover:

- Numerous Reasons Why Businesses Fail
- Some Warning Signals To Look Out For
- How To Come Out Of A Storm In Your Business
- How To Avoid Bankruptcy

This CD is LOADED. Get ready to be empowered.





◆ THE PATHWAY TO WEALTH THE STEPS TO WEALTHY PLACE

The journey to financial freedom is one that everyone who desires to be rich and wealthy must embark upon. However, no one can arrive at a destination without knowing the pathway that leads to it.

In this CD you will learn and discover:

- The Pathway That Leads To The Place Of Wealth
- The Three Bus-stops On This Pathway That Every One Must Pass Through.
- The Vehicles Of Wealth Creation
- The Reason Why The Rich Gets Richer And The Poor Gets Poorer.
- How Not To Stay Stuck In The Rat-race

With this CD, you'll discover the pathway. Please take the trip.

◆ UNDERSTANDING BUSINESS 101

Financial freedom is the dream of most people in life, and starting a business of your own is one of the fastest route to financial independence.

A lot of people want to start and own businesses but don't even know where to start. In this foundational CD, you will get vital information that will help position you to start and succeed in business.

You will discover:

- What "business" Truly Means
- The 3 Classes Of Business
- The 5 Types Of Business
- And Lots More...





ACTIVATING MULTIPLE STREAMS OF INCOME

THE SECRETS OF OCEANIC WEALTH

There is no single rich and wealthy individual on earth today that has only one source of income. Even if their business or talent is their only source, the business and talent still makes money from multiple channels. The sea and ocean never run dry because they receive water from various rivers and streams. In this loaded CD, find out:

- The Different Dimensions Of Income Streams
- The Strategies For Activating Multiple Streams Of Income.
- How To Move From Prosperity To Posterity

You can't remain the same after listening to this CD.

DEVELOPING INVESTMENT MENTALITY

THE MASTER KEY TO THE WEALTHY PLACE

The lack of investment mentality has kept many people in the place of poverty, lack and hardship. Anyone who desires to become rich and wealthy must therefore make a conscious effort to 'Develop' the mindset required to make it happen. This CD will help ignite in you the mindset to:

- Discover The Five Toxic Mentalities That Must Die
- Discover What Investment Mentality Really Means And How To Develop It.
- Discover Three Things You Can Do With Money And The Only One Thing You Really Should Do.
- Answer The Life Changing Question "how Will Your Death Be Announced?"

This CD is a dynamite that will explode in you for good. Enjoy it.





HOW TO RAISE CAPITAL FOR YOUR BUSINESS

A lot of people's major reason for not being in business is 'CAPITAL,' so they think, but there are many dimensions of capital available to everyone apart from money.

In this CD, you will discover:

- Why People Need Capital
- Different Kinds Of Capital
- How To Raise Financial Capital For Your Businesses.

This CD reveals practical, realistic and achievable steps that everyone can use to raise business capital. Whether you are starting, expanding, consolidating or diversifying, this CD will help you.

Get ready to be EMPOWERED!

ENTREPRENEURING 101 ALL YOU NEED TO KNOW

"I want to be an Entrepreneur..."

"I want to be a successful business man..."

Do you really know what it takes to be a business man? Do you really know what it takes to be an Entrepreneur?

Well, this CD will help you get all the vital information you need to succeed in the world of entrepreneuring, so discover:

- What Entrepreneuring Really Means
- Skills You Need To Learn
- Questions You Need To Answer
- And Lots More...

Get ready to be EMPOWERED.





HOW TO GENERATE BUSINESS IDEA

Ideas rule the world, Yes! It does and I know you must have heard that before, but how do I generate ideas especially for businesses?

For some people I have come across, money is not the problem, but they lack ideas of what to do with the money they have.

If you don't know what to do with money before it comes, money will tell you what to do with it.

In this CD you will discover ways of generating business ideas and get few tips and knowledge of businesses to do.

Get ready to be EMPOWERED!

7 UNIVERSAL REASONS FOR POVERTY

Poverty is a major issue all over the world, and all kinds of measures have been taken in different sectors in an attempt to either alleviate or eradicate poverty. The wrong question leads to the wrong answer, so instead of asking "what can I do to be rich?" many should be asking "why am I not rich?"

Once the obstacle is removed, things change. In this CD, you will discover:

- The True Meaning Of Poverty
- The Seven Universal Reasons Why People Are Poor.
- The Way Out.

This CD is too loaded to be ignored!
Get ready to be EMPOWERED!





◆ TIME MANAGEMENT 101

ALL YOU NEED TO KNOW ABOUT HIS HABITS OF CHAMPIONS

Time is very important because our entire life is a function of it and that is why all our existence is known as LIFETIME. The inability to effectively manage time has led many to a disorganised and unproductive existence. Do you know if you sleep for eight hours a day, by the time you are thirty, you would have slept ten years of your life? This CD is life-changing as it helps you to:

- Understand The Importance Of Time To Life
- Discover The Vital Facts About Time That You Must Realize
- Acquire Ten Strategies For Effective Time Management In The 21st Century
- Find Out Tips To Joining The Champions Club

This is a revolutionary CD with unique insights and information for you.

