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The Millionaire Mind: What is it and how can you have it?

By Ade Sobanjo



Pat Flynn makes over \$150,000 monthly. He became an entrepreneur after he was laid off from his job! (www.smartpassiveincome.com)

I read a book a few years ago titled "the millionaire next door". In it the author highlights the behaviours of many millionaires in America. I recommend this book to anyone who aspires to be a millionaire. One major lesson I learn from this book is that, not all those who drive the big cars, live in big homes and wear the most expensive clothes are millionaires. It's true that they may have millions of dollars or naira of income, many of them also have millions of dollars or naira in debt.

The real way to measure your financial status is net worth! If you really want to know your financial

status, you need to know your net worth. Your net worth is the difference between your Assets and your liabilities. That is the difference between the things you have that can be exchanged for money and the debts you owe. For example if you have a car that is worth 2 million naira today in the market and you have N100,000 saved in your account and you value all the other things you can sell in your home to about N500,000 then your assets is about 2.6million. If you borrowed N1.5million and you are still owing N1m, then your net worth is 2.6m - 1m which gives you a net worth of 1.6m.

There are people that owe more than they have assets. They have borrowed 2 million and all they have to show for it is now worth only N300,000. These people may still be going around with a big car that they are still paying monthly, but their net worth is negative.

What is the Millionaire Mind?

The millionaire mind is a mind that understands net worth and is consciously building towards a millionaire net worth. When you have a workable plan that can lead you to having a net worth of 1 million naira or 100 million naira then you

have a millionaire mind. If you do not know your net worth and you are just hoping to be rich and buy many nice things, then you will only be wishing to be a millionaire. It takes conscious effort for most people to become millionaires.

A few people get their millions without working too hard though. Some people become millionaires just by share luck or blessing. A few people inherit money from their parents, others win the lottery, and some are born so beautiful that their beauty attracts millions of dollars to them. What I have discovered however is that it still takes conscious effort to keep the millions that come this way. If you get some money suddenly and you do not have a plan to increase your net worth. You will soon find that you have a negative net worth.

How do you get the millionaire mind?

If you have read this article up to this point, you are on your way to a millionaire mind. The fact that you can read has put you ahead. That you choose to pick up this magazine is a sign that you are already on the way to millions or you are already there. Here are a few more points that may help.

- 1) Continue to read more articles and books on finance, business and becoming a millionaire - I find it alarming each time I ask a group of people who want to be millionaires how many books they have read about it who say they have not read any.
- 2) Attend seminars, workshop and conferences about wealth.

3) Watch videos and listen to blogs about wealth and how to increase your net worth.

4) Make sure you have at least one millionaire that you connect with regularly. The more of them the better. You may also simply follow their blogs. One of the millionaires I read from is Pat Flynn of smartpassiveincome.com. He has inspired me in many ways to believe that you can provide content online that people will be happy to pay for.

5) Have a plan to increase your net worth and regularly evaluate your plan.

6) Refuse to allow yourself think that it is a bad thing to be worth millions of dollars. Remember that it is only people who have millions of dollars that can give away millions of dollars or naira.

7) Remember that God created the universe with lots of abundance. Let God be your number one adviser on how to manage lots of wealth.

That is it for now. Until next time. Continue to develop your millionaire mind and plan.

Ade Sobanjo, is the Lead Pastor at Overcomers Fellowship Int'l Church Kuje. With his wife Olu, they serve the Overcomers churches in Nigeria and overseas.

Before going full time into the ministry he ran a successful Technology Company in Canada. He is an internationally recognized speaker on business start-ups; with special emphasis on online businesses. Read more at www.adesobanjo.org - 09098795955



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EDITORIAL

Let There Be Love!

Kuje is increasingly a bright and beautiful place to live in. Since the day we arrived in Kuje, there has been a great deal of improvements in the atmosphere around us. Have you noticed that most Nigerian tribes are gradually being represented here in Kuje?

