



Sam Adeyemi Coaching Programme  
-Course Series-  
(Level 01)

# Money Matters

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# CHAPTER ONE

## MONEY MATTERS

**"Money may not solve all the problems you have but when you have it in correct measure and legitimately, it can be a vital lubricant for your journey here"**

**One of the major goals you and I have in life is financial independence. However, the subject of money is a source of frustration to many today. This is largely because we do not understand the laws that govern its flow. I believe that God will give you wisdom for your finances such that you will never have to worry about money anymore.**

**The Law of Cause and Effect affects money as it affects every other area of life. We may also call it the Law of Sowing and Reaping. Just like there is no hope of a harvest until seeds are sown, so is there no hope of acquiring money until certain things are done.**

### **How to Acquire Money**

**To acquire the money you desire, you must believe that you have the God-given ability to make money. "...For it is He (God)who gives you power to get wealth..."<sup>1</sup>**

**Also, you must believe that there is no shortage of money around you. You have all that you need. Get rid of scarcity mentality and develop abundance mentality.**

**The next thing you must do is to decide to become wealthy. Decision determines destiny. A Yoruba proverb says that if you pound yam on fresh leaves and prepare soup in small groundnut shells, the person who decides to, will be satisfied. That means that however scarce money is, some people will still be rich. I said to myself some years ago that if our country's yam is pounded in leaves, and its soup is prepared in tiny groundnut shells, I would be satisfied. That point of decision was where things began to change.**

**Dear reader, it is now your turn. Everything you need is around you. Just believe because what you believe is what you become. Miracles will happen in your finances.**

# CHAPTER TWO

## MONEY FLOWS

**"My dear friend, you become wealthy when you believe that you have the ability to become wealthy. All things are possible to him that believes".**

**What you believe determines what you do. You will always take actions that will turn your belief into reality. When you believe that you can make money, you will begin to do the things that will attract money rather than give excuses.**

**Write down all the reasons why you are not yet rich. And please, realize that they are just excuses. There is no good reason for you not to be wealthy.**

**What do you have?**

**Money flows to us in exchange for what we give to others in form of goods and services. Before money existed, people went to market to exchange goods. The person who had rice exchanged some with the person who sold meat. The poor person was the one who had nothing to exchange with others.**

**This principle still governs the flow of money today. Let me ask you, what do you have to give to the society in exchange for money? Do you have any**

**good to sell like foodstuffs, drinks, clothes, shoes, houses, cars or cosmetics? Do you have services to offer as a transporter, supplier or hotelier?**

**Settle this once and for all: you cannot get something for nothing. You cannot expect to harvest maize if you have not planted maize seeds. In the same way, you cannot expect money to flow to you if you are not giving out goods or services to other people.**

**The amount of money that flows to you depends on the value or price people place on what you are selling. You cannot sell a pair of shoes for the same price as a car. Therefore, if you want to increase the quantity of money that flows to you, increase the quality and quantity of what you have to sell.**

**Prayer and fasting cannot replace this law, they can only enhance it. After you have prayed and fasted, decide on the amount of money you want and what you are going to sell to get it.**

**I believe that God will bring a turn around in your finances. You will experience favour like never before.**

# CHAPTER THREE

## MONEY EXCHANGE

**"One of the smartest things you can do is to invest part of your time and money improving your skill. Buy books related to your job or area of business and read at least one hour a day".**

**I have said that you cannot get something for nothing. You must offer goods and services in exchange for the amount of money that you desire.**

### **What is Your True Capital?**

**Some of us say that the reason for our lack of money is lack of capital. But I wish to say that your most important assets are your physical and mental abilities. The poor man is not the one who does not have money in his pocket. The poor man is the one who does not have ideas in his mind. The quality of your thinking will determine the quantity of money that flows to you.**

**Your most precious capital is your time. One major difference between the poor man and the rich man is the way they use their time. Remember the saying; "Time is money". In other words, we give our time in exchange for money. Your time is really all you have to sell.**

**Let me ask you friend, what do you do with your time? How much is one hour worth to you? Some spend time while others invest it. If you spend**



**time or money, they are gone forever. If you invest them, they multiply back into your life.**

**One of the smartest things you can do is to invest part of your time and money improving your skill. Buy books related to your job or area of business and read at least one hour a day. Take a course in an institution. Investing four or five years studying a course is a tremendous investment. It will save you years of toiling at lower levels of achievement.**

**Dr Edward Banfield<sup>1</sup> of Harvard University discovered in a research in the 1950s and 60s that the longer people plan for their lives, the higher they rise in the society. In other words, those who plan for ten, twenty, thirty or more years rise higher than those who are just looking for what to eat today.**

**With respect to your financial destiny, plan for your future. The level of training you got yesterday is affecting your income today. The training you are getting today will affect your income tomorrow. Invest your time; do not spend it.**

# CHAPTER FOUR

## ACQUIRING MONEY

**There is no individual who has not be given at least one talent he can trade with to acquire money. All you need to do is discover your own and go to work.**

**Laziness is course!**

**There are three basic ways by which we can acquire money.**

**First, we can acquire money by borrowing it. However, borrowing to eat is not the best. It makes us slaves to those who lend us such monies.**