◆ RETIREMENT PLANNING

STRATEGIES FOR RETIRING YOUNG AND RETIRING RICH

There are three inevitable R's in everyone's career life: 'Resign,' 'Retrenched' or 'Retire.' You may escape one or two but not all three. Are you prepared for any eventuality? Statistics have shown that over 54% of those working today will retire broke, poor, penniless and dependent on relations, their children, the government welfare etc. You can exclude yourself from that statistics. In this CD, you'll learn:

- How To Plan Your Retirement
- How To Retire Young & Retire Rich
- 7 Steps To Retirement
- The New Retirement Planning
- Investment Vehicles That Work.



If you fail to plan, you have planned to fail.



BECOMING RECESSION PROOF

STRATEGIES FOR SURVIVING AND THRIVING IN ANY RECESSION

Few years ago, the word global economic recession, economic crunch etc., became more pronounced in our world and many individuals, corporations and nations have and still feel the effect of this famine season. How can anyone survive and thrive in this season? This CD has the answer because famine will come and famine will go but it's what you know that determines where you'll stand. Learn from this CD:

- Why Recession And Famines Come
- The Seven Strategies To Survive And Thrive In Any Recession
- Over Twenty Recession-proof Zones And Sectors
- How You Can Become Recession-proof
- And Lots More...

- * If you're not informed, you'll be deformed
- * If you're not inspired, you'll expire
- * If you're not updated, you'll be outdated

You can smile always.

UNDERSTANDING MONEY 101

UNDERSTANDING WHAT 'MONEY' REALLY IS
AND WHERE MONEY IS HIDING

Everybody needs money and almost everyone is looking for money, but do we know what money really is; and can we identify it when we see it?

Many confuse currency for money and have missed the real money. In this revolutionary CD you'll learn:

- The Evolution Of Money
- What 'money' Really Is
- The Difference Between 'currency' And 'money'
- The Ten Places Where Money Is Hiding

You definitely won't remain the same after listening to this CD





UNDERSTANDING MONEY 202

DISCOVERING THE NEW RULES OF MONEY

If you're not informed, you'll be deformed
 If you're not inspired, you'll expire
 If you're not updated, you'll be outdated

In this sequel to Understanding Money 101, you'll be brought to date with the new rules of money because even though the game is the same, the rules have changed. This CD will help you to:

- Stop Playing By The Old Rules
- Realise The Eight New Rules Of Money
- Stay Current And On Top

Those who know still rule over those who don't. Join the winning team.

GOAL-SETTINGS IN THE 21ST CENTURY

ALL YOU NEED TO KNOW ABOUT
 THIS HABIT OF CHAMPIONS

Goal-setting is a universal, time proven and time tested secret of champions the world over. Every successful individual, corporation and nation that has ever succeeded have goal-setting as an integral part of their success journey.

This CD brings 'Goal-Setting' up to date for the 21st Century champions. Learn:

- Why You Should Set Goals
- The Abc Of Goal-setting
- How To Set Smart Goals
- The 7 Steps To Goal-setting In The 21st Century

Get ready to join the champions club.





DEBT FREE

PROVING STRATEGIES FOR EXITING BAD DEBT
AND LEVERAGING GOOD DEBT

Go to school, get a good job, stay out of debt, and live on have been the conventional teaching for ages because "debt is bondage." Is debt really a bondage? Yes! and No! 'Bad Debt' is bondage but 'Good Debt' is leverage.

This CD is revolutionary, as it is loaded with powerful information. In this CD you'll learn:

- The Difference Between Good Debt And Bad Debt
- Strategies For Exiting Bad Debt And Becoming Debt Free
- How To Leverage Good Debt To Build Wealth And Move On
- Step By Step Workshop Tips To Handle Your Debt

Get ready to be inspired!

STRATEGIES FOR WEALTH PRESERVATION

HOW TO PRESERVE YOUR WEALTH FOR GENERATIONS WITHOUT FAILING

Many used to be rich but are now poor because they could not preserve their wealth. Some also labour and labour to build wealth only to die and their wealth fade away due to lack of succession planning.

This is an exceptional CD that helps you realise:

- What 'wealth' Really Is
- How To Preserve Your Wealth For Generations
- Succession Planning Strategies
- How To Establish A Lasting Legacy

Put things in place before you leave so that after you have gone, you'll be sure all is well.





HOW TO BUILD A SUCCESSFUL BUSINESS

In this seminar pack of five CDs, the following titles are available:

- Understanding Business
- Why Businesses Fail
- How To Manufacture Candle, Chalk & Crayon
- Business Opportunity In Selling Recharge Cards
- Understanding Entrepreneuring.

Available at an affordable price.



ALL ROUND SUCCESS IN LIFE

This is a pack of six CDs, with different seminar titles as follows:

- 5 Irrefutable Facts Of Destiny
- How To Succeed In Your Career
- How To Succeed In Your Health
- How To Succeed In A Global Village
- How To Succeed In The Capital Market
- How To Succeed In Nigeria.

