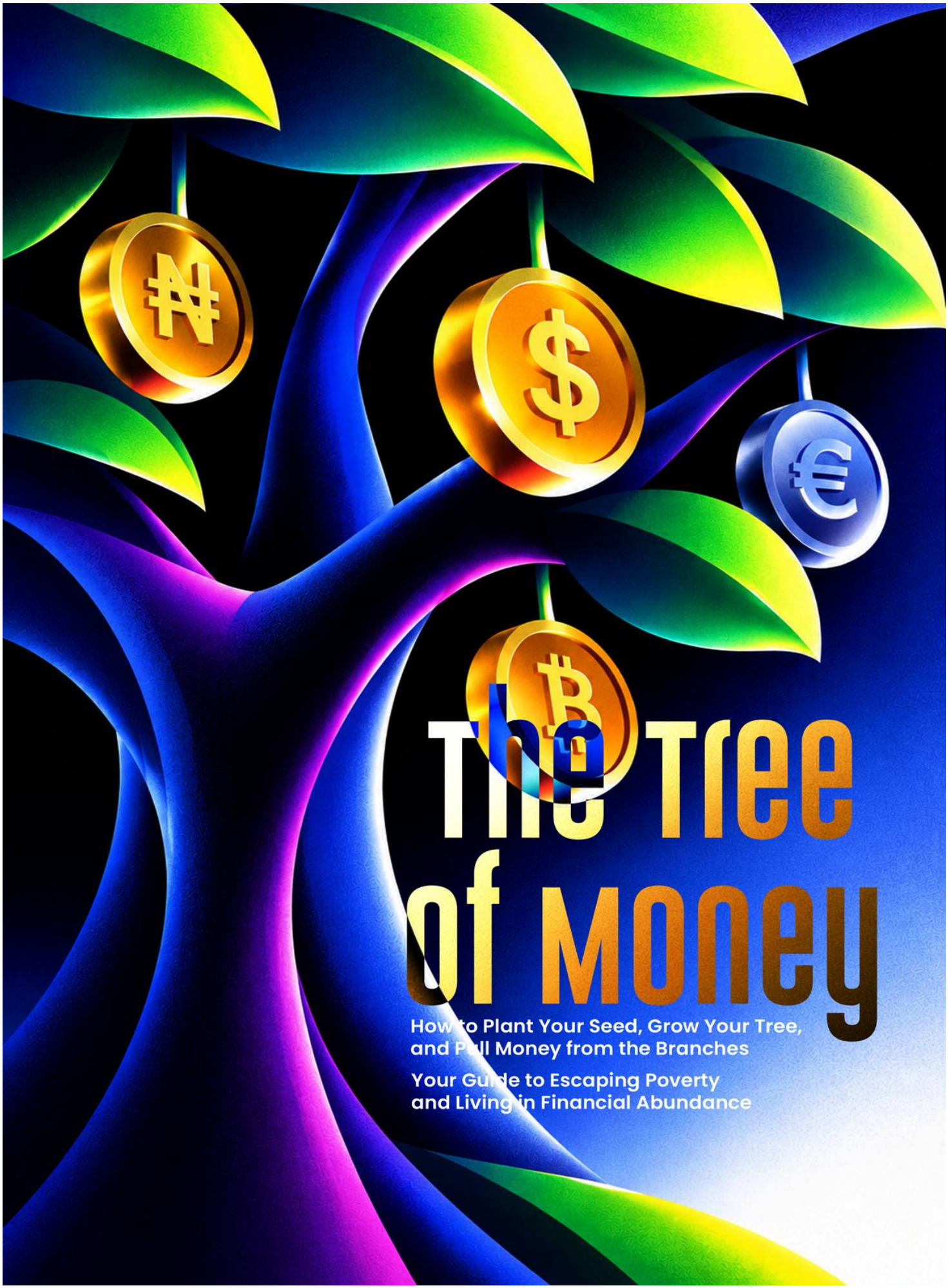

The Tree
of Money
How to Plant Your Seed, Grow Your Tree,
and Pull Money from the Branches
Your Guide to Escaping Poverty
and Living in Financial Abundance

Dedication

This book is dedicated to every person who has ever looked at their empty hands and wondered, 'How do I change my life?' To the child who grew up in a home where money was always a problem. To the young man or woman who works hard every day but still cannot seem to get ahead. To the dreamer who has a seed inside of them but does not yet know how to plant it.

This book is for you. Your tree is waiting. Your harvest is coming.

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Foreword: A Word Before We Begin

Before you read the first chapter of this book, I want to say something to you directly, person to person, heart to heart.

You picked up this book for a reason. Maybe you are tired of being broke. Maybe you are tired of watching other people succeed while you struggle. Maybe you want more for your children than what you had growing up. Whatever the reason, the fact that you are holding this book tells me something important about you. You have not given up. There is still a seed of hope inside you.

This book is not a get-rich-quick scheme. It will not tell you to buy lottery tickets or look for shortcuts. What it will do is teach you a principle, one of the most powerful principles in the entire universe, that has the ability to completely transform your financial life.

It is the principle of the seed and the tree. And when you truly understand it, you will never look at money the same way again.

Read this book slowly. Read it with your children. Read it with your family. Let the words sink deep into your heart. Then go out and plant your seed. Your harvest is closer than you think.

Introduction: The Day I Discovered the Tree

Imagine a little boy, let us call him Daniel, who is growing up in a small village. Every morning, Daniel's mother would wake up before sunrise to go to the market. Every evening, she came home tired, her feet sore, her hands rough from working all day. And still, there was never quite enough money. Bills were always a problem. Food was sometimes a question.

One afternoon, Daniel is following his mother around the house, pulling at her wrapper."Mummy,I want to buy biscuit, Mummy, please, give me money, I want to buy biscuits. Mummy biscuits!" He dose not stop. His mother, tired from the day, finally turns around and shouts at him, "Daniel, leave me alone! Do you think money grows on trees?" Daniel goes quiet. He stands there, looking at her, and says nothing. But something inside him has started to work, and it will not let that question go.

As he got older, he began to notice something strange. Some people in the world worked just as hard as his mother, or even harder, and they were still poor. But other people seemed to work once, and money kept coming to them, again and again, for years. What was their secret?