***“The rich rules over the poor, and the borrower is a servant to the lender.”***<sup>1</sup>

**Friend, decide to be on the giving end rather than on the receiving end.**

### **Do Not Steal**

**Another means of acquiring money is stealing. This is rampant in our society today. It is happening by the gun and by the pen. But I plead with you, DO NOT STEAL! Stealing attracts a terrible curse from God.**

**“Then he said to me, ‘This is the curse that goes out over the face of the whole earth: every thief shall be expelled; according to this side of the scroll; and, every perjurer shall be expelled, according to that side of it. ‘I will send out the curse,’ says the Lord of Hosts. ‘It shall enter the house of the thief, and the house of one who swears falsely by my name. It shall**

remain in the midst of his house and consume it, with its timber and stones.' ” 2

My dear friend, for whatever reason, do not steal. You have God-given ability to make money legitimately. Learn a trade. Go to school. If you do not have a job now, spend your time increasing your earning ability. God will help you. The scripture says, “Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need.” 3

### **Making Money Legitimately**

Finally, we can make money legitimately. We can increase our spiritual and mental capacity by praying and studying. Also, we can increase our earning capacity by associating with wealthy people. We can ask them questions. “He who walks with wise men will be wise, but the companion of fools will be destroyed.”4 Information is the key to transformation. You can gain access to superior information by relating with successful people.

**I believe that your time of divine favour has arrived.**

# CHAPTER FIVE

## FINANCIAL INDEPENDENCE

**The ultimate in life is to be able to do what God has assigned you to do no matter how great without having to worry about money. That is financial independence and it is within your reach!**

**Let me share with you a few keys that will start you up on the road to financial independence.**

### **1. Savings**

**Do not spend everything you earn. Put aside, at least, 10 per cent in a Savings Account. What you save today will, to a large extent, determine your financial future. Let me share a story that happened in ancient Egypt. There were seven years of plenty followed by seven years of famine. Joseph, the Prime Minister, led Egypt to save 20 per cent of their harvest during the seven years of plenty. When famine struck, and food became gold, other countries came to buy Egypt's food at exorbitant prices.<sup>1</sup>**

**"There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it."<sup>2</sup>**

**Remember; do not spend everything. Save at least 10 per cent.**

### **2. Investment**

**Make the money you are saving produce more. Put it in a Fixed Deposit Account. Buy shares in a profitable company. Buy land. Do not let your money be idle. These investments give you better returns than keeping your money in an ordinary savings account.**

**3. Insurance**

**Put a little sum of money monthly in an insurance policy. It is a form of savings. Over a long term, it generates compound interest. Moreover, it makes some money available for your family in case of eventualities. However, I pray God will preserve you and satisfy you with long life.**

**4. Give**

**Finally, take a giant step towards financial harvest by sowing financial seeds. Give to God at least 10 per cent of your income. It is called tithe. Doing this will change your life. Also, give to other people.**

**“Give and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”<sup>3</sup>**

**Dear friend, it is the dawn of a new day in your life.**

# NOTES

## CHAPTER ONE

1. Deuteronomy 8:18

## CHAPTER THREE

**1. Banfield Edward Christie 1916–1999** was an American political scientist, best known as the author of *The Moral Basis of a Backward Society* (1958), and *The Unheavenly City* (1970). One of the leading scholars of his generation, Banfield was an adviser to Republican presidents (Richard Nixon, Gerald Ford, and Ronald Reagan).

[wikipedia.org/wiki/Edward\\_C.\\_Banfield](http://wikipedia.org/wiki/Edward_C._Banfield)

## CHAPTER FOUR

1. Proverbs 22:7
2. Zechariah 5:3-4
3. Ephesians 4:28
4. Proverbs 13:20

## CHAPTER FIVE

1. Genesis 41:47-57
2. Proverbs 20:21
3. Luke 6:38

## Let's Relate!



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## **ABOUT SAM ADEYEMI**

**Sam Adeyemi is unarguably Nigeria's No 1 success coach and one of the country's leading experts on personal development and self mastery. Thousands of lives have been transformed through his inside-out coaching programme.**

**Out of frustration over what looked like a complex financial problem, Adeyemi once contrived plans to get out of the country and be gone for good. By God's divine arrangement, however, all those plans fell over. In less than 15 years, having accepted God's verdict, Adeyemi has been able to build a motivational outfit - Success Power International with influences that cut across the globe. Of note is the fact that only few personal brands in this country have been able to command such an across-the-board influence laced with integrity that appeal to secular and non-secular audiences as Sam has been able to do. Quite a number of young professionals long to acquire the stability that has accompanied his organizations; businessmen are desirous of how to integrate the values he teaches and practices in running their enterprises and, of course, many youngsters see him as their role model.**

**Adeyemi is a Civil Engineer by training but by election he has been a motivational speaker reaching out weekly to millions of people through his radio and television broadcasts tagged Success Power.**

**Sam Adeyemi is also the presiding pastor of Daystar Christian Centre, Ikeja, Lagos State Nigeria, a purpose-driven mega church of above 20,000 that many pastors want to model their ministries after.**

**He is married to Nike and they are blessed with three lovely kids.**

**For more details, visit: [www.successpowermedia.com](http://www.successpowermedia.com)**

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