Our dear country is so rich in culture. Though we differ in the way we speak, eat, worship and celebrate; we must be grateful for one another. You may have people from your tribe next door and you may not. Whatever the case is, please live in harmony. I sat with a Man from the northwest on the plane the other day and we got talking. He told me his religion says he must be responsible for not just his nuclear family's needs but also his extended family – very important message. And I shared with him in the same light that my Lord, Jesus said we must love our neighbours as we love ourselves. So whether they are related to you or not, your tribe or not, please do to them what you wish they should do to you. That way Kuje will continue to be a beautiful community.

Chose to live in love with people you work with, buy from, sell to, worship with and most importantly people in your own home. If each family is fun for each member, the community will be fun as well. 2017 is still very young and can still be a great year for you and your family.

Relax and enjoy every piece we have carefully brought to you for this month, and feel free to share the magazine with people around you. Keep sending news and articles to letters@kujereflexion.com

Your friend and neighbour.

-The Editor.

The Law of Intentionality

By Patrick Egbunonu



Many wait for things to happen; some watch things happen; very few take the risk to make things happen.

His first animation company went bankrupt and he was fired by a news editor because he lacked imagination. Legend has it that he was turned down 302 times before he got financing for creating Disney World.

Walt Disney's desire to realize his dreams was so strong that the failures he had encountered did not stop him. He moved to Hollywood after the bankruptcy and, with his brother, set up a cartoon studio. Within a short time they received an order from New York for the "The Alice Comedies". Walt Disney would go on to create several cartoon characters including the very famous Mickey Mouse character. Walt Disney holds the record for both the most Academy Award nominations (59) and the number of Oscars awarded (22). He also earned four honorary Oscars. His last competitive Academy Award was posthumous.

Without a strong desire to act on and persistently pursue our dreams, they will never become realities. A key difference between those that achieve their dreams and a lot of individuals who don't is that the achievers intentionally pursue their dreams and, take actions to help them get closer to their expected end. It is great to have a big dream and talk about it but many dreamers have not taken time to understand what it would take to achieve the dream.

"But don't begin until you count the cost. For who would begin construction of a building without first getting estimates and then checking to see if there is enough money to pay the bills? Otherwise, you might complete only the foundation before running out of funds. And then how everyone would laugh at you! They would say, 'There's the person who started that building and ran out of money before it was finished!' "Or what king would ever dream of going to war without first sitting down with his counselors and discussing whether his army of ten thousand is strong enough to defeat the twenty thousand soldiers who are marching against him? If he is not able, then while the enemy is still far away, he will send a delegation to discuss terms of peace. – Luke 14:28-32

The first step in applying the law of intentionality is understanding the cost of success.

What would it cost to succeed in business, overcome an obstacle, raise great children and have a wonderful family, advance in career, succeed in service to the community, achieve my dreams. This cost can be financial, time, skills, personnel, knowledge, family time, relationships, focus. Who would be impacted by my dreams and, who needs to run with me? Who do I need to have by my side in order to succeed and, how will I handle set backs?

We waste time, resources and

emotional strength when we run on passion or emotions without taking time to count the cost. Counting the cost may include writing a business plan, interviewing individuals who may be doing what you plan to do (to a certain degree), giving deep thought to the benefits and impact on your life of pursuing a dream, and, taking the time to pray.

Have you counted the cost?

All the adversity I've had in my life, all my troubles and obstacles, have strengthened me... You may not realize it when it happens, but a kick in the teeth may be the best thing in the world for you ~Walt Disney

You Are Unique

Patrick is an Educator and a Teacher with core competencies in the area of business model innovation, leadership, strategy, financial valuations and analysis. Patrick has experience leading high performance teams and, has held management and senior leadership positions in the IT, Financial, Energy, Consulting, and Automobile Industry. Patrick has a Master of Science degree in Engineering, - Process Control - and, a Master of Arts degree in Economics, both from Queen's University. He is also a graduate of the Cornell-Queen's Executive MBA program. Patrick is currently the CEO of EBChim Strategy and Innovation Research, Ontario, Canada.

