A SEAT AT THE TABLE

Why this book matters now more than ever—for you, for Nigeria, and for Africa.

In today's Africa—For Black People—For Black Entrepreneurs–especially in Nigeria—money isn't just paper. It's access. It's power. It's the difference between being overlooked and being heard. It's the passport to dignity in a world that often ignores the voices of the poor. In the face of constant inflation, job scarcity, governmental dysfunction, and the daily hustle of survival, having money—earning it, managing it, multiplying it—isn't a luxury. It's a necessity for life, for health and for progress.

But here's the tragedy: too many people chase money without understanding it.

They want wealth but lack the wisdom to make it and manage it. They desire influence but ignore the principles that sustain it. Like the young rich ruler in the Bible (Luke 18:18–25), they have possessions—but no direction. They have ambition—but no foundation. And when tested, they walk away from purpose in pursuit of temporary riches.

This book is your invitation not just to make money, but to master it. Not just to chase wealth, but to build it with integrity, vision, and longevity.

If you're reading this from Nigeria, Ghana, Kenya, or any corner of Africa, or just as a entrepreneur in a ethnic class defined as a minority you already know: respect in our society is often tied to your bank account. Your opinions start mattering when your wallet speaks louder than your words. In many communities, a young man without money is treated like a boy—even if he's 35. A young woman without resources is often silenced or ignored, regardless of her talent or brilliance.

We do not romanticize poverty here. There is no nobility in lack. God never intended for His children to live in scarcity. Yes, there is spiritual wealth but there is also economic dominion. And the two must coexist to life a good and Godly life.

Let’s be honest—no one listens to the broke whether you live in America or live in africa. Even in your own family, your voice gains weight when you can send money home, pay school fees, or sponsor a sibling’s business. The world does not wait for you to get your finances in order. It moves on with or without you.

Who Is the Young Rich Ruler?

The young rich ruler is not just a man from the Bible. He’s a modern African youth with ambition. He’s the 25-year-old founder trying to build something from scratch. She’s the young woman juggling side hustles and dreams in Lagos, Nairobi, or Accra. He’s the bright student who just finished university and is realizing the certificate doesn’t guarantee a job.

But the original young rich ruler had a problem: he wanted eternal life, but wasn’t willing to let go of what controlled him. Money had him, even though he had money.

That’s the problem this book confronts.

- What if money is meant to serve you, not rule you?
- What if your financial future doesn’t have to mirror your past?
- What if there are tested principles—practical, African-relevant, and spiritually grounded—that could change your financial life in the next 5 years?

That's what The Young Rich Ruler will teach you.

This book is not just theory. It's not motivational fluff or Western financial advice that doesn't apply to our context. It's a practical guide to mastering your finances in Africa. It's a roadmap based on biblical wisdom, economic principles, and real-life experiences of young Africans who are building wealth with purpose.

You'll learn:

- Why having money is not enough if you don't understand its purpose.
- How to earn your first 100K (and why that milestone matters).
- How to budget without feeling broke.
- How to build multiple streams of income without burning out.
- Why most young Africans are stuck in a "maintenance" mindset, not a multiplication mindset.
- Why your financial growth must outpace inflation and lifestyle pressure.
- The power of paying yourself first, even if your income is small.
- Why destroying debt is spiritual warfare.
- How to build generational wealth in a culture that prioritizes appearances over assets.
- How to think long-term, even when your environment pushes short-term survival.

The Silent Killers: Debt, Delay, and Distraction

Many young people are not poor because they don't make money, They're poor because they don't manage money. Others are poor because they were never taught—never trained, never mentored. Then there are those who know, but don't do. They're distracted by lifestyle pressures, trends, and the need to impress others.

You can't multiply what you're always spending.

You can't build if you're always borrowing.

And you can't rise if you're always reacting.

This book exists to kill the killers: To arm you with clarity, courage, and the tools you need to turn your financial life around.

TAKE IT PERSONAL

I didn't write this because I have it all figured out. I wrote this because I was once broke, confused, and drowning in bad money habits. I have been homeless sleeping under a bridge, I lived in a homeless shelter, I have eaten out of the trash can, I have had to beg for money and food, I have crashed businesses and I have made a disaster of my financial and personal life due to lack of financial intelligence and management. I've seen what happens personally and first hand when people ignore financial wisdom—they lose businesses, families, and futures. I've also seen what happens when people apply these principles: they rise like nothing can stop them almost like life is unfair.

I’ve walked with founders who were one salary away from collapse… and helped them build six-figure brands.

I’ve mentored CEOs who had revenue but no rest… and showed them how to reclaim time and peace (buy my book “The Black Entrepreneur” to learn how to do this)

I’ve seen the single mother go from N15K a month to N150K through discipline, strategy, and prayer.

This is not a fantasy. This is a movement. You’re about to join it.

If You’re Tired of Struggling… Good. You’re exactly where you need to be. Struggle is often the beginning of breakthrough. But that struggle must lead to learning & that learning must lead to action.

If you want to be the Young Rich Ruler, you must first learn what it means to rule—to govern money instead of being governed by it. To master wealth instead of being mastered by materialism. To prioritize impact over Instagram likes.

This is your moment to choose.

Will you walk away from purpose, like the ruler in Scripture?

Or will you pick up your cross, carry financial wisdom, and build something your children will thank you for?

<u>What You Need To Begin</u>

Before you dive in, here's what I want from you:

1. Read with a pen. Underline, circle, and question what you read. Engage with this book. It's a workshop, not a novel.

2. Reflect. Each chapter ends with questions. Sit with them. Journal your answers. Transformation doesn't happen without introspection.

3. Apply immediately. Don't wait to finish the book to start. If a chapter teaches you how to save, do it today.

4. Share the journey. Find someone to go through this book with. Create accountability. Host a weekly discussion. Turn your growth into community.

<u>Key Takeaways:</u>

- You're Not Too Young, and It's Not Too Late
- You don't need to be 40 to be financially free.
- You don't need a foreign passport to build wealth.
- You don't need to go viral to make a difference.

- What you need is wisdom, discipline, and action. And that starts right here.

So let’s begin—chapter one awaits.