Then one day, Daniel sat under a mango tree in the village square and had a thought that would transform everything. He looked up at the heavy branches full of mangoes and thought: 'This tree did not always have fruit. It started as a seed. Someone planted that seed, watered it, cared for it, and waited. Now it produces fruit every single season, without the planter having to do anything extra.'

And then the most powerful question hit him like a bolt of lightning: 'What if money worked the same way? What if there is a Tree of Money, and all I need to do is find my seed, plant it in the right soil, water it, and wait?'

That question, my friend, is what this entire book is about. The Tree of Money is real. The seed is real. The harvest is real. And the beautiful truth is, you already have a seed. You just need to learn how to plant it.

> **Galatians 6:7**
> *"Do not be deceived: God is not mocked, for whatever one sows, that will he also reap."*

This is not just a spiritual principle. It is a universal law. It works in farms. It works in businesses. It works in relationships. It works in finances. Whatever you sow, you will reap. The question is: what seed are you planting today?

In this book, we will walk through three stages of The Tree of Money:

PART ONE, THE SEED: Discovering what your seed is and learning how to plant it.

PART TWO, THE TREE: Understanding what happens after you plant and how to help your tree grow.

PART THREE, THE FRUIT: Learning how to pull money from the tree and live in abundance.

Are you ready? Let us begin. Your tree is waiting to be planted.


Part One
The seed
Before there can be a tree, there must be a seed.
Before there can be wealth,
there must be something planted.

Chapter 1: Everyone Has a Seed

Let me start with the most important thing I want you to know about yourself: You are not empty. You are not useless. You are not without value. No matter how poor you are right now, no matter how hard your life has been, no matter what people have told you, you have a seed inside you.

In nature, there is no tree without a seed. Every towering oak tree that has stood for a hundred years started as a tiny acorn, small enough to hold in the palm of your hand. Every mango tree started as a little mango seed. Every apple tree started as something so small you could put it in your pocket.

In the same way, every great business, every fortune, every wealthy family in the world started with a seed. The difference between someone who is wealthy and someone who is poor is not usually that one person has more to give. Often, the difference is simply this: one person found their seed and planted it, while the other person held on to their seed and never put it in the ground.

> **Matthew 13:31-32**
> *"The kingdom of heaven is like a mustard seed, which a man took and planted in his field. Though it is the smallest of all seeds, yet when it grows, it is the largest of garden plants and becomes a tree, so that the birds come and perch in its branches."*

Jesus did not choose the mustard seed by accident. He chose the smallest seed He could find, because He wanted us to understand that the size of your beginning does not determine the size of your ending. If you feel like your seed is too small, too weak, too humble, take heart. The mustard seed felt small too. But it grew into a tree large enough for birds to rest in.

Story: William Kamkwamba and the Windmill

In 2001, a terrible famine struck Malawi. William Kamkwamba was fourteen years old, and his family could no longer afford school, so he had to drop out. He had no money, no laboratory and no way back to the classroom. But he still had a seed: his curiosity. He began borrowing books from a small village library. One of them, an American science textbook called Using Energy, showed pictures of windmills. William could not read the English words, so he studied the illustrations. Then he built a windmill out of scrap, using tractor and bicycle parts, plastic pipes and tree branches. It stood about sixteen feet tall and powered four lights and two radios, and his neighbours came to charge their phones. Years later he returned to school, graduated from Dartmouth College in 2014, and saw his story told in a memoir and a feature film. A boy with scrap metal and a library book. A seed small enough to hold in your hand.

Your one seed, your one talent, your one idea, your one skill, has the same potential. But only if you plant it.

The First Law of The Tree of Money

You cannot reap what you do not sow. But you will always reap MORE than you sow. A seed always produces more than itself.

Action Steps

- Take out a piece of paper and write down: 'I have a seed. My seed is valuable.'
- Begin to think about what gifts, skills, or abilities you have been given.
- Stop comparing your seed to someone else's tree. Their tree started as a seed too.

Chapter 2: What Is a Seed, Really?

Now that we know everyone has a seed, the next question is: what exactly is this seed? When most people hear the word 'seed,' they immediately think of money. They say, 'I need money to make money.' And while money can be a seed, and we will talk about that, money is just one of many seeds that can grow a Tree of Money.

Think about it this way. A seed is simply something of value that you give up today in the expectation of receiving more in return tomorrow. The seed is the thing you plant. The fruit is what comes back.

So a seed can be:

Your time, the hours you invest in learning, serving, or building.

Your talent, the God-given ability that makes you unique.

Your idea, the creative vision that no one else has yet seen.

Your knowledge, the wisdom and expertise you have developed.

Your relationships, the connections and networks you have built.

Your service, the help you give to others, expecting nothing immediately in return.

Your money, the financial investment you make in a business or opportunity.

All of these things, when planted wisely, can grow into a Tree of Money. And this is the great equalizer. The person who has no money is NOT without seeds. They have time. They have talent. They have ideas. They have the ability to serve. Poverty is not the absence of seeds. Poverty is not knowing that you have seeds, or not knowing how to plant them.

> **Proverbs 18:16**
> *"A gift opens the way and ushers the giver into the presence of the great."*

Your gift, your talent, your unique ability, is a seed. And according to this scripture, that seed, when planted, has the power to take you into rooms and opportunities that money cannot buy. Do not despise your gift. It is your most powerful seed.

The Seed Principle

A seed is any form of value that you invest today in exchange for a greater return tomorrow. Money is a seed. But so is time, talent, knowledge, service, ideas, and relationships. Everyone, no matter how poor, has at least one of these seeds.

Action Steps

- List all the forms of value you currently have (time, skills, knowledge, connections).
- Circle the one that feels most like your strongest seed.
- Ask yourself: 'Have I been planting this seed, or have I been hiding it?'

Chapter 3: The Seed of Time

Of all the seeds a human being possesses, time is the most democratic. It does not matter whether you are rich or poor, young or old, educated or not, every single person on earth wakes up each morning with exactly the same number of hours: twenty-four. Not one second more, not one second less.

This means that right now, today, you have exactly the same amount of the world's most valuable resource as the wealthiest person on earth. The question is not whether you have time. The question is: what are you planting it in?

Many people spend their time consuming rather than creating. They watch television for hours. They scroll on social media. They sit and talk about what could have been. This is not planting time. This is wasting it. The seed is rotting in their hand.

But when you take your time and plant it in learning a new skill, in building something, in serving others, in creating a product, that time becomes a seed that grows into income, opportunity, and eventually, a tree that bears fruit for years.