Available at an affordable price.

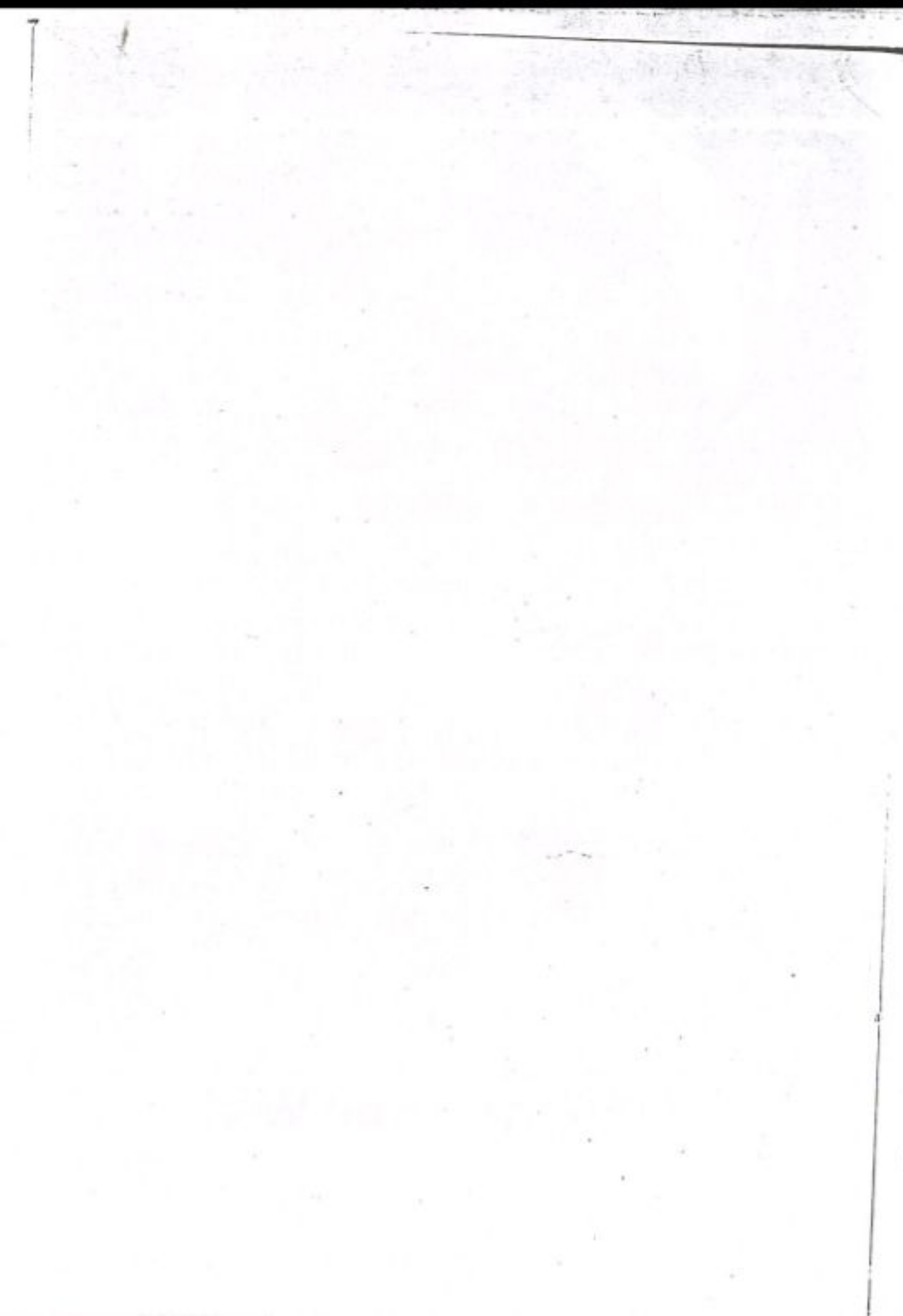


HOW TO BE A BEST SELLING AUTHOR

This seminar pack contains five CDs, on the following titles:

- How To Write A Book
- A-Z of Self Publishing
- Strategies For e-Commerce & e-Books
- 5 Universal Secrets Of Best Selling Author
- How To Publicise & Market Your Books

Available at an affordable price.