Send in your Articles

Kuje Reflection is a platform for the residents of Kuje to speak about Kuje and Abuja! If you are a gifted writer and you have articles that you would like us to publish, please send them to us. We reserve the rights to choose from the different articles that would be submitted. Priority will be given to articles that are about Kuje! You can send your articles to letters@kujereflexion.com. Other articles that may not get published in the print version of Kuje Reflection may be published in the online version of the magazine!

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0809965216

Follow Me! I will make you....

And He said unto them, "Follow Me, and I will make you fishers of men." - Matthew 4:19



Jesus have several bumper stickers on their cars – "I love Jesus", "One Way Jesus", "Jesus is my Super Star", "I am covered by the blood of Jesus". The list is endless. They also have great slangs that they use such as:

***That message is inspired
I'm being led by the Holy Spirit
I'm Anointed.***

When you see a fan of Jesus, you may easily confuse them as a follower of Jesus. Imagine a person who knows the names and churches of the top preachers in a Nigeria. He has purchased the key books written by Archbishop, Bishop, Papa, Mama, Prophet, Evangelist and Pastor. When you meet him, he usually has a new book in hand. He may even be reading it. SO why do we call him a fan and not a disciple?

Who is a disciple?

A disciple is one who loves the master just like a fan. However, more than a fan, a disciple is committed to becoming like the master. A disciple is a committed student. A disciple seeks to know what the master is all about. A disciple wants to be as good as the master and even

better than the master if possible. Are you a fan or a disciple? Are you interested in becoming like Jesus or you are only interested in watching Jesus and making a lot of noise about what Jesus is doing? There are too many fans in the church today and very few disciples.

How can you move from being a fan to becoming a disciple?

The defining difference is a determination to submit your actions to the approval or disapproval of Jesus. Our lord Jesus is interested in making his disciples into fishers of men. He want's their lives to attract others to Him. He want's each disciple to heal the sick, deliver the oppressed and call the sinner to repentance. If you are not weighing your life by Jesus standard, you are a fan and not a disciple. Determine to become a disciple today! God bless you.

Pastor Ade Sobanjo, is the Lead Pastor at Overcomers Fellowship Int'l Church Kuje. With his wife Olu, they serve the Overcomers churches in Nigeria and overseas. Read more at www.adesobanjo.org - 09098795955

FEBRUARY TRIVIA

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There is a big difference between a fan and a disciple. If you have ever been to a football match, you will see that the fans of a football team can be very energetic. Some people even have photos of the football stars on their bedroom walls. Some paint their faces in the colours of the team during the matches. Everyone that knows them can see that they are fans of their favourite team. I find today that many of the people we call Christians are very good fans of Jesus. They love the sound of His Name. They like the way He answers their prayers and the prayers of others. They love the gospel music, especially the ones that have some cool beats. Fans of

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08035999406, 08055817892

Boutiques & Children Stores

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080307611351, 08023221607

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07036258144, 08023804463

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Kings Palace Church International
0806379448, 08069358188

Living Faith Church, Kuje
Faith City, Plot 496, Sauka Extension, Kuje. 09083978710, 08131280145

Overcomers Fellowship International Church.
Barrister Collins Aimuan Rd, Near Grace Garden Intl College, Gudaba.
09034513390, 08108244318

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Victory City Int'l Church
08145516931

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KR Quotes

Success is no accident. It is hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing or learning to do.

~Pele

Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful.

~ Albert Schweitzer

Success is not final, failure is not fatal: it is the courage to continue that counts.

~ Winston Churchill

Ultimately, leadership is not about glorious crowning acts. It's about keeping your team focused on a goal and motivated to do their best to achieve it, especially when the stakes are high and the consequences really matter. It is about laying the groundwork for others' success, and then standing back and letting them shine.