Story: Sal Khan and His Spare Hours

In 2004, Salman Khan was working as a hedge fund analyst when his young cousin Nadia needed help with mathematics. He began tutoring her online, using a simple drawing notepad on the screen. He started with time he chose to give. In November 2006 he moved his lessons to YouTube, where anyone could watch them, and he kept going for years alongside his full-time job. In 2009 he left the hedge fund to work on Khan Academy full-time. In 2010 the Bill and Melinda Gates Foundation became one of its biggest supporters. By 2023, Khan Academy had more than 155 million registered users. His seed? Spare hours given to one cousin. His harvest? Free lessons for students all over the world.

> **Ephesians 5:16**
> *"Making the most of every opportunity, because the days are evil."*

The Bible is telling us to be intentional with our time. Every hour you plant wisely is a seed in the ground. Every hour you waste is a seed you have let die in your hand.

The Time Seed

Time invested in learning, building, or serving always grows into something greater. You don't need money to start. You need discipline with your hours. Two intentional hours every day, planted consistently, will produce a harvest in 12-24 months.

Action Steps

- Write down what you spend your evenings doing for the last 7 days.
- Identify 1-2 hours every day that you can redirect into planting (learning, building, creating).
- Pick one skill to invest your time in for the next 90 days. Begin tomorrow.

Chapter 4: The Seed of Talent

Every human being on earth was born with at least one God-given talent. Not everyone was born with money. Not everyone was born with opportunity. But everyone, without exception, was born with a gift.

Your talent is perhaps your most powerful seed, because unlike money, it cannot be taken from you. Unlike time, it does not run out. Your talent grows with use. The more you use it, the more powerful it becomes.

But here is the tragedy that breaks my heart: most people bury their talent. They say, 'I can sing, but who is going to pay me to sing?' They say, 'I am good at cooking, but that does not make money.' They say, 'I can draw, but art does not pay the bills.' And so the talent goes unused, the seed stays unplanted, and the tree never grows.

> **Matthew 25:14-28**
> *"The kingdom of heaven will be like a man going on a journey who called his servants and entrusted his wealth to them... The one who had received the one talent went off and dug a hole in the ground and hid his master's money."*

Notice what happened to the servant who buried his talent. He lost even the little he had. This is a spiritual law and a financial law at the same time: talent that is buried does not stay the same. It deteriorates. It fades. But talent that is invested, that is used, developed, and shared with the world, grows and multiplies.

Story: Hilda Baci and the Kitchen

Hilda Baci grew up in Abuja, where she helped her mother run a restaurant after school. Cooking was her gift, and she kept using it. In May 2023, she set out to break the world record for the longest cooking marathon by an individual. She began on 11 May, and crowds gathered as the hours passed. After reviewing the evidence, Guinness World Records confirmed her time of 93 hours and 11 minutes, which passed the earlier record of 87 hours and 45 minutes. That same year she was named Young Person of the Year at The Future Awards Africa. Another chef later broke her record, but the harvest of her talent did not stop there. In September 2025, at the World Jollof Festival in Lagos, she cooked about 8,780 kilograms of asun jollof rice, which Guinness recognised as the largest quantity of jollof rice cooked at once. Her seed? A talent nurtured in her mother's kitchen. Her tree? A name known around the world.

What is your talent? What do you do effortlessly that amazes others? What do people always ask you to help them with? That is your seed. Plant it.

The Talent Seed

Your talent is not for you alone. It is a seed meant to be planted in the world. When you share your gift, even for free at first, you are planting a seed that will grow into opportunity, income, and eventually, a tree of financial abundance.

Action Steps

- Write down 3 things people consistently praise you for or ask you to help with.
- Choose one and ask: 'How can I turn this into a product, service, or offering?'
- Share your talent with at least one person this week, even for free. Plant the seed.

Chapter 5: The Seed of Ideas

Ideas are perhaps the most underestimated seeds in the world. Because unlike money, time, or even talent, ideas seem invisible. They are just thoughts in your head. You cannot touch them. You cannot show them to someone. And so most people dismiss them. They say, 'That is just an idea,' as if ideas have no value.

But let me tell you something extraordinary: every single company in the world that has ever made a billion dollars started as just an idea in someone's head. Apple started as an idea. Amazon started as an idea. Every supermarket, every school, every hospital, every product you use every day started as an idea. A seed planted in the mind of one person who dared to believe it.

> **Proverbs 23:7**
> *"As a man thinks in his heart, so is he."*

Your thoughts and ideas are seeds planted in the field of your heart. What you think about consistently, what you imagine, what you dream, these are seeds. And they will grow into your reality if you act on them.

The key word is act. An idea that is never acted upon is a seed that never leaves your hand. It cannot grow. It cannot bear fruit. The moment you take an idea and begin to do something with it is the moment the seed enters the ground. Write it down. Research it. Share it with someone. Take the first step.

Story: The Idea That Paid the Rent

In 2007, two roommates in San Francisco, Brian Chesky and Joe Gebbia, were worried about paying their rent. A big design conference had come to the city, and every hotel room was sold out. Joe suggested renting out space in their own loft. They bought three air mattresses, offered guests a bed and breakfast, and hosted three people, each paying $80 for a night. It was a small idea born from a real problem. When the young company later ran short of money, the founders even sold limited-edition cereal boxes themed on the presidential election, at $40 a box, to stay afloat. They kept going. In December 2020, Airbnb went public with a market value of more than $100 billion. The seed? An idea to pay the rent. The harvest? A company that now connects guests and hosts in homes around the world.

The Idea Seed

Every idea is a seed. The bigger and more original the idea, the bigger the potential tree. Do not dismiss your ideas. Write them down. Research them. Discuss them. Then take the first step, because that is the moment the seed hits the soil.

Action Steps

- Keep an 'idea notebook' and write down every idea you have for the next 30 days.
- At the end of the month, review them and identify the one with the most potential.
- Research that idea for one hour. Just one hour. See where it leads.

Chapter 6: The Seed of Knowledge

There is a reason that educated people tend to earn more money. It is not because education is the only path to wealth. We know many wealthy people who never finished school. The real reason is this: knowledge, applied correctly, gives you the ability to solve problems. And the world always pays for problem-solvers.

Knowledge is a seed. When you invest in learning something deeply, whether a skill, a trade, a language, a system, or a craft, that knowledge becomes something you can use to create value for others. And when you create value for others, money flows to you naturally.