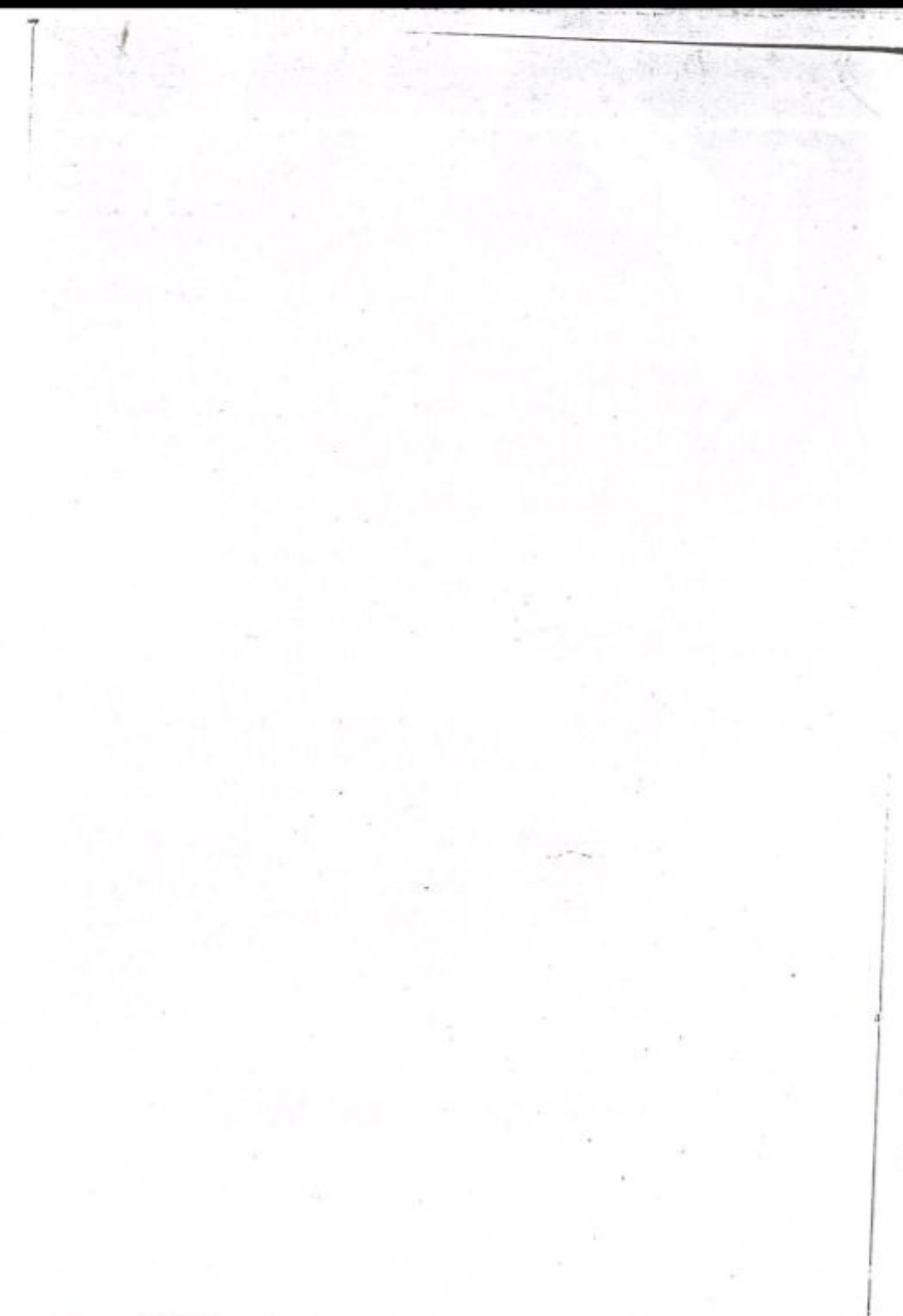
COMMON SENSE

RC

PROPERTIES MEDIA OIL & GAS TRAVELS & TOUR CONSULTANCY



Common Sense World



Having come this far, I want to use this chapter to invite you to partake of the investment and wealth creation vehicles we have in place at our organisation.

- (1) THE FINGERPRINTS INVESTMENT CLUB.
- (2) THE COMMON SENSE ESTATE DEVELOPMENTS.
- (3) COMMON SENSE TRAINING / SEMINARS / CONSULTANCY.

1. THE FINGERPRINTS INVESTMENT CLUB

The Fingerprints Investment Club is an initiative of the Common Sense Ltd board, a company I currently have the privilege to head as the Chief Executive Officer.

After many years of teaching investment principles, we have discovered, along with other experienced and highly versatile investors, that a lot of people need those they could trust to help them set up investment vehicles and oversee their smooth running.

The Fingerprints Investment Club is therefore one of our own little ways of helping people become wealthy.

It is an investment club aimed at motivating, guiding and assisting you to invest your money wisely. We call Fingerprints Investment Club "the pathway to wealth" because every club member who faithfully and consistently operates this unique investment plan will become a guaranteed millionaire at stipulated time frames as you will see from our investment chart. This is your invitation to consider becoming a Fingerprints Investment Club member, a club that will usher you into the millionaires club.

No more wasteful spending! It is time for investing.

Fingerprints Investment puts the three steps on the pathway to wealth together to help you become wealthy.

Financial Literacy:

As a club member, you get continuous information and motivation as well as tips and opportunities through our seminars and products to help you.

Financial Planning:

We have created a plan that will become your vehicle to wealth. You only need to join us and let's ride together. With as little as N10,000 a month, you can become a millionaire in five years (guaranteed) because we give you a guaranteed 20% return per annum.

