

Financial Freedom

A silhouette of a person jumping joyfully in front of a vibrant sunset over a rocky landscape. The sun is low on the horizon, creating a bright orange and yellow glow. The person is in mid-air, with arms and legs outstretched.

**It's Your Turn For  
Financial Success**

By Dr. Wilbert R.  
Mutoko (PhD)

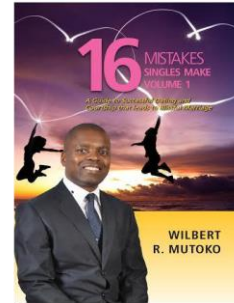
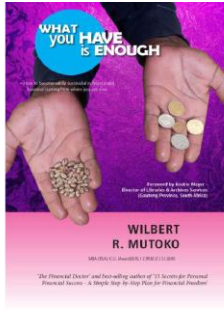
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# FINANCIAL FREEDOM

## – It is your Turn for Financial Success

Dr. Wilbert R. Mutoko (PhD)

Best-selling author of *15 Secrets for Personal Financial Success – A Simple Step-by-Step Plan for Financial Freedom*

*Why are people and organizations in financial crisis? Majority of people grow up in a culture of spending, rather than saving and investing. From an early age we grow up excited to buy consumables, rather than investing for the future. For this reason, majority of adults are excited about shopping, but they feel sad when they hear of saving for the future. ~ My reflections*

*“Africa, the poorest continent on earth, with the most natural resources, consumes everything as well and produces nothing.”*

**~ Chika Onyeani**

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## Dedication

This book is dedicated to:

To all people that have gone through my business coaching, financial coaching, training and business mentorship programs over the years. Thank you for receiving me as an agent of change. Together we will develop Africa and leave her better than we found her;

To buyers of my best-selling book *15 Secrets for Personal Financial Success*; *and* my business book *What you have is enough – how to become wildly successful in finance and business starting from where you are now*;

To all my clients – corporate, government, NGOs, Churches and students;

To my fans and followers walking with me for years on LinkedIn, Facebook, radios, television, in seminars, workshops newspapers, magazines;

Finally, to all people desiring financial freedom world over. I hope this book will be an eye-opener on your journey to financial success.

## Acknowledgements

I would like to thank the following people:

To God Almighty, thank you daddy for making me a gift to the world.

My precious wife and best friend Princess Phillis Mutoko for your tremendous love

Readers of my books and followers to my blogs:

<https://successinbusinessandcareer.wordpress.com/>

<https://happysinglesandmarrieds.wordpress.com/>

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# PART ONE: FIGHTING WASTE

## Why I Wrote Part One?

Some years ago, I was in debt, and I must admit that it's one thing I would never wish anyone to go through. It was horrible to have creditors haunting me day and night. Similarly, I guess you know someone, if not you, who is going through financial challenges. So, I write this book to help those in debt how they too can come out of debt, and to help those who are financially comfortable to avoid falling into debt. I have written this book with a heart full of sorrow for the state of Africa currently, but at the same time I am excited to advise third world countries on how they can reduce waste and build their lives and countries financially.

I have met some people who say they don't want to be rich, but I have never met anyone claiming that they don't want to be financially free. All of us want to have enough money to buy what we need and to cover all expenses. More so, we all desire to be able to live comfortably when we become senior citizens. What more? To be able to leave enough inheritance for our loved ones, and to bid farewell to the world with dignity - not bothering relatives concerning where money will come from to cater for funeral expenses.

Do you desire perpetual financial freedom? Then read on!



Dr. Wilbert R. Mutoko

## Introduction

All forms of freedom – psychological, spiritual, mental, physical, and social, are important; but financial freedom seems to be more crucial. This is because money runs the world. You need money for almost everything in life. Therefore, for anyone to disregard financial freedom, it means they are taking their destiny for granted.

This book is an eye-opener for the person that desires a reasonable level of freedom in terms of money matters. It is my desire to hand over keys to you that will unlock a future of financial possibilities through financial principles that have helped many people since time immemorial.

You will discover why most people and organizations are in financial struggles, why a few people are financially free, how you can get out of debt and remain free, how you can save money in simple ways, and how you and your organization can invest in the long-term and achieve perpetual financial success.

A handwritten signature in black ink, appearing to be 'LMW' or similar initials, positioned below the main text.

Dr. Wilbert R. Mutoko

# Unit One: Why are many people and organizations in Financial Crisis?

*“Nothing happens by chance. There is always a cause.”*

Why do people get into and/or stay in debt? Below I list some of the reasons:

1. The language of money is not taught in most homes. Only the rich teach their children how to make and multiply money. Unfortunately, many of us are not from rich families.
2. Money is not practically taught in schools. Schools teach theories which cannot make anyone financially free. No wonder someone completes a degree in Accounting & Finance but, when they get a job, they consume their whole salary, and save nothing for the future!



3. Majority of people grow up in a culture of spending, rather than saving and investing. From an early age we grow up excited to buy consumables, such as foods, drinks and clothes; rather than investing for the future. For this reason, you find majority of adults excited about shopping, but they feel sad when they hear of saving.

4. Most people are economically short-sighted. They only think of today, and they assume tomorrow will help itself. Particularly in Africa, few people ever imagine how life will be in fifty or eighty years' time, and plan for it.
  
5. Over 90% of world population hates reading books in general, especially books on finance. They claim that the language of money/finance is too complicated, thus it should be left to the professionals. No wonder majority are tied down in debt.

6. People like to compete with their friends, neighbors, school mates and workmates to buy things they can't afford. This results in financial pressure on the few resources available.
7. People are too comfortable with their jobs; hence they trade their energy and time for job security; and they only wake up when they reach retirement age and the employer says to them, *"Please retire because you are tired."* Meanwhile they retire with nothing to show for their lifetime of sweat.

8. The wealthy people do not want or have no time to teach the poor and middle class how to be financially successful. They value their time because they know that time is money and time is life. Conversely, the poor minded majority hate paying for knowledge. They would rather buy consumables than acquire knowledge and skills.

9. Most people in financial trouble are rarely interested in learning how to be free. They want money, but they do not want to learn how to make, multiply and preserve it. This explains why people who are financially troubled, whom you would assume must attend financial freedom seminars will never attend any, even if seminars are free. They seem to be very 'busy' with other things.