> **Proverbs 24:3-4**
> *"By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures."*

The Bible directly connects knowledge and wisdom to the filling of a house with treasure. This is not an accident. Knowledge, when applied, produces treasure. Learning is not just an academic exercise. It is a financial strategy.

The beautiful thing about knowledge as a seed is that it is available to everyone, often for free. Libraries are free. The internet is full of free courses and tutorials. Mentors are often willing to share wisdom with those who ask. The only thing standing between you and the seed of knowledge is the decision to go and get it.

The Knowledge Seed

Every hour you spend learning is an investment with a guaranteed return. Find the knowledge that your marketplace needs and master it. Then sell that knowledge as a service, a product, a course, or a solution.

Action Steps

- Identify one skill or area of knowledge that your market needs and is willing to pay for.
- Commit to 30 minutes of learning every single day in that area.
- After 6 months, assess how that knowledge has opened new opportunities.

Chapter 7: The Seed of Service

This is the chapter that surprises most people. Because when I say 'plant the seed of service,' I mean something that sounds backwards: give first, before you receive. Serve others before they serve you. Help before you are helped. Give before you are given to.

This runs counter to how most people think about money. Most people think, 'When I have money, then I will be generous.' Or, 'When I am successful, then I will help others.' But this is backwards. Service is a seed. And just like any seed, it must be planted BEFORE the harvest comes.

> **Luke 6:38**
> *"Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you."*

This is one of the most powerful financial principles in the entire Bible. The measure you use to give is the same measure used to return to you. If you give in small measures, you receive in small measures. But if you give abundantly, of your time, your talent, your help, your service, the return comes running over.

Story: Hamdi Ulukaya Gives First

Hamdi Ulukaya came to the United States as an immigrant and later bought an old Kraft yogurt plant, where he began making Chobani yogurt. He built the company on a simple belief: give people opportunity first. He hired hundreds of refugees to work for Chobani, and in 2015 he signed the Giving Pledge, promising to give away most of his personal wealth, beginning with help for refugees. In April 2016, he stood in front of his workers at a Chobani factory and announced that about 2,000 full-time employees would receive shares worth up to 10 percent of the company. The shares would be paid out if the company was sold or went public, with an average of around $150,000 per employee and more than $1 million for those who had served the longest. He described it as a mutual promise to work together with a shared purpose. He served first, and he gave before the harvest came.

The Service Seed

Service is the most powerful seed you can plant, because it creates relationships, builds reputation, and generates goodwill that money cannot buy. Give your best service freely at first. Watch what grows.

Action Steps

- Identify one person or community you can serve this week without asking for anything in return.
- Give your best, your full effort, your best work, your kindest attention.
- Do this consistently for 30 days and observe what begins to come back to you.

Chapter 8: The Seed of Relationships

There is an old saying: 'Your network is your net worth.' At first, this might sound shallow, like it is all about knowing the right people to get ahead. But it is actually a profound truth about how the world works. Money rarely travels alone. It travels through relationships.

Think about it. When a company wants to hire someone, who do they think of first? The person they know, or the stranger whose CV is on the pile? When a client needs a service, who do they call first? The person they trust, or the person they have never met?

Relationships are seeds. When you invest in people, when you are kind, reliable, generous with your knowledge, genuinely interested in others' wellbeing, you are planting seeds in a very fertile soil. And those seeds grow into opportunities, introductions, partnerships, and doors that no amount of advertising can open.

> **Proverbs 17:17**
> *"A friend loves at all times, and a brother is born for a time of adversity."*

Relationships built on genuine care and love are trees in themselves. When you have invested in people during their good times and their hard times, those people become your greatest supporters when your time comes.

The Relationship Seed

Every genuine relationship you invest in is a seed. Be interested in people. Help them. Remember their names and their stories. Show up for them. These seeds grow into a network that opens more financial doors than you can imagine.

Action Steps

- Reach out to 3 people you have lost touch with and reconnect genuinely this week.
- Attend one networking event or community gathering in your area.
- Every week, do one thing for someone in your network with no expectation of return.

Chapter 9: The Seed of Money

Now we come to the seed most people think of first: money itself. Yes, money is absolutely a seed. When you take money and invest it wisely in a business, in stocks, in real estate, in a product, that money can grow into more money. This is the principle of financial investment, and it is one of the most powerful wealth-building strategies in the world.

But here is the critical lesson: money is not the only seed, and it is not even the first seed. Before you can plant money as a seed, you usually need to grow it first, by planting your time, your talent, your service, or your ideas. These other seeds are what generate the first money. Then that money becomes a seed that grows into more.

> **Ecclesiastes 11:1-2**
> *"Cast your bread upon the waters, for you will find it after many days. Give a portion to seven, or even to eight, for you know not what disaster may come upon the land."*

This ancient wisdom tells us to spread our seeds, to invest in multiple places, because we do not know which one will grow most abundantly. This is exactly what modern financial advisors call 'diversification.' But the Bible said it thousands of years ago.

When you receive money, even a small amount, you face a choice. You can spend it (consume it), save it (keep the seed in your hand), or invest it (plant it). Only one of these options grows a tree. The others keep you in the same place.

Story: Muhammad Yunus and the Twenty-Seven Dollars

In 1976, Muhammad Yunus, a university economist in Bangladesh, visited the village of Jobra, near his university. He reached into his own pocket and lent $27 to 42 women in the village. It was a tiny sum, but each of them made a small profit on the loan. Yunus kept going. In 1983 his project became Grameen Bank. By July 2007, the bank had lent $6.38 billion to 7.4 million borrowers. In 2006, Muhammad Yunus and Grameen Bank shared the Nobel Peace Prize. He did not wait until he had a large amount of money to begin. He planted $27. Even a small amount of money, planted wisely, can grow into a tree of abundance.

The Money Seed

Money that is spent is gone. Money that is saved stays the same. But money that is invested in the right soil grows into more money. Even a small amount of money, planted wisely, can grow into a tree of abundance.

Action Steps

- Identify a small amount of money you can invest this month, even $20 or $50.
- Research one low-risk opportunity to plant it (a small product to sell, a skill to develop for income).
- Make it a habit to invest at least 10% of everything you earn, no matter how small.

Chapter 10: Planting Value. The Master Key

We have talked about many different kinds of seeds: time, talent, ideas, knowledge, service, relationships, and money. Now I want to bring all of these together under one word, the master word that unlocks every door: VALUE.