Financial Discipline:

Our By laws are structured to help you maintain the discipline required for wealth creation. Patience, consistency and delayed gratification are essential ingredients in this discipline. With Fingerprints Investment Club, you cannot go wrong. Don't miss this opportunity, because, no one will plan your future for you without your active involvement.

WHAT IT IS: (F. I. C = *Fingerprints Investment Club*)

F.I.C is an investment vehicle that gives interested individuals the opportunity to invest a minimum of N10,000 (Ten Thousand Naira) every month and get a fixed and guaranteed 20% return.

HOW IT WORKS:

- You join the club after going through all the membership process, you decide how much you want to be investing every month, but the minimum is N10,000 and it must be monthly.
- We invest the money on your behalf as we deem fit especially

in stocks and properties while you get a fixed and guaranteed 20% per annum.

HOW TO JOIN:

- Collect an application form, fill it completely and sign the agreement.
- Pay a one-time membership due.
- Collect your acceptance letter, code number and identity card.
- Start investing your chosen amount every month.
- Abide by the agreed by laws.

Benefits:

- You invest your money and go to sleep, while your money goes to work for you.
- You get a guaranteed 20% return on your investment per annum while the fund manager bears the risk.
- You become a millionaire with ease, and in an assured time as can be determined from the return on investment chart.
- You will be securing your future, and that of your family.
- You will be planning your retirement with ease.
- You can do this for your Company, self, family, child, baby or unborn child.

- You become an investor and not just a spender or waster.

RETURN ON INVESTMENT CHART

F. I C

Monthly	5,000	6,000	7,000	10,000
Amount p.a	60,000	72,000	84,000	120,000
Interest	20%	20%	20%	20%
Yrs				
1	72,000	86,400	100,800	144,000
2	158,400	190,080	221,760	316,800
3	262,080	314,496	366,912	524,160
4	384,096	463,795	541,094	772,992
5	532,915	642,954	750,113	1,071,590
6	711,498	857,945	1,000,935	1,429,909
7	925,798	1,115,934	1,301,923	1,859,890
8	1,182,958	1,425,521	1,663,108	2,375,868
9	1,491,549	1,797,025	2,096,529	2,995,042
10	1,861,859	2,242,830	2,616,635	3,738,049
11	2,306,231	2,777,796	3,240,762	4,629,660
12	2,839,477	3,419,755	3,989,715	5,699,592
13	3,479,371	4,190,107	4,888,458	6,983,510
14	4,247,246	5,114,528	5,966,949	8,524,213
15	5,168,696	6,223,833	7,261,139	10,373,055
16	6,274,435	7,555,000	8,814,167	12,591,666
17	7,601,321	9,227,000	10,677,800	15,253,999
18	9,193,585	11,069,280	12,814,160	18,448,798
19	11,104,303	13,369,536	15,477,792	22,282,558
20	13,397,164	16,129,843	18,674,150	26,883,069

Monthly	15,000	20,000	25,000	30,000
Amount p.a	180,000	240,000	300,000	360,000
Interest	20%	20%	20%	20%
Years				
1	216,000	288,000	360,000	432,000
2	475,200	633,600	792,000	950,400
3	796,240	1,048,320	1,310,400	1,630,400
4	1,171,488	1,545,984	1,932,480	2,318,976
5	1,621,786	2,143,181	2,678,976	3,214,771
6	2,162,143	2,859,817	3,574,771	4,289,725
7	2,810,572	3,719,780	4,649,725	5,579,670
8	3,588,686	4,751,736	5,939,670	7,127,604
9	4,522,423	5,990,083	7,487,604	8,985,125
10	5,642,908	7,476,100	9,345,125	11,214,150
11	6,987,490	9,259,320	11,574,150	13,888,980
12	8,600,988	11,399,184	14,248,980	17,098,776
13	10,537,186	13,967,021	17,458,776	20,950,531
14	12,860,623	17,048,425	21,310,531	25,572,637
15	15,648,748	20,746,110	25,932,637	31,119,164
16	18,994,498	25,183,332	31,479,164	37,774,998
17	23,009,398	30,507,998	38,134,997	45,761,995
18	27,827,278	36,897,598	46,121,996	55,346,394
19	33,608,734	44,565,118	55,706,396	66,847,673
20	40,546,481	53,766,142	67,207,675	80,649,208

Monthly	35,000	40,000	50,000	60,000
Amount p.a	420,000	480,000	600,000	720,000
Interest	20%	20%	20%	20%
Years				
1	504,000	576,000	720,000	882,000
2	1,108,800	1,287,216	1,584,000	1,980,300
3	1,834,560	2,083,368	2,620,800	3,251,960
4	2,705,472	3,081,668	3,864,960	4,817,952
5	3,750,566	4,286,362	5,357,952	6,729,542
6	5,004,679	5,799,634	7,149,542	8,979,450
7	6,509,615	7,749,561	9,299,450	11,659,340
8	8,315,538	10,383,751	11,879,340	14,855,208
9	10,482,646	13,836,168	14,975,208	18,970,250
10	13,083,175	18,279,001	18,690,250	24,428,300
11	16,203,810	24,351,281	23,148,300	32,777,960
12	19,948,572	32,549,537	28,497,960	44,197,552
13	24,442,286	43,635,444	34,917,552	59,901,062
14	29,834,743	58,738,533	42,621,062	81,145,275
15	36,305,692	78,062,240	51,865,274	109,238,330
16	44,070,830	104,850,688	62,958,329	145,549,996
17	53,388,996	140,396,826	76,269,995	191,523,995
18	64,570,795	187,052,191	92,243,994	250,692,794
19	77,988,954	258,238,629	111,412,793	333,415,353
20	94,090,745	350,462,355	134,415,352	451,298,424