10. Most people, when they meet with financially free people, instead of asking, “*How did you become financially successful?*” They would rather ask for money, a job, or a hand in marriage. Financially challenged folks seem to be tied down by begging mentality. Unfortunately, have you seen a financially free beggar? I am yet to meet one.

11. Financially ill people do not know that even though wealthy people are too busy to sit down with them for help, some of the financially free people give their advice comprehensively through books which they write and through audio recordings. Sadly, financially troubled people don't like reading. They are waiting impatiently for the rich to donate money to them. Paradoxically, I have never seen a beggar who became financially free.

Begging mentality will bind you in chains for life, unless you realize that you must rise and take responsibility for your financial success.



12. Some religious folks erroneously assume that God will one day pour money for them from heaven. That is day dreaming! The world runs by principles. That is why most of the people who are financially free are not religious. You know why? They do not wait for anyone to donate money to them; they take responsibility for financial success. They are willing to pay the price. Of course, occasionally God will perform a miracle. But for you to sit down or bow down in prayer your whole life expecting God to do everything for you is gross irresponsibility. While you are waiting for a financial miracle, God is also waiting for you to mature and

realize that financial success is your responsibility.

13. You have never been old, so you do not know how it feels to be old, stranded and broke; that's why probably you play with money and opportunities.

14. Majority of people are enemies of money. Lack of understanding money causes people to waste it.

15. Many folks live in denial. They never sit down to calculate how much they owe. So then how can they coin a strategy to come out of debt when they don't know specifically how much they owe?
16. Money doesn't stay where it is not appreciated. Respect and use money responsibly and it multiplies. Abuse money and it flies away back to where it came from (from rich people's pockets and their bank accounts).

17. Some people rely on one source of income. This results in financial crisis if they lose that one source of income. As it is crucial for a river to have multiple streams of water feeding it, every person should have multiple streams of income to avoid panic in hard times. Reminds me of 2004 when I was working as a high school teacher. The owner of the school was very abusive in every way. Towards end of year, 14 of the teachers, myself included; received letters of termination of employment. *“Why?”* We asked the school owner. He simply said, *“I don’t need to explain to anyone what I decide with my school. I just feel like changing*

*staff. I need new people.”*

- a. Of all the fourteen staff members, only two people including me were not emotionally affected. The rest were weeping and/or wallowing daily not knowing what to do with life after serving the last three months on the job. They had to come to me daily for consolation and comfort.
- b. Furthermore, recently when some mines closed, sadly over ten people that had no other form of income and no investments committed suicide. What a sad reality?

c. In my case, how come I was not so bothered by termination of employment, while others were lamenting in that school that I mentioned earlier? There were two reasons why I was not so moved by losing my job. *One*, I put all my trust in God that He would open a new door for me. *Two*, my wife and I had a thriving business, so I knew that income would not cease due to me losing the teaching job. This goes to show you the danger of relying on your job alone. What was I going to do if I did not have a small business by the side which my wife was running?

- d. I am not saying that if you are employed somewhere, you must have a business on the side and you lose focus and commitment at your job; but I am saying there is no harm in you concentrating on your job, but at the same time employ someone to run a side business, or at least partner with someone.

e. If you are not faithful with someone's (employer's) organization, who will entrust you with your own enterprise. You must work extra hard where you are now in preparation for your glorious future in your own firm. Remember, it is about sowing a good seed (what you sow is what you reap) and also you are developing good habits that help you in future.



18. Small pieces of money are deceptive because people assume that little money is not important; forgetting that a river is not filled by water at once, rather it is one drop at a time from the sky. Your financial success comes from keeping those coins one-by-one. If you want to discover value for money, visit anyone who has financial problems and you see small coins lying everywhere. That is a sign of disrespecting money. Remember if you remove one coin from a million, is it still a million? Therefore, you should learn to value every small coin and find a way to grow the coin into more coins.

19. Short-cut mentality resulting from lack of patience causes many to cut corners resulting in financial trouble. Prisons and streets are full of people that tried to get money quickly without regard for laws and other people's welfare. You sure do not want to join them I guess. So, you and I need to have a long-term plan to impact lives and add value, then get paid; rather than hoping that money will come fast and you become a multi-millionaire overnight.

20. Parents forget that times have changed. In today's challenging and busy life-styles, parents cannot afford to fold their hands, relax and invest nothing for their future and that of their children, assuming: *"My children shall take care of me when I am old."* Life has seriously changed; your children may not be able to take care of themselves and at the same time support you adequately when you become a senior citizen. Every parent must cater for their future personally. Help me tell the person next to you, *"Are you sure that when you are old, you do not want to be destitute? Then, make sure that you invest for your future. Avoid depending on the*

*government or on your children!”*

21. Let me show you why you need to prepare for old age personally, and not dumping the whole responsibility on adult children. Can I ask you a simple question? How many times do you financially support your own parents (including in-laws of course)? Do you always give your parents all they need? If your answer to the second questions is NO, why then do you expect your children to take care of your financial needs after your retirement? Why are you failing to fully take care of your parents and siblings? How come you erroneously assume that your own children will fully support you when you are old? Tell your neighbor, “*Be serious!*”

## Conclusion

Out of the above causes of financial crisis, I hope you have identified the ones that affect you. This is important because if you don't know the cause of your problem, how can you locate the solution?

**Activity 1.1:** Write down the reasons why your finances are not at the level you wish them to be

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# Unit Two: How to fight waste and gain Financial Freedom

I define financial freedom as the state of having enough money or personal wealth so that you can live without actively working for a living. It is the state of having more than enough money so that you receive money whether you are sleeping or dead (passive income). The passive income can be from royalties of books, stocks, art or music; business profits, and other investments.

Waste can be defined as using time, money, or energy too much, doing something that is not important or necessary, or is unlikely to succeed.

### **Who is a Waster?**

According to The Merriam-Webster Online Dictionary (2017), a waster is defined as:

*“A (1): one that spends or consumes extravagantly and without thought for the future (2): a dissolute person*

*B: one that uses **wastefully** or causes or permits **waste** <a procedure that is a WASTER of time>*



C: one that lays waste: **destroyer.**”

([www.merriam-webster.com/dictionary/waster](http://www.merriam-webster.com/dictionary/waster))

I personally define a waster as anyone who uses up all s/he earns without keeping some for tomorrow. It is any person who lives a borrowed life – eating next month’s salary/income today. A waster is someone who only lives for today, not concerned about tomorrow.