All seeds are ultimately forms of value. When you plant your time, you are planting value into something. When you use your talent, you are delivering value to someone. When you invest your money, you are putting value to work. The Tree of Money is, at its core, a Tree of Value. And the rule is simple: the more value you plant, the more money you harvest.

> **Matthew 7:12**
> *"So in everything, do to others what you would have them do to you, for this sums up the Law and the Prophets."*

This is the Golden Rule, and it is also the Golden Rule of business and finance. Treat others the way you want to be treated. Give to others the kind of value you would want to receive. When you live this way, you become a magnet for financial opportunity.

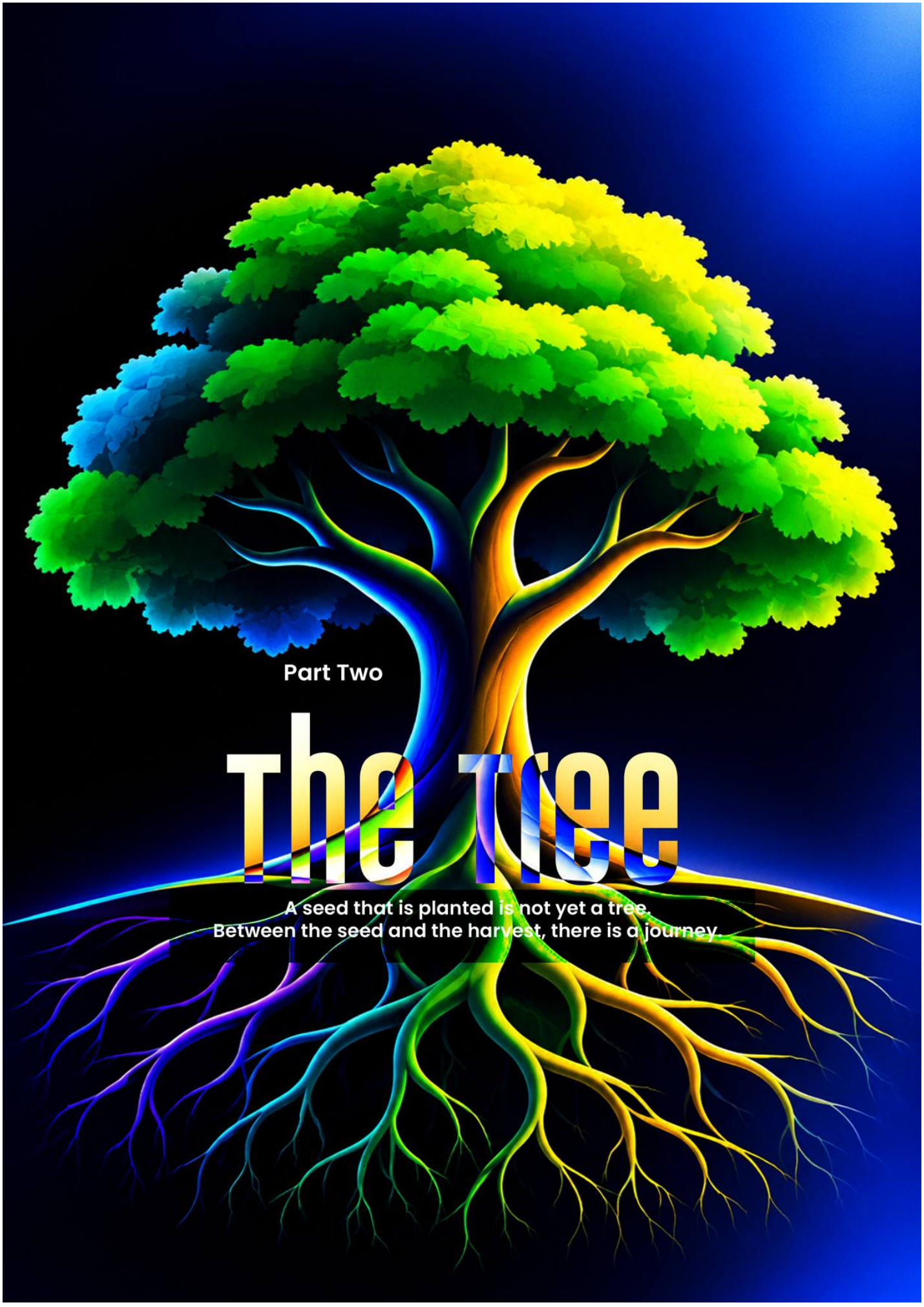
The richest people in the world are, at their core, the greatest value-creators. They found a way to deliver enormous value to enormous numbers of people. That is why they earn enormous amounts of money. The formula is not complicated: more value created = more money received.

The Master Principle: Plant Value

Ask yourself every day: 'How can I deliver more value to the people around me?' In your work, in your relationships, in your community. The more value you give, the bigger your tree grows. Value is the seed. Money is the fruit.

Action Steps

- Write down this question and put it somewhere you see every morning: 'How can I add more value today?'
- Every day for the next 30 days, find one specific way to add value to someone's life.
- Track the results. Watch what begins to come back to you.


Part Two
The Tree
A seed that is planted is not yet a tree.
Between the seed and the harvest, there is a journey.

Chapter 11: What Happens After You Plant

Here is something most financial books do not tell you. When you plant a seed, the most important thing that happens is invisible. Underground. Hidden from view.

When a farmer plants a seed, nothing seems to happen for days, sometimes weeks. The ground looks the same. There is no sign of life. An impatient person might give up. They might say, 'Nothing is growing. I wasted my seed.' And then, when they have almost stopped believing, a tiny green shoot breaks through the soil.

This is exactly what happens with your financial seed. When you invest your time, your talent, or your money, there is almost always a season of silence. A period where nothing seems to be happening. This is the most dangerous season, because it is when most people give up.

> **James 5:7-8**
> *"See how the farmer waits for the land to yield its valuable crop, patiently waiting for the autumn and spring rains. You too, be patient and stand firm."*

Patience is not passive. The farmer who waits is still watering, still weeding, still protecting his field. He is not doing nothing. He is doing the invisible work that makes the harvest possible. Your season of silence is not a season of failure. It is a season of growth that you cannot yet see.