Monthly	70,000	80,000	90,000	100,000
Amount p.a	840,000	960,000	1,080,000	1,200,000
Interest	20%	20%	20%	20%
Years				
1	1,008,000	1,168,000	1,296,000	1,400,000
2	2,217,600	2,531,400	2,851,200	3,168,000
3	3,669,120	3,932,800	4,717,440	5,241,600
4	5,410,944	5,183,936	6,956,928	7,729,920
5	7,501,133	7,572,723	9,644,314	10,715,904
6	10,009,360	11,439,268	12,869,177	14,299,085
7	13,019,232	14,879,122	16,739,012	18,598,902
8	16,631,078	19,006,946	21,382,814	23,758,682
9	20,965,294	23,960,335	26,955,377	29,950,418
10	26,166,353	29,904,402	33,642,452	37,380,502
11	32,407,624	37,037,282	41,666,942	46,296,362
12	39,897,149	45,596,738	51,296,330	56,995,634
13	48,884,579	55,868,086	62,851,596	69,834,761
14	59,669,495	68,193,703	76,717,915	85,241,713
15	72,611,394	82,984,444	93,357,498	103,730,056
16	88,141,673	100,693,333	113,324,998	125,916,067
17	106,778,008	122,032,000	137,285,998	152,539,280
18	129,141,610	147,590,400	166,039,198	184,487,136
19	155,977,932	178,260,480	200,543,038	222,824,563
20	188,181,518	215,064,576	241,947,646	268,829,476

From the above chart, you see what you get for up to twenty years, If you invest from N5,000 - N100,000 .

Study the chart, locate your possibility and make the move. We hope to hear from you. All our contact details are at the end of the book. (N.B) FIC operate both in Nigeria and other nations, contact us for details.

2. COMMON SENSE ESTATE DEVELOPMENT

Apart from the F.I.C., another window of opportunity available through our platform is our estate project. We are into estate development for life. The estate project is primarily to make genuine and affordable land available to interested individuals both for residential and commercial purposes. We buy large expanse of land in hectares, sell individual plots to people, and together we develop a fully functional residential estate.

We sell you the land; we can build for you, manage for you, and help you build wealth through real estate. We have handled five of such estates so far, one of fifty acres, one of sixty acres and another of seventy acres etc. By the time you are reading this, I don't know how many we would have done.

THE PROJECT

The project primarily involves making genuine and affordable land available to interested subscribers both for residential and commercial purposes. The secondary phase involves development of properties for interested subscribers and properties for sale.

THE LOCATION

Our estate developments are majorly located at areas with great prospects and chosen out of deep research.

1. DREAM CITY ESTATE, IKORODU:

The Estate is located along Igborufu Road at Abule Imagbon, Ita Oluwo off Ikorodu/Ishagamu Road, Shagamu Local Government Area at the boundary between Lagos and Ogun State. It is 11km from the Ikorodu

round about to the Ita Oluwo junction and 7km from the junction to the estate. The estate is 40min drive from Ikeja and also 40min drive to Lekki after the completion of the proposed 4th Mainland Bridge.

2. DOVE ESTATE, OFADA:

This estate is located along the Papalanto/Shagamu Express Road, Obafemi Owode Local Government. It is located within the proposed Lagos/Ogun Mega City. It is situated around proposed permanent site of 3 existing private universities. The estate is about 40min from Ikeja, Lagos.

3. GENESIS ESTATE, ABUJA:

The estate is a 36.9 hectares located in Auta Balafi along Keffi Express Road, Masaka, new Karu Local Government . It is just 20mins drive from Abuja Central Area, Maitama and Asokoro.

4. EAGLE ESTATE, PHASE 1 & 2.

It's a 40 Acres estate to be known as EAGLE ESTATE. It is located along the Agbara Atan ota road at ADO-ODO Local Government Area of Ogun State.

THE STATUS

The lands are acquired from the families and free from government acquisition. There are no "omo onile" i.e. son of the soil problem for any subscriber and all vital documents from the government are put in place by the estate board.

All subscribers will get their allocation paper, individual plots survey with their names duly registered and signed by the government. They will also get a deed of assignment linking them to the global C of O that covers the entire estate.

THE OPTIONS

There are residential and commercial areas within our estate based on the government approved layout standards.