~Chris Hadfield

The price of success is hard work, dedication to the job at hand, and the determination that whether we win or lose, we have applied the best of ourselves to the task at hand. ~Vince Lombardi

Producer or Consumer: which are you?



By Olu Sobanjo

WE CONSUME ALL DAY.

The weird thing is, consuming feels AWESOME. I want to click that Facebook button and see the latest updates. I get a jolt of energy when I see someone left a comment. I can't believe Saraki actually said that. And yet...did I actually get anything meaningful done? **Did I do anything I'll remember in 10 years?** Will I even remember this things next week?

I think most of us have the haunting suspicion that we're wasting a

Notice that nobody told you that you have to read a nuclear engineering textbook or build a house for the needy. You can literally plan to watch a movie and eat goat head pepper soup if you want!!

But if the past is a good predictor of the future -- and sure it is, -- most of us reflexively avoid making plans and therefore do the same thing we've always done: nothing. Why? Because we want to stay "flexible." I like flexibility too. But I also want to look back on my time in this world and get something done,

6. How much of your budget can you set aside for some investment however small it may be.
7. What product you can easily start to produce.
8. What service can you start to render?
9. Who can you start selling to?
10. Could you start using social media to sell?

I just want you to think bigger than you have been doing. If u deliberately plan you will realize you could actually create something that people want to pay you for...

I believe that starting a business could be one of the biggest game-changers you ever do. That's one of the reasons we produce this magazine. I want you to change your mindset from CONSUMER to PRODUCER. Anyone can consume -- few can produce. And the ones who do, win.

Olu Sobanjo pastors with her husband at Overcomers Fellowship International (Nigeria & abroad). You can read more of her thoughts at launchadream.com.

Think about all the things that happened in the last month:

- The president's extended vacation
- The silent crash of MMM
- That amazing Facebook video

And that's just a few!

When friends ask how we're doing, it's no surprise that one of our top 3 responses is: "Busy! Things have been really busy!"

Imagine that an angel (someone not resident on earth) had been watching you for the last week. What would they have seen?

Maybe...

We wake up...roll over...and check Facebook. Then we go to work, log in, and start reading random business/celebrity blogs. Whatsapp message after whatsapp message. Later, after work, we check Facebook and watch DSTV.

lot of time, but continue so, only to look back and realize...we haven't actually been living life. We've become a nation of spectators.

Tim Ferriss said: If you don't have your weekend plans laid out by Tuesday, stop what you're doing and make them.

Think about how uncomfortable that makes us feel. "Why should I have to PLAN my weekend? This is ridiculous, I just want to relax...."

Isn't it time to change?

Here are some things you may plan to do this month.

1. Read a book and finish it.
2. Clean out your house of stuffs you haven't used in 3 years and are not likely to use in the next 3
3. Track how many hours you spend on social media each day and multiply it by 365
4. Track how long you spend watching Ajazera.
5. Plan to invest an hour daily to



5 income streams you can start with little money

- 1) **Sales** - You can always approach a company producing a product you can sell. Ask them if you can market their product for them. Negotiate a commission. Purchase the first product and start marketing for them. You will see your commission increasing daily
- 2) **Social Media Marketing** - Learn how to do facebook, instagram and google ads. There are tons of information online on these. Spend about N5,000 to test it out and start doing it for other.
- 3) **Rent out tools** - Buy a wheelbarrow or some other tools. Find a way to rent them out to people who need them.
- 4) **Teach people how to use computers** - Even if all the time you have is just weekends. You can still find one or two people who would want to learn how to use a computer, facebook, ipad, iphone etc. Charge well and choose your clients wisely.
- 5) **Sell your videos** - Start a snail farm, record on video of how you did it and them market the video to other people who want to have a small snail farm.

- Ade Sobanjo