The Underground Season

After you plant, expect silence. Expect a period where nothing seems to be happening. This is normal. This is necessary. Do not dig up your seed to check if it is growing. Keep watering. Keep working. Keep believing. The shoot is coming.

Chapter 12: Choosing the Right Soil

Not all soil is the same. A farmer knows this better than anyone. You can take the best seed in the world and plant it in rocky, poor, dry soil, and it will still not grow to its full potential. The seed matters. But so does the soil.

In financial terms, the soil is the environment, the industry, the business, the relationship, or the opportunity in which you plant your seed. Plant your talent in an industry that does not need it, poor soil. Invest your money in a fraudulent scheme, rocky soil. Give your time to people who do not value it, dry soil.

> **Matthew 13:3-9**
> *"A farmer went out to sow his seed. As he was scattering the seed, some fell along the path... Some fell on rocky places... Other seed fell among thorns... Still other seed fell on good soil, where it produced a crop, a hundred, sixty or thirty times what was sown."*

Jesus described four types of soil in this parable. Only one, good soil, produced the harvest. The same seed fell in all four places. The difference was entirely the soil. This means the right seed in the wrong soil will still fail.

So how do you find good soil? Good soil has three characteristics: it is fertile (there is demand for what you offer), it is accessible (you can actually reach and serve that market), and it is receptive (people there are willing to pay for what you bring).

Choosing Your Soil

Before planting, research your soil. Ask: Is there demand for what I'm offering? Can I reach the people who need it? Are they willing to pay? The right seed in the right soil produces a harvest. The same seed in the wrong soil does not.

Action Steps

- Research 3 different 'soils' (industries, markets, or opportunities) where your seed might grow.
- Talk to people already operating in those areas and learn from their experience.
- Choose the soil with the most demand, accessibility, and receptiveness before you plant.

Chapter 13: Watering Your Tree Every Day

A seed planted but not watered will die. This is one of the most important lessons for anyone who wants to build financial abundance. Planting the seed is the beginning, but it is only the beginning. The tree needs consistent, daily attention.

Watering your tree looks different depending on what kind of seed you planted. If you started a business, watering is showing up every day, serving customers, improving your product, marketing, learning, growing. If you invested money in stocks, watering is tracking your portfolio, continuing to invest regularly, and staying educated. If you planted the seed of a skill, watering is practising every day, even when you do not feel like it.

> **Proverbs 13:4**
> *"A sluggard's appetite is never filled, but the desires of the diligent are fully satisfied."*

Diligence is the water. The person who waters their tree every day, consistently, faithfully, even on days when they are tired, even on days when results are not visible, is the person whose tree eventually towers above everything around it.

Story: Eric Barone and the Game He Built Alone

In 2012, Eric Barone set out to make a video game by himself. He worked part-time as an evening usher at a theatre in Seattle, and the rest of his time went into the game. He designed it, programmed it, drew it, wrote it and composed the music, all alone. He averaged about ten hours a day, seven days a week. It took four and a half years. Many people would have given up during the silent middle years, when there was nothing to show but an unfinished game. He kept watering. In 2016 he released Stardew Valley. By February 2026, it had sold more than 50 million copies. Four and a half years of daily watering. A harvest that reached tens of millions of players.

The Watering Principle

Consistency is more powerful than intensity. Watering your tree a little every day is more effective than flooding it once a month. Build daily habits that water your tree: daily practice, daily learning, daily marketing, daily service.

Chapter 14: Patience. The Hardest Lesson

If I could sit across from you right now and tell you the one thing that separates wealthy people from people who struggle financially, it is this: patience.

Wealthy people understand that trees take time to grow. They plant their seeds and they wait. They water and they wait. They work and they wait. They believe and they wait. They do not need to see the fruit today to know that the fruit is coming.

Poor thinking, on the other hand, demands instant results. It wants money now. It wants returns today. It wants the fruit before the tree has even grown. And when the fruit does not come immediately, it gives up, digs up the seed, and either tries something new or gives up entirely.

> **Habakkuk 2:3**
> *"For the revelation awaits an appointed time; it speaks of the end and will not prove false. Though it linger, wait for it; it will certainly come and will not delay."*

Your harvest has an appointed time. It is not late. It is not lost. If you have planted well, if you are watering faithfully, your harvest is on its way. It will come at exactly the right time. Your job is to keep working and keep believing.

The Patience Principle

Most overnight successes took 10 years. The difference between those who made it and those who almost made it is almost always patience. Decide today that you will not dig up your seed prematurely. Give your tree time to grow.

Chapter 15: When the Seed Dies

Now I need to tell you something that might be hard to hear. Not every seed grows. Some seeds die. Some investments fail. Some businesses close. Some ideas do not work. Some opportunities collapse.

This is not failure. This is farming.

Every experienced farmer has lost crops. Every successful entrepreneur has had businesses that failed. Every wealthy investor has lost money on some deals. The question is never 'did my seed die?' The question is: 'What do I do now that it has?'

> **Proverbs 24:16**
> *"For though the righteous fall seven times, they rise again, but the wicked stumble when calamity strikes."*

Seven times. The righteous person, the person of integrity, wisdom, and faith, falls seven times. But they rise again. This is the spirit of the successful planter. You do not measure your success by whether your seed died. You measure it by whether you planted again.

Story: Rovio and the Fifty-One Games

Rovio, a Finnish company founded in 2003 by students who had won a game-making competition, made fifty-one games before it had a hit. By 2009 the studio was close to bankruptcy. Most of the staff had been laid off, and only twelve employees were left. They did not stop planting. They made one more game. In December 2009, they released Angry Birds, and when Apple featured it in February 2010, it took off. It went on to be downloaded more than three billion times, and by 2017 Rovio was preparing to list on the Finnish stock market at an expected value of more than a billion dollars. Fifty-one dead seeds. One tree that fed a whole company.

The Failed Seed Principle

A dead seed is not wasted. It is tuition. Every failure teaches you what not to do next time. The most dangerous response to a dead seed is to stop planting. The wisest response is to plant again, with greater knowledge.

Chapter 16: When the Tree Grows but Bears No Fruit

Sometimes your seed grows. The tree is there. It is alive. But it does not produce fruit. You have invested your time and talent into something, you have built something real, but the money is not coming the way you expected.

This is one of the most confusing and frustrating seasons for any builder. Because at least when the seed dies, you know to start over. But when the tree is growing but not fruiting, what do you do?