All residential plots are for building of bungalows or duplexes for uniformity and mono occupancy in compliance with our estate ethics. All commercial plots are for the development of schools, hospitals, factories, fuel station, shopping complexes, worship centres etc. A standard plot within our estates is called the classic plots which measure 50x100ft, which is about 500 sq./m and an acre is 6 plots of land within the same measurement. Subscribers are free to buy as much as they desire for investment purposes.

NATURE OF LAND:

Our estates are all situated on dry land that does not require any pile or reinforced concrete ground beam for foundation. The top soil is loamy while the subsoil is laterite with good soil bearing capacity.

STRATEGIES AND PLANS

Our plan is that all our development should be fully functional five years after commencement of the projects.

All subscribers are therefore expected to cooperate with our plan to make the dream a reality. Our dream is not to just sell lands and leave the place undeveloped for years. We intend to take each project from one level to the other with the full cooperation of all the subscribers. The vision is clear, the future is bright, and the journey has begun. Ride with us; let's make your dream come true. For Nigerians all over the world, Common Sense Limited is the company to work with so as to achieve your real estate and investment dream. If you are an investor just wanting to invest money in real estate in Nigeria, contact us, we can work together.

3. COMMON SENSE TRAVELS & TOUR

Common Sense Travels & Tour is an arm of COMMON SENSE GROUP. This arm's objective is to give her clients exposure and comfort within and outside the shores of Nigeria and giving them their money's worth. Also to affect the individual and the entire populace positively in order to travel out of their home country at least once a year. To

influence the society in order to develop their myopic mentality. We are proud to say that we have the most efficient team who are professional, experienced and customer service oriented. This is a sign of our ability to relate, understand and willingness to meet our customers' needs.

Common Sense Travels & Tour has given different people from various fields of work delightful trips to many countries, Republic of Benin, Ghana, Israel, Cameroun, Ukraine, South Africa, Dubai, United State Of America, United Kingdom etc., are just few to be mentioned.

Common Sense Travels & Tour also helps her clients in document processing to any country in the world as part of many advantages she offers, this is as easy for us as the rising of the sun because we have exhibited excellence in our businesses and thus it earned us integrity in all embassies.

Our driving philosophy is to make every citizen in Nigeria travel at least once a year that will leave an imprint of the brand in their minds. Upon the bedrock of integrity and excellence, our services to corporate customers are varied and tailored to each customer's request.

4. COMMON SENSE PUBLISHING

Common Sense Publishing is an arm of Common Sense Group. Our mission is to promote and provide professional writing and publishing services to budding and established writers; and to encourage the documentation of ideas, information, opinions and experiences in form of books. We are a registered company with its base in Lagos, Nigeria.

"Doing business with integrity and excellence" is the trade mark of everything that comes from the Common Sense Group, and the Directors are men and women of integrity with a combined experience and record of over thirty years of success in all their

business investments.

Parts of the services we render include; GHOST WRITING, TRANSCRIPTION, SCRIPT DEVELOPMENT, BUSINESS PROPOSAL etc., Business Plan, Script Writing <Movie/Stage>, Lyrics, Poetry, Speeches, Professional Editing and Proof-reading, Creative Designs and Book Pagination, Jingles/Advertisement, Musical Production, etc.

5. COMMON SENSE MEDIA

This arm takes care of Radio and TV programmes. Mass production of Audio, Video CDs and DVDs are also parts of the services we render excellently to all clients.

6. COMMON SENSE OIL & GAS

We play our part at the downstream oil sector, and are involved in haulage, product sales, fuel station and other areas.

7. COMMON SENSE TRAINING/SEMINAR

We offer training for Pastors, Leaders, Entrepreneurs, Staff, Managers, Corporate Organisations, Capacity Building, Self Development. We are organizer of Leadership, Business, Motivational Wealth Creation and Relational Seminars.

8. CONSULTANCY

Offering consultancy services for Ministers, Ministries, Authors, Publishers, Properties, Corporate Organisations, Entrepreneurs, Marriage and Relationships is part of our jobs.

- Do You Need A Place Of Worship You Can Call A Home?
- Do You Need A Place Of Impartation Of Wisdom Where Your Potentials Can Be Discovered, Developed, And Deployed?
- Do you need a place where your dreams can become reality?

WORSHIP WITH US



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- WEDNESDAYS
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School Of The Spirit (Bible Studies)
- REHOBOTH AUDITORIUM
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Nigeria.
- Tel: +234 1 4710498
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THE EMPOWERMENT ASSEMBLY



WELCOME TO THE EMPOWERMENT ASSEMBLY (TEA)



A dream place where lives and businesses are changed forever. It is an assembly for a new way of thinking in the LORD, where new breed of leaders are raised, empowered and released without greed. Act: 1:8 "But you will receive power when the Holy Spirit has come upon you and you will be my witness in Jerusalem and in all Judea and Samaria, and to the end of the earth".

We have unbeatable pillars which are Praise, Prayer, Purity, Purpose and Prosperity. This is a place where individuals have their dreams become reality. Many people have dreams in their heart without seeing the fulfillment but with God at TEA, your dream is realised.