## **Characteristics of Wasters**

1. They want all good things now. They have no patience to grow wealth slowly over time. There is no delayed gratification. Borrowing is their best companion to miserable living.

2. Wasters do not respect intangible things which are beneficial in the long run. A good example is Esau who sold his birthright (inheritance) to Jacob in exchange for one meal (Hebrews 12:16; Genesis 25:34, KJV). Such people can do anything to please their stomach, no matter how much they miss in future because of the food or drink today.

3. They spend all they earn. If they consider saving, they say, *“I will save what remains.”* Not knowing that there rarely remains any money after spending. Such people need to understand that when they want to save, they should save 10% to 20% of earnings before spending anything. Otherwise nothing may ever be saved.
4. Wasters try to always impress friends and neighbors. They usually ask themselves, *“What will people say when they see me driving such a motor vehicle? What will my colleagues think when they see this shoe?”* That is why Will Smith said, *“Many people borrow to buy things they don’t like, to impress people who don’t like them.”*

5. They buy motor vehicles on credit – particularly luxurious cars to show off. For example, a waster can be paying monthly installments for a car, say, P5 000; yet they have no monthly saving/investing to the tune of P5 000. This means they consider today's show off more important than the future. A good example is a young woman who recently took a loan and bought a car for P60 000. Her salary is P5800, and she is paying a car monthly installment of P2700 for the next six years. Isn't this a recipe for disaster? How does she pay house rental? What about food etc.? Make matters worse, by the time she finishes paying for

- the car in six years, the vehicle will have completely lost value.
6. They stay in a house where they pay a rental of more than ten percent of their income. More than ten percent of income is too much and it's a waste of money unless it's a rent-to-by arrangement. Such people may never buy or build their own home because they have no savings.

7. If they are running a business, wasters don't have a salary. All the business money belongs to them. They don't understand that a business is a separate legal entity, and business money is not to be used anyhow. Such people hate advice, and they don't want any accountant or financial consultant nearby.
  
8. Wasters use utilities carelessly – water, power, telephone, and mobile airtime.

9. They drive cars above their level. Many folks have cars which they can't fuel, or buy spare parts for. Such people can even be in positions of influence. They borrow money for fuel from their students, maid, garden man, driver or children. Can you imagine? What a shame! You must drive your size per time. Do not put pressure on your resources to impress others.



You cannot impress human beings; they are difficult because their tastes continuously change. One multi-millionaire read my book **15 Secrets for Personal Financial Success**, and he called me filled with excitement: *“Mr. Mutoko I can’t thank you enough for the impact of your book. I read it and immediately we sat for a board meeting where it was resolved that we follow your advice in the book to sell our fleet of expensive motor vehicles and replace them with reasonably-priced ones that have easily accessible spare parts. Thank you once again.”* It’s never too late. You can change your life and your organizational spending today.

10. Wasters are always under pressure from other people to spend in night clubs, shopping malls, and restaurants. Then when they are broke, they wonder where their money disappeared to.

11. They do not like budgeting. They have no set plan for expenditure. They can even be an accountant or treasurer in their workplace, properly handling records and money for their organization. But when it comes to their own life, they take records and accountability for granted. Surprisingly they seem not to understand why they are not financially successful – personal irresponsibility.

## **Conclusion**

Are you a waster or you are a wise spender? Whichever you are, there is hope for you if you follow the advice in this unit.

### **Activity 2.1:**

Are you a waster or not?

Justify your answer above:

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# Unit Three: How can you become financially free?

The following ways can help you to become a financially free person:

1. **Live below your means** – you need to learn to be content with your financial situation. Stop comparing yourself to other people. Decide never to use all the money you receive per time. Keep something no matter how little, just start the habit. There is no harm in spoiling yourself occasionally – you deserve it, after all it's the fruits of your hard work. But it's pathetic if you spoil yourself daily. Remember tomorrow is waiting for you!

2. **Increase your means** – find other ways to earn extra cash, for example, piece jobs, selling small items, consulting, or being an agent. This will relieve you from financial pressures on your main income source.
3. Start by **saving** say 5% of your regular income. Then as you go on, save 10% until you get to 20% upwards. Make it a point that when you get unexpected cash such as a donation or gift, because you had no plans for it, why not save all or majority of it?

4. **Increase your qualifications.** This can help you to triple or quadruple your income soon. A friend of mine had an A-Level Academic achievement and Diploma in Education and few professional qualifications. Seven years later he studied more and got three higher qualifications including a Master of Business Administration and a PhD. As a result, the salary he earns now is over six times more than his salary seven years ago. Do you want promotion? Do you want a higher salary? Do you want to make higher profits in business? Go back to school!



5. **Be more knowledgeable about your business.** Your business can never grow bigger than the owner's mental and professional level. Attend seminars, workshops, and read more books in your industry. This will hopefully increase the chances of higher profits in your business. Ignorance is the worst enemy of financial success!

6. **Stick to a written budget** – whatever is not budgeted for is to be ignored. Without discipline, your financial success is not in view. Avoid pleasing relatives and friends by giving them money that is not planned for. You can learn something from the government. Whatever is not on government budget will not be entertained until next budget period. You can apply the same principle in your life.

## Conclusion

The above tips for financial success are not exhaustive. You need to put a lot of effort to make sure you step into financial freedom. Other points on how to be financially free will be found in my first financial book - **15 Secrets for Personal Financial Success** (Available at Exclusive Books, and Bala Books, or direct from **Chief Cornerstone Holdings** offices).

### **Activity 3.1:**

Out of the six points written above, which one do you practice?

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# Unit Four: How to invest like a Pro

Investing can be classified into six or seven major categories: bonds, shares, property, commodities (such as gold and silver), business, cryptocurrency, offshore investments, managed funds and unit trusts. These have been covered fully in my first book – **15 Secrets for Personal Financial Success** (so I will not repeat here). The book has transformed many individuals and organizations across the globe in terms of financial literacy. I advise you to get a copy and study it repeatedly.

In this chapter I would like to suggest to you how you can invest like a pro.

It goes without saying that today everyone talks about how they can grow their wealth. We all want to see our money grow. During all the brainstorming about investments from boardrooms to the streets, we can learn a lot from our parents and grandparents about investments.