In farming, there are several reasons a tree might not bear fruit: it might be too young, it might need a different fertiliser, it might need pruning, or the conditions might not yet be right. In business and finance, the same principles apply.

> **John 15:2**
> *"He cuts off every branch in me that bears no fruit, while every branch that does bear fruit he prunes so that it will be even more fruitful."*

Sometimes the answer is not to give up. Sometimes the answer is to prune, to adjust your strategy, change your approach, or improve your offering. Other times, the answer is simply patience. The tree is still maturing.

The Fruitless Tree Principle

A tree without fruit is not a dead tree. It is a growing tree that may need adjustment. Ask: Is it too soon? Do I need to change my strategy? Do I need better mentorship? Do not cut down your tree prematurely. First, try pruning.

Chapter 17: Pruning. Cutting What Does Not Serve You

Pruning is one of the most counterintuitive things a gardener does. To make a tree more fruitful, you cut away healthy-looking branches. It seems wasteful. It seems destructive. But experienced gardeners know: cutting the right branches redirects the tree's energy into producing more fruit.

In your financial life, pruning means cutting away the things that are consuming your energy, time, and resources without producing results. It might mean leaving a job that is comfortable but going nowhere. It might mean ending a partnership that is not working. It might mean stopping a product line that is not selling. It might mean cutting friendships that drain you rather than elevate you.

Pruning is painful. But it is necessary. Trees that are never pruned become overgrown, unproductive, and eventually diseased. Lives and businesses that are never pruned suffer the same fate.

> **Hebrews 12:1**
> *"Let us throw off everything that hinders and the sin that so easily entangles. And let us run with perseverance the race marked out for us."*

Throwing off what hinders, that is pruning. Financial freedom requires the courage to let go of what is not working, even when it is familiar, even when it is comfortable, even when you have invested in it for years.

The Pruning Principle

Regularly audit your time, money, and energy. Ask: 'Is this producing fruit?' If not, prune it. Cut it away. Redirect your resources to what is growing. Pruning is not giving up. It is getting smarter.

Chapter 18: Protecting Your Tree from Thieves

A growing tree attracts attention. And not all attention is welcome. When your tree begins to show signs of growth, when your business starts doing well, when your investments start returning, when your talent starts earning, you will attract people who want to take from your tree without planting.

These 'thieves' come in many forms. Some are obvious, such as people who ask for constant loans that they never repay, or people who want to partner with you to take advantage of your work. But some are less obvious: bad advice that leads you into poor decisions, get-rich-quick schemes that take your money, or even your own bad habits, such as spending, gambling, or lifestyle inflation that consumes your harvest faster than it can grow.

> **Proverbs 4:23**
> *"Above all else, guard your heart, for everything you do flows from it."*

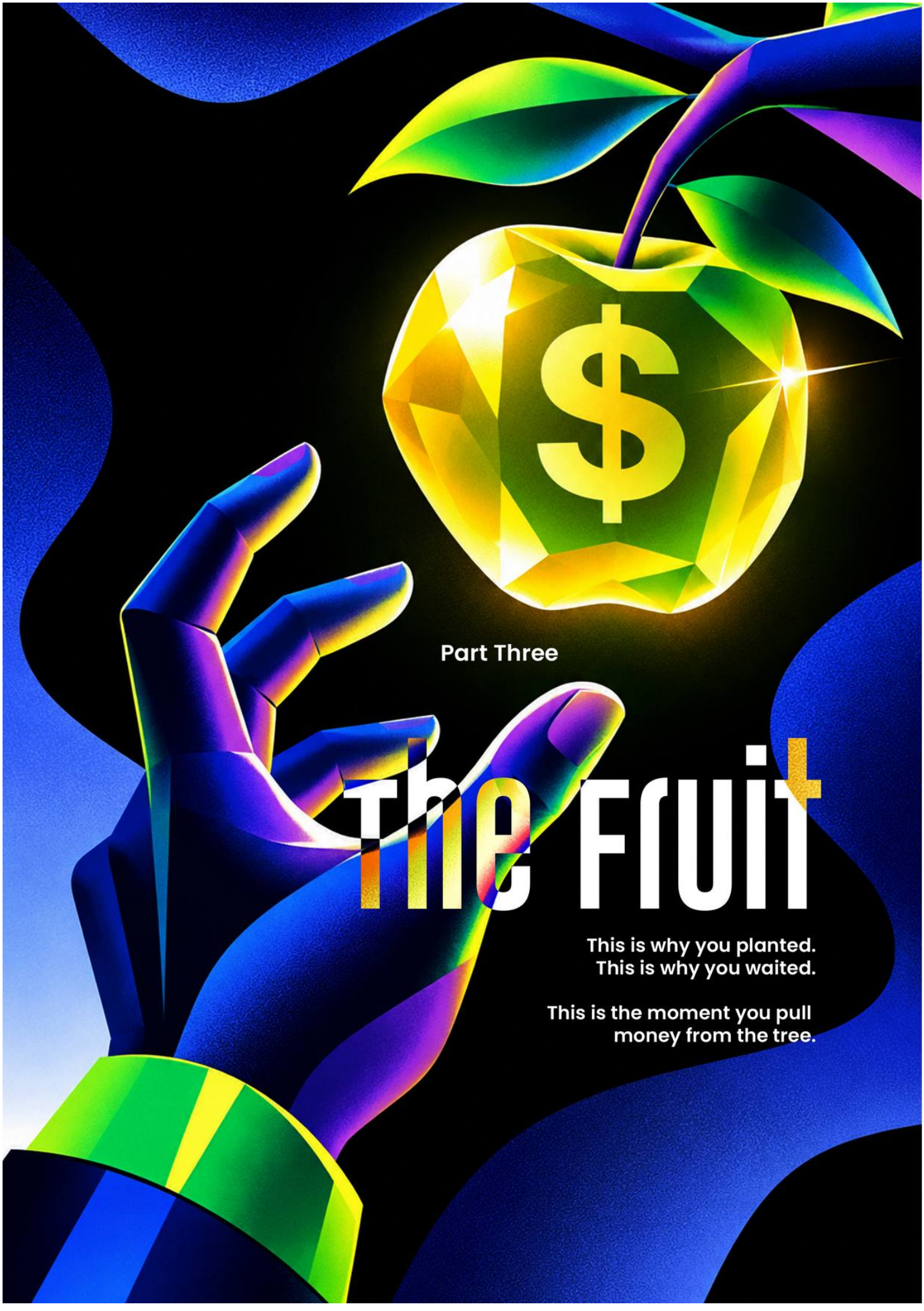
Guard your heart, and guard your tree. This means being wise about who you share your financial plans with. It means saying no to opportunities that look good but feel wrong. It means setting boundaries with people who consistently drain your resources. It means avoiding debt traps, impulse spending, and financial decisions made from emotion rather than wisdom.