MISSION

"To be a place for the EMPOWERMENT of the total man(Spirit, Soul & Body), and God's factory for producing KINGDOM AMBASSADORS



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Raising, Empowering and Releasing Kingdom Ambassadors



9/11 Kudirat Abiola Road,
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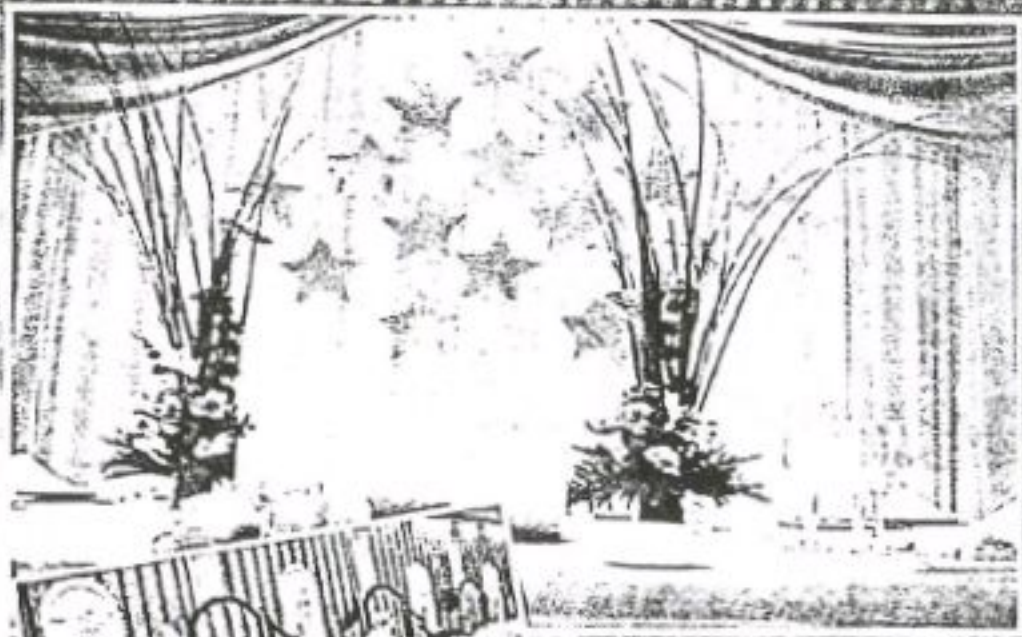
OUR NEW CORPORATE HEADQUARTERS

CORPORATE HEADQUARTERS:
28b, Ajanaku Street
Awuse Estate, Salvation B-Stop,
Opebi Ikeja.

CORPORATE BRANCH:
5, Osho Street, Oregon Link Road,
Off Opebi Road, P.O Box 2847,
Ikeja, Lagos.

PHONES / EMAIL / WEBSITE:

Tel: 08023059058, 08023470797, 07028058972, 07029502925,
01-4362747, 01-8970486,
email: commonsense2006@yahoo.com :: website: www.commonssensgroup.com



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info@madibaevents.com, info@todaybridal.com,

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SUCCESS,
BUSINESS &
LEADERSHIP
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RAISING | EMPOWERING | RELEASING



WE ARE RAISING, RELEASING AND EMPOWERING
A NEW BREED WITHOUT GREED



SBLS is a platform for the raising, empowering and releasing of a new breed of successful individuals, politicians and entrepreneurs. A new breed that will change the way we do business, the way we think. A new breed of leaders without greed.

This is the mission and purpose for which it was established. A new breed is truly needed to be raised in our country Nigeria. A new breed without greed.

FREE!

6.00PM
EVERY FRIDAY



9/11 Kudirat Abiola Road,
(Formerly Oregun Road)
Between CLAY & OREGUN B/Stop
Ikeja, Lagos.
E-mail: info@tea.org.ng



AUTHOR'S CONTACT INFORMATION

Postal:

Olumide Emmanuel
- P. O. Box 5021, Oshodi, Lagos Nigeria
- P. O. Box 2847 Ikeja, Lagos Nigeria

Email:

olumideoo@yahoo.com
info@commonsensegroup.com

Website:

www.commonsensegroup.com
www.trucalms.org
www.tea.org.ng
www.commonsenseonline.org
www.myschoolofmoney.com
www.schoolofmoney.net
www.madibaevents.com
www.sblsnigeria.org

Telephone

+234- 803-3208813
+234- 802-3059058,
+234-1-8970486
US: 7703808414
UK: 07790789724

Church Office:

8, Oni Street, Off Akowonjo Road,
Jimoh Bus Stop, Egbeda Lagos.

Business Office:

COMMON SENSE LTD

Corporate Headquarters

28b, Ajanaku Street

Awuse Estate, Salvation B-Stop,

Opebi Ikeja.

Corporate Branch

5, Osho Street, Off Opebi Road,
Along The Oregon Link Bridge Road,
Ikeja Lagos.

ABUJA OFFICE:

Suite SA85 New Banex Plaza

Aminu Kano Crescent, Wuse II Abuja.

Tel: 07028002600, 08065756996

HOTLINES

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