Obviously, our grandparents may not term it investing, but surely when they keep chicken, goats and cattle they practice what I would call Traditional Investing. Similarly, they rarely sell their tribal lands in pursuit of cash the way some of our youths do today.

## **Lessons we can learn from Traditional Investors**

### **1. They invest in what they know and understand**

Our parents and forefathers always made sure they invested in what they knew and understood. No wonder they are/were very successful. We too need to research thoroughly before putting our

hard-earned cash into unknown investments. This can help us to avoid ‘crying over spilt milk.’

## **2. They invest for the long-term**

Our forefathers knew how to view life in the long-term. As a result, they kept livestock and held on to land up to the level of leaving an inheritance for their children and children’s children. Contrary to this, our generation of ‘consumers’ always says: *‘let me consume my money before I die’*. Such mentality is against true investing. For this reason, many people start investments in pension, shares, property, and unit trusts and so on, but they



cancel or sell the investments pre-maturely because of short-sightedness. We need to learn to think and invest in the long-term if we desire financial freedom.

### **3. They do not look for get-rich-quick-schemes**

Traditional investors do not try to be rich in one day. They understand that they can start with two chickens today, two cattle or two goats; but with time and proper nurturing – a herd will be in view. Alas! Our generation does the complete opposite. We seem to believe that wealth grows by magic. We look for high

returns from low inputs! There needs to be a change of mentality in this regard.

#### **4. They are patient to wait for returns**

Traditional farmers always patiently wait for harvest as they can't quicken the growth of their crops; neither can they command their livestock to multiply in two days! As for you and me, we need to learn the same lesson. We cannot expect to put money in shares, property, bonds or commodities and expect magic in a short time. It just does not work. Patience is a must if you want to be financially free.

It's never too late for you to change.

### **Activity**

**4.1:** What kind of investor are you?

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**4.2** Are you patient or you are hasty?

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**4.3** Do you have long-term investments (10 years and above)

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# PART TWO: THINK AND GAIN FINANCIAL FREEDOM

## THE VICTOR

By C. W. Longenecker

If you think you are beaten, you are.

If you think you dare not, you don't.

If you like to win but think you can't,

It's almost a cinch you won't.

If you think you'll lose, you're lost.

“Your belief is what makes you, because you are the product of your thought. What you believe is what you become, no doubt.”

~ **Dr. David Oyedepo**

# Why I Wrote Part Two:

## Think and Gain Financial Freedom

Being a Financial Practitioner, it pains me to see multitudes of people lamenting in poverty and lack of money. Yet when they hear about money, they claim: *“I would rather be happy, than being rich”*, or *“Money is evil”* or *“Money is not everything”* or *“Money can’t buy you happiness”*. Truth is, all of us need money to live comfortably.

I used to have negative thoughts about money. But when I changed my thinking, I discovered that financial freedom is a reality. You may not desire to be rich. That's fine. But I am sure you want to be financially free? I guess you desire financial peace.

I wrote this book to challenge your mind towards financial freedom. If you desire to live a peaceful life, without financial stress; then this book is for you. And I hope this book will be a great blessing to you, your family, career and your business.



Dr. Wilbert R. Mutoko



# Introduction

It is true that '*money can't buy happiness*', but money makes life funny and easier. So why not learn more about financial freedom?

Is it true that money is evil? I disagree. Scripture says, '*the love of money is the root of all evil*'; that is, the root of evil is the craving for money, wanting to get money at all costs, even if it harms the society. Otherwise money is neutral. Money is not bad.

Some people say, *“I would rather be happy/holy than being rich.”* The question is, *‘Why not have holiness, happiness and riches at the same time?’*

It takes engaging your mind to gain financial freedom. Are you ready to change your thinking? If yes, read on. If no, good luck elsewhere.

Financial freedom is like a lovely and kind person that does not stay where it's not welcome. Your starting point to attract financial freedom is to appreciate and respect money. This obviously comes through thinking correctly about money, its acquisition, use and multiplication.

# Unit One: Financial Freedom Basics

## What is Financial Freedom?

Financial freedom is ability to buy all necessities of life without stress. It is being able to support your family financially now and in future with no hustle. It is a state of skillfully planning and implementing money strategies that give you financial rest.

## **Is There a Difference Between Financial Freedom and Being Rich?**

Yes, there is a difference. You can be rich, but in financial crisis. Yet you may be poor today earning a small salary, and you decide to consume less than you earn; and you save 10% or more of earnings. Slowly but surely, you are on your way to financial freedom.

Financial freedom is not necessarily determined by how much money you earn. It is determined by how much you keep for the future. Therefore, I believe that anyone can be financially free, if they like. It is great to be rich and financially free. And anyone can start on the way to financial freedom now, by living below what they earn and increasing earnings.

### **Definition of ‘Think’**

When you think about money and financial freedom, you make a mental effort to consider it; and you use your imagination and intelligence to create it or develop it.

## **Definition of ‘Gain’**

If you **gain** something such as an ability or quality, you gradually get more of it. Therefore, if you gain financial freedom, it means you get more of it, in small stages over a long period of time, rather than suddenly. Another definition of Gain is: if you gain something, you obtain it, especially after a lot of hard work or effort. In other words, you gain financial freedom through determined efforts, not by chance or luck.

From these two definitions of **Gain**, it can be concluded that financial freedom is not attained quickly; it must be strategically worked upon for some time. This means that anyone, including you and me, can be financially free no matter the current level of money in the bank or pocket. It therefore follows that casino, stealing, robbery, and corruptions are not legitimate ways for obtaining financial freedom. They are dangerous and short-term ways of getting money. Rather, it takes patience and time to be free.

Therefore, the title 'Think and Gain Financial Freedom' means that you must think, and take steps to financial freedom.

### **Two money problems**

Arguably there exist two money problems in the world. These money problems affect both individuals and organizations.



## **Money problem one**

The first money problem is having too little money. This results in lack of necessities due to lack of finance. It normally results in lots of borrowing as well. Nobody likes to leave a borrowed life, but when there is shortage of money plus shortage of patience; many people, organizations and countries find themselves in terrible debt.

Do you choose this kind of money problem? You might be saying no, but check your daily actions. I say this because many people would possibly claim that they don't want money problem one – having too little money, but they think and behave in a way that suggests they prefer this money problem, thereby living a life of lack.

### **Money problem two**

The second money problem is having too much money. I have often heard people say, '*I don't want to be rich*' or '*I don't want to have too much money because it brings lots of headaches.*' Have you ever said or thought like this?

Yes! Having too much money is a problem on its own. Extremely wealthy people worry about how to multiply their wealth, how to protect it from excessive tax, how to protect it from robbers, how to protect their lives from robbers and so on. Personally, I have not yet arrived at the state of having too much money but I am on my way. I am taking steps such that in the next ten years I will also be worrying about how to protect my wealth.

## **Back to you**

Which money problem do you prefer to live with? Would you rather have little money and live a simple life, but suffering and worrying daily about your needs and wants both for now and at old age; or you rather accumulate great wealth, have more money than you would ever spend in your lifetime – so you donate to the less fortunate - and lack nothing? Whichever money problem you choose, you are correct. Nobody will judge you on which money problem you choose to have.

## **Starting point to financial freedom**

Your starting point to financial freedom is to take time to think and decide to become financially free, then you plan step-by-step how you will gain financial freedom.

# Unit Two: The Role of Thinking on Your Way to Financial Freedom

*“If your mind can conceive it; and your heart can believe it  
– then you can achieve it.” – **Mohammad Ali***

## **The Story of a physically challenged boy**

Almost 30 years ago, a pregnant woman gave birth to a baby with neither legs nor arms. Both husband and wife were devastated. They couldn't understand why God allowed this to happen. They felt bitter and discouraged and thought there was no hope for their child. Later they encouraged themselves and decided to think positive. Throughout the boy's childhood and youth hood, there were many struggles caused by his lack of limbs, coupled with mockeries from peers.

But all this is now water under the bridge as the boy grew up to become a powerful international Motivational Speaker, Author and President of the non-profit organization Life without Limbs. This man is called Nick Vujicic (pronounced Voy-a-chich). For his full life story, you can grab a copy of his book – *Life without Limits*, by Nick Vujicic.

*“To think creatively, we must be able to look afresh at what we normally take for granted.” ~ **George Kneller***



Truly, as illustrated by the story of Nick above, physical disability is not as serious as mental disability. Whoever is normal in the mind can still do exploits, yet you can never trust or work on a project with a mentally challenged person.

Below is another amazing story of a girl that got challenged in the eyes, but went ahead to leave a legacy:

*“The welfare of each is bound up in the welfare of all.”*

*~ Helen Keller*

## **The Story of Helen Keller**

The name of Helen Keller is known around the world as a symbol of courage in the face of overwhelming odds, yet she was much more than a symbol. Hellen was born normal, but due to a late treatment of illness during childhood, she became blind, dumb and deaf. But through the power of positive thinking, she was a woman of luminous intelligence, high ambition and great accomplishment who devoted her life to helping others.

During her lifetime, Helen Keller was consistently ranked near the top of "most admired" lists. She died in 1968, leaving a legacy that Helen Keller International is proud to carry on in her name and memory ([www.hki.org](http://www.hki.org)).

Can you imagine life without sight, hearing or talking?

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How much would you achieve?

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Would you give excuses for poverty or you would rise like Helen Keller and do exploits? \_\_\_\_\_

You can never underestimate the role of thinking if you want to be successful in life. There is a mindset that financially free people possess as compared to people in financial crisis. I know because I grew up in the rural area looking after cattle and goats. I know because I did primary and secondary school in the rural area where there was no electricity, no internet and no library. I know because I was raised in a low-income family where my dream was to become a pilot, yet I never knew how it would happen. It remained day-dreaming and never came to pass. I know because often-times I went to school bare-footed, without other necessities of life.

For me to become a success teacher, university lecturer, financial adviser, international motivational speaker and author like I am now, it took more than university degrees. It took more than reading books. It took more than conventional thinking. I have dedicated myself to times of serious thinking about my life, my family and what I can do to lift my continent.

Similarly, if you can focus on thinking correctly, financial freedom will become yours. If you are already financially free, then it means if you gain deeper understanding, your financial freedom will increase.

# Unit Three: Financial Freedom

## Versus the Love of Money

*“For the love of money is the root of all evil...” ~*

**1Timothy 6:10 (KJV)**

Is it good to desire financial freedom? Is it Godly to have lots of money?



Many people have robbed themselves of the chance to enjoy life because they misunderstood the above scripture which says, “*The love of money is the root of all evil.*” The scripture talks of the ‘love’ or craving, or desiring money such that you can do anything good or bad to get money. That obsessive desire for money is what God says is evil, not money itself. In other words, money is good. But craving for it is bad. Financial freedom is good, but doing evil to attain financial freedom is wrong.

Money is not bad. Therefore, someone said, “*Money takes on the character of its owner.*” That is, in the hands of a Bill Gates, money becomes a saver of people dying from Malaria and HIV/AIDS. In my hands, money is a blessing to widows, orphans, family, community, spreading the Gospel and research. However, in the hands of a Hitler, money becomes weapons of mass destruction. In the hands of a caring person like you and I, money helps the needy; yet in the hands of a robber money is something else. Imagine how much you could accomplish in today’s world without money! What about if you had abundant money!

Evil people spend their money on evil things, while good people spend their money on good things. So, money is not evil. But the owners of money are the ones that can be either good or evil.

If money was wrong and bad, then God himself would be a bad God, because the Bible says, “*Silver and gold are mine*”, that is silver and gold belong to God. God is the richest person in the universe, because He owns everything. Even Jesus Christ had a treasury to help the poor and to finance his ministry. Without money how could he have made it?

John Avanzini, in his book 'Money Talks' summed it up this way: *“God is not against your having money. He just doesn't want money to have you. God never wants money to rule your life. If you start to love money, it will not be long before it becomes your master, making it impossible for you to properly serve God.”*

Do you have money, or money has you? \_\_\_\_\_

Do you tell money what to do, or money dictates how you live?

\_\_\_\_\_

Is there a difference between when you have money and when you are broke?

\_\_\_\_\_

I see some college students who attend lectures well during the month. But as soon as they get their monthly allowance during month end, they stop attending lessons until the money is finished. Similarly, some adults will stop going to work after payday. When you see them reporting for duty, you know that money has finished. What a sad relationship with money? All this causes our continent to lag. What causes this? It is due to wrong thinking about money.

# Unit Four: Is Extreme Wealth from the Devil or from God?

*“The blessing of the LORD, it maketh rich, and he addeth no sorrow with it.”*

**~ Proverbs 10:22 (KJV)**

*“But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.”*

**~ 1 Timothy 6:9 & 10 (KJV)**

It is true that being rich comes with its own temptations and challenges. But when God is the one who makes you financially free and rich, you enjoy peace of mind. You can have lots of money, and at the same time enjoying a good marriage, wonderful children, great ministry, enjoyable business or career, sound mind, good health, and helping humanity.

Does not poverty and lack come with challenges? Your guess is correct. The choice is yours, whether to be financially free or be in financial crisis.



I am not saying everybody must become super wealthy, but I believe, for you and me to be completely financially free, becoming wealthy is the way to go.

It amazes me that when someone becomes financially successful, some people begin to think that s/he got wealth from the kingdom of darkness. For example, when I was young, I often heard adults saying, “*So and so had a bumper harvest of maize this year. We suspect that he used traditional medicine!*” So, I grew up thinking that for someone to be financially free, one must use traditional powers. Many of these adults were church folks that prayed to God regularly, but surprising enough, I never heard any of them say, “*Oh! Our neighbor had a bumper harvest. God has answered his prayers?*”

The major question is: Who created the world? Who deposited gold, copper, oil and diamonds in the ground? Is it God or another rebel by the name of Satan? If God created the earth and He owns the whole world, why then do people assume that any wealthy or financially free person must have become financially successful by the power of Satan?

Yes! I do agree with you that majority of people in the world got their wealth by evil powers, theft, corruption etc. But is it everybody who is crooked? Are there no good people who provide the world with solutions and become financially free through it? Are there no honest and faithful people that got wealth in the right ways? Is there no room for you and me to become financially free forever in the right way; and with the help of God?

For example, The Wright brothers became wealthy by helping the world with an aero plane to travel faster. Henry Ford became financially free at Ford Motor Company through helping people with reasonably priced cars. Steve Jobs became super wealthy at Apple through his passion to help people with the fastest technology and improve operations. Bill Gates is financially free by building computer software at Microsoft to simplify people and organizations' operations.

Thomas Edison became financially free through innovations that included the light bulb. Did all these people use evil powers to make it? How would the world have been without these men's contributions? Is it wrong for you and me to follow the footsteps of these men of repute?

# Unit Five: Will the Rich enter the Kingdom of Heaven?

*“But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.”*

*~ Deuteronomy 8:18 (KJV)*

Other people have a problem with getting financially free and getting rich because they read the scripture: *“It is easier for a Camel to go through the eye of a needle than for a rich man to enter the kingdom of Heaven.”* My question is: “How many poor people will not enter heaven because of their sins? Is being poor or average a ticket to enter heaven?”

Abraham was very rich in livestock, in silver and in gold (**Genesis 13:2**). Does the Bible say, ‘Abraham was rich in faith?’ No! Abraham had great faith, that’s true. But he also had physical wealth that set him free financially.



Did Abraham go to heaven? Yes of course! Jesus told a story about a rich man who was a sinner. A poor man by the name Lazarus begged at the rich man's table. But after both the rich man and Lazarus died, Lazarus went to heaven and was on Abraham's bosom.

Ah! How come, the rich man Abraham entered heaven? I thought only Lazarus was to enter heaven because he was poor enough! Do you see that Abraham was rich and financially free and he entered heaven? The other rich man who was a sinner and ill-treated Lazarus went to hell. Lazarus went to heaven and was taken care of by Abraham.

It beats my logic how some people claim to be Abraham's children, yet they hate financial freedom and wealth creation. The Bible even says that Jesus became poor that we may become rich (**2 Corinthians 8:9**). But many folks still argue that they would rather go to heaven poor and average than get wealth. Okay, it's your choice, but let's hope you won't become a burden to the government, charity organizations, children, friends and relatives, simply because you have decided not to change your thinking.

## **Conclusion of the matter - 'Will the rich enter Heaven?'**

You don't go to heaven because you are poor or rich. You go to heaven because you are at peace with God whether you are poor or rich. However, personally I would rather live a happy and financially free life on earth than I go to heaven; rather than suffer on earth and rest in heaven. The choice is yours!

You may be thinking – What if I like Financial Freedom, but my past experiences are so negative?

*“Today’s experience, whether negative or positive, is tomorrow’s wisdom.”*

~ **Wiseman**

## **Why do most financially free people have a negative background?**

**Answer** – Someone said, *‘your speed in running is determined by how fierce the dog that’s chasing you.’* Some fellows have jumped over tall fences which they never dreamed they could, because of being chased. Human beings cannot change without pressure. A negative background can be a good motivator for you to take life seriously and work harder than others.

**Lesson** – don't think you will not make it in life because your background is negative. That poor background is a springboard for success. For example, today I am an author, speaker and Lecturer, but when I grew up you would have simply written off. My childhood discomfort has pushed me to study hard and create a different life. What about you?

Nevertheless, if you grew up in a wealthy family, it doesn't mean you can't work to maintain financial freedom. I am just encouraging those that feel like 'financial freedom is for the lucky guys in life.' No! Financial Freedom is yours if you change your thinking to be like that of successful people.

You need to think positive to use your experience to your advantage.

# Unit Six: Crucial Steps Taken by People Who Become Financially Free

*“If you can patiently do what successful people do,  
you too will become a success story.” ~ Wilbert R.*

**Mutoko**



## 1. Personal development

*“Live as if you were to die tomorrow. Learn as if you were to live forever.” – Gandhi*

You need to listen to audios, read books as you are doing now, and attend seminars. If you haven't yet read my book: ***‘15 Secrets for Personal Financial Success – A Simple Step-by-Step Plan for Financial Freedom’***, **you** don't know what you are missing!

Another book that will completely change your life is '**What you have is enough – How to become wildly successful in Finance & Business starting from where you are now**' by Dr. Wilbert R. Mutoko. The book has helped many people to realize the assets they have which they have been taking for granted. The main crux of that book is the concept of *bootstrapping*. You will also enjoy the book '**Financial Freedom – It is your Turn for Financial Success**'. **The** book helps you to cut waste and think through to your financial freedom.

Successful people read at least one new financial book once per month. You however, shouldn't just emphasize on reading books on finance alone. It is not good to concentrate on one area of life because if you neglect learning about health, family, career, business and relationships; you will end up being successful financially but with an ailing body, struggling business, spiritual stagnation, failing at school or sick marriage.

Great people endeavor to develop all-round success. That is financial success, spiritual success, marital success, career success, academic success, health success etc. By reading books in each of these areas, you end up having a balanced life, and you enjoy true success.

I therefore would like to encourage you to read at least one book per week. If you do not like reading, you can buy audio books to boost your knowledge and skills.

Between December last year and February this year, I had read 24 books and booklets, and I had listened to 3 audio books. Imagine how my mind changed! There is no way my life will remain the same as last year.

So, if you really want this week to be better than last week, learn what you did not know last week. Similarly, if you want this month or year to be more successful than last month or year, you must learn what you didn't know then. Such learning usually comes through personal development – reading books and watching good teaching videos or listening to audio CDs. Another book that will help you in relationships and marriage is '**16 Mistakes Singles Make Vol. 1 – A Guide to Successful Dating and Courtship that results in Blissful Marriage**' by Dr. Wilbert R. Mutoko. This book has helped many singles to choose their

future partners wisely. Even though the book was written for singles, many married couples testify that after reading the book, they discovered what they did not know before and their marriages were strengthened and sweetened by the new knowledge and insights from the book.

2. **Believing.** People who become financially free believe that they can be what they want – if you believe you can be financially free – you will surely be free by thinking and acting positively.

3. They **trade** what they have for what they want – you need to be paid for your talents and efforts. What is special about you in terms of talents and gifts? Which of the talents or endowments can you develop and get paid for? Personally, I am paid for speaking, training, teaching and writing.
  
4. They do **what they love and/or they love what they do**. Financially free people love what they do and they do what they love. Any work that you do without a willing heart is a wasted effort.



You can never go far in a career where your heart is not aligned. Have you ever been served by a nurse who doesn't like her work and doesn't love people? Have you ever received an injection from that kind of nurse? How did it go? Now on a different note, how does it feel to be served by a smiling receptionist or being served by a caring nurse?

I advise you to determine to do work that you love, or at least you can love what you do. This will help you in the long-run. I love people. I love imparting knowledge, skills, and courage to people. So, for me speaking and writing are like hobbies. I am therefore paid to do what I

love. Even when challenges come, I don't see them because I am just having a nice time.

5. Financially free folks know that financial freedom is meant to be shared with God, to spread the Gospel, and with less-privileged people in society. They understand that they are stewards of God on earth. They believe that **God blesses them to bless others**. Otherwise how can you bless others before you receive blessings from God? The more money you have, the more work of God you can accomplish.

*“Now the LORD had said unto Abram, get thee out of thy country, and from thy kindred, and from thy father's house, unto a land that I will shew thee:*

*And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing:*

*And I will bless them that bless thee, and curse him that curseth thee: and in thee shall all families of the earth be blessed.”*

**~ Genesis 12:1-3**

Abraham was blessed to become a blessing to others. God didn't just bless him for fun. In my case, God blessed me with writing and speaking talents. So, I regard it my responsibility to change your thinking by my works. As you change your thinking, you will in turn influence your friends and family. Before you know it, we have a better Africa.

Why would God bless you with excess wealth? Would you be willing to share your wealth with others?

6. People that become financially free **create time to think**

Life can get so busy that your mind becomes clustered and 'rusty'. If you don't want to be stagnant in life, then you ought to create time to think. Your mind is supposed to be a solution generator, not just an information storehouse. That is why one of my mentors says that he rarely uses his mind for information storage. He buys lots of iPad, laptops and hard disks for information storage. This leaves his mind with enough capacity to think.

It will be good for you to set aside say an hour or more per week for thinking. You need a quiet place and quiet time say early morning in bed while everyone is asleep, or at a quiet park, or in your garden. You sit there, no noise, no phone, no disturbance, but only a note pad and a pen.

Thinking is more powerful than many efforts of life. That's why people in high positions are paid more than manual laborers. It is because the former uses their minds while the latter use sweat.

One man whom I will call Jones told a story of how he toured a very successful corporation. As he and the guide went around, he was surprised to see a small room with no decorations and no phone. In that small room was a fine woman seated in a small chair with a note pad and a pen on a tiny desk. She didn't even notice that there were visitors. After passing that small office, Jones asked his guide, *"But what is that fine lady doing in such a tiny room?"* The guide responded, *"Oh! She is our think tank. She is actually our highest paid officer."*

*“You must be joking! Highest paid what? How can she be the highest paid officer when she sits in an office with no phone, no computer ...?”*

*The guide laughed and said, “Well this lady is the one that has produced most of our best inventions and innovations. Her job is just to think, and nothing else. She is so precious to this corporation because her thoughts are worth billions of monies.”*

I have good news for you. You can be like the highest paid officer in the story above if you take time to think and be a problem solver. This applies in your own life, in your school work, career, business or family.



Do you want a change of level? Develop a habit of thinking positive and productive thoughts. Of course, remember that your thoughts are influenced by what you read and what you hear. So, make sure you read books and listen to people that transform your thinking.

## Summary

In summary, it is your choice either to be financially free or to be in perpetual financial crisis. If you change your thoughts about financial freedom, you will see a big change in your life. Even if you are in financial turmoil now, a shift in your thoughts is a good start to financial freedom. Develop yourself through reading, believing you can be financially free, trading what you have, doing what you love and setting aside time for thinking. It's your turn to be financially free! Remember, "You become what you think." Think financial freedom and work towards it. All the best!

## Conclusion

Thank you for reading this book. My belief is that this teaching has blessed you. I advise you to read the book repeatedly until it becomes part of your life. As a financial Wellness Practitioner and Success Teacher, my aim is to empower you to make it in life; so that you will impact your generation and leave the world better than you found it. I like what Walt Disney said. He said:

*“The way to get started is to quit talking and begin doing.”*

I have given you this book for free to contribute in your life. Do the responsible thing, avoid reproducing the book in any way without my permission. You are free to share the book as it is with as many people as possible.

Until next time, cheers! Yours, Dr. Wilbert R. Mutoko

# Recommended Reading

Mutoko, W.R. (2012) *15 Secrets for Personal Financial Success – A Simple Step-by-Step Plan for Financial Freedom*, London: Authorhouse.

Mutoko, W.R. (2014) *16 Mistakes Singles Make Vol. 1 – A Guide to Successful Dating and Courtship that results in Blissful Marriage*, Gaborone: Chief Cornerstone Holdings.

**Mutoko, W.R. (2015) *What you have is enough – How to become wildly successful in Finance & Business starting from where you are now*, Gaborone: Chief Cornerstone Holdings.**

**Mutoko, W.R. (2018) *Financial Freedom – It is your Turn for Financial Success*, Gaborone: Chief Cornerstone Holdings.**

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# About the Author



Dr. Wilbert R. Mutoko is the author of four books, namely: '*15 Secrets for Personal Financial Success – A Simple Step-by-Step Plan for Financial Freedom.*' '*What you have is Enough*' and '*16 Mistakes Singles Make – A Guide to Dating & Courtship*'. He is a Personal Finance Practitioner, Motivational Speaker, and Business Doctor. Dr. Mutoko is a university lecturer in Gaborone, Botswana; teaching Entrepreneurship & Business Leadership at honors and masters level.

Furthermore, Dr. Mutoko supervises undergraduate and master's business research projects. He is well acquainted with project management and supervises international business projects.

Dr. Mutoko is well known for over 14 years as an International Motivational/Key Note Address Speaker and for corporate training in the following areas Financial Wellness, Work Ethics, Marketing, Branding, Business Strategy, Entrepreneurial Networking, Quality Management, Delivering Customer Experience, Change Management, Business Leadership, Sales, Conflict Resolution, and other business-related courses. He has vast experience in International Business Consultancy and Management Consultancy.

Furthermore, Dr. Mutoko is involved in Teens Life Skills Workshops to equip teenagers with necessary skills to help them get ready for adult life and industry.

Dr. Wilbert R. Mutoko is a fellow of the Higher Education Academy (UK), a member of Association of Botswana Financial Advisers, member of Botswana Institute of Chartered Accountants (BICA), member of Africa Academy of Management (USA), and member of Academy of International Business, Member (USA). He holds the following qualifications among others: PhD in Business Management - North West University, South Africa (2017); MBA - MANCOSA, South Africa (2010); International Certificate in Wealth Management from CISI, UK (2011); Award in Financial Planning from CII, UK (2011); ICSAZ Intermediate Certificate (2003); Diploma in Christian Leadership (BBTI), and Diploma in Education from University of Zimbabwe via Mutare Teachers' College (1998).

As a seasoned International Motivational Speaker, Business and Financial Wellness Expert, Dr. Wilbert R. Mutoko has transformed lives of thousands in Dubai, Kenya, South Africa, Zimbabwe and Botswana. He has consulted and/or spoken for organizations, such as Botswana Stock Exchange, British Council, Barclays Bank, Botswana Agricultural Marketing Board, Department of Mines, Success Training Africa, Ministry of Health, Department of Wildlife, Mapleton Finance, Lifeline, Office of the Ombudsman, Various Government Departments, University of Botswana, Botho University, Botswana Accountancy College, Gaborone Technical College, and many churches.

Dr. Mutoko is the Apostle and presiding pastor of Leadership Church in Gaborone, Botswana. Leadership Church was established to raise Christ-like leaders through empowering people with all-round knowledge - spiritual, financial, social, business and health – to become successful and impactful in industry and life in general.

However, over the years, he has been invited to speak in following churches: Winners Chapel International, Assemblies of God, Forward in Faith Ministries International, Celebration Church International, Leadership Development Interdenominational Church, Anglican Church, United Methodist, Bread of Life, Revealed Word Ministries and Christ Citadel Church.

A sought-after speaker, Dr. Mutoko is passionate about changing lives in Botswana, SADC, and Africa and beyond. Therefore, over the years he has coached many people on relationships, marriage, business, and personal finances. Dr. Mutoko has furthermore addressed the nation of Botswana several times on financial issues and personal development through Yarona FM, Gabs FM, RB2 FM and Duma FM. He has also impacted Botswana through E-Botswana TV.



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**Blogs:**

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# 15 SECRETS FOR PERSONAL FINANCIAL SUCCESS

*"Wilbert's mission in life is simple. To help as many people as possible with their finances and make a difference in your life financially. One idea will help you take off to financial success, and step by step Wilbert shows you how in a simple easy to use manner!"*

*— Grant W. Hicks,  
FCSI Speaker and Co-Author of  
"Canadian Retirement Planning Mistakes" and  
"Overnight Marketing for Financial Advisors" — Canada*



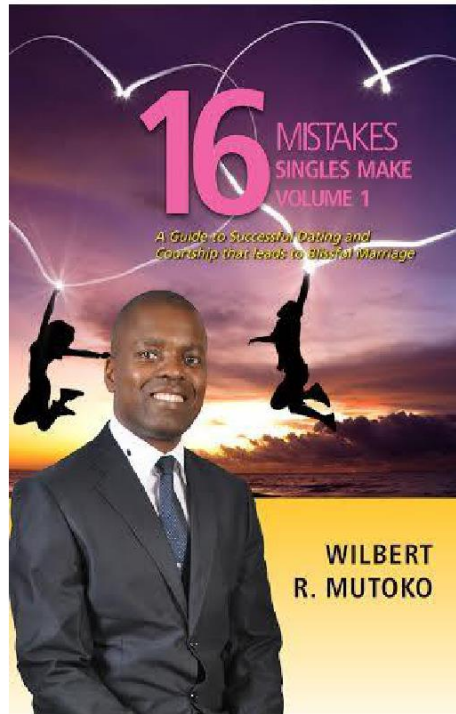
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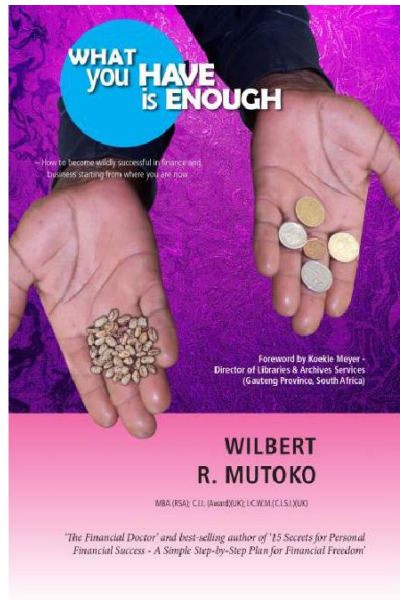
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Thank you once again for reading this book. God bless you.