The Protection Principle

A healthy tree needs protection. Guard your income from lifestyle inflation. Guard your plans from negative influences. Guard your investments from fraud. Not everyone celebrating you is for you. Wisdom knows the difference.

Action Steps

- Audit your current finances: where is money leaving faster than it is coming in?
- Identify any relationships or habits that are stealing from your financial growth.
- Set boundaries: decide what you will and will not do with your growing income.


Part Three
The Fruit
This is why you planted.
This is why you waited.
This is the moment you pull
money from the tree.

Chapter 19: Pulling Money from the Tree

We have arrived at the moment this entire book has been building toward. The seed has been planted. The tree has grown. The fruit is ready. Now it is time to pull money from the tree.

In real farming, the harvest season is the most joyful time of the year. After months of hard work, patience, and faithful watering, the farmer gets to reach up and pick the fruit of everything he has sown. He did not create the fruit. The tree did. His job now is simply to receive what his faithfulness produced.

This is what financial harvest looks like. The business you built is now generating revenue. The investment you made is now paying dividends. The skill you developed is now in demand. The service you gave is now returning to you multiplied. You reach up and pull. And the tree gives.

> **2 Corinthians 9:6**
> *"Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."*

The size of your harvest is directly connected to the size of your sowing. This is not a motivational cliché. It is a universal law. The more value you have planted, the more money your tree will produce. The more seeds you have sown, the more abundant your harvest.

Story: Sara Blakely Pulls from the Tree

In 1998, Sara Blakely was selling fax machines and had no experience in fashion or retail. She owned white pants that sat unworn in her closet because they did not give the smooth look she wanted. So she cut the feet off a pair of control-top pantyhose and wore them underneath. She turned that idea into a product, and she planted her seed: $5,000 of her own savings. Spanx launched at Neiman Marcus in 2000, and that same year Oprah Winfrey added it to her list of favourite things. Sara has said the call came when she was running out of friends and money. The tree had been growing quietly for two years, and now it gave. By late 2021, the company was valued at $1.2 billion. She planted her savings and her idea, and she pulled from the tree.

The Harvest Principle

Harvest is not luck. It is the inevitable result of faithful planting. If you have sown well, your harvest will come. And when it does, do not be surprised by its abundance. That is the design of the tree.

Chapter 20: The Law of Abundance

Here is something that the world of scarcity will never tell you: there is more than enough. The universe is not running out. God's resources are not limited. There is an abundance of opportunity, wealth, creativity, and provision in this world, far more than the entire human population could ever consume.

The mindset of scarcity says: 'If someone else succeeds, there is less for me.' This is the lie that keeps people poor. Because when you believe there is not enough to go around, you stop planting generously. You hoard your seed instead of sowing it. You compete instead of collaborate. You fear instead of faith.

But the Law of Abundance says: 'There is more than enough for everyone who plants. Another person's harvest does not diminish your harvest. It proves that harvest is possible.'

> **Philippians 4:19**
> *"And my God will meet all your needs according to the riches of his glory in Christ Jesus."*

All your needs. Not some of them. All. According to His riches, not according to the economy, not according to the job market, not according to what your parents had. His riches. And His riches are without limit.

When you live from this truth, something changes in you. You become generous because you are not afraid of running out. You become a bigger planter because you believe in a bigger harvest. You celebrate other people's success because you know it does not take from yours. You live in abundance, first in your mind, then in your bank account.

The Abundance Mindset

Poverty begins in the mind before it appears in the wallet. Replace every thought of 'I do not have enough' with 'I am planting seeds that will produce abundance.' Speak abundance. Think abundance. Plant in abundance. And abundance will return to you.

Action Steps

- Write down 5 limiting beliefs you have about money and replace each one with an abundance statement.
- Stop comparing your harvest to others. Focus only on your planting.
- Celebrate when others succeed. Let their harvest increase your faith in your own.

Chapter 21: Planting Multiple Trees

A wise farmer does not plant just one tree. He plants many. Because he knows that not every tree will produce equally, that seasons change, that some years are better than others in certain areas. By planting many trees, he ensures that even when one tree has a poor harvest, others are producing abundantly.

In financial terms, this is the principle of multiple income streams. The most financially secure people in the world are not dependent on a single source of income. They have many trees: a salary perhaps, but also a side business, an investment, a rental property, an online product, a skill they monetise. Each tree produces fruit. Together, they produce a forest of abundance.

> **Ecclesiastes 11:2**
> *"Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land."*

The wise King Solomon, the wealthiest man who ever lived, taught this principle. Spread your investments. Plant in multiple places. Because you do not know which ones will thrive and which ones will be affected by circumstances outside your control.

Now, this does not mean try to do everything at once. A farmer who tries to plant a hundred different trees all at the same time will end up with a hundred struggling trees rather than one strong one. Start with one tree. Water it until it is strong. Then plant a second. Then a third. Build your forest deliberately, one tree at a time.

Multiple Income Streams

Your goal is not just one source of money. Your goal is a forest. Start with your strongest seed. Build one income stream. Stabilise it. Then plant the second. Over time, you will have multiple trees all producing fruit simultaneously.

Action Steps

- List all your current income sources. How many trees do you have?
- Identify one additional income stream you could begin planting this year.
- Make a 12-month plan to grow your first new tree alongside your existing one.

Chapter 22: Generational Wealth. Trees for Your Children

The greatest trees do not exist only for the generation that planted them. A tree planted today can provide shade, fruit, and resources for generations yet unborn. This is the vision that should drive every parent, every young person, every family: to plant trees whose fruit outlasts your lifetime.

Generational wealth is not about being greedy or accumulating for the sake of accumulation. It is about ensuring that your children start where you finished, not where you started. It is about breaking cycles of poverty that have run in families for generations. It is about planting trees today so that your grandchildren can rest in their shade.

> **Proverbs 13:22**
> *"A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous."*

Notice the scale: not just your children, but your children's children. Two generations ahead. The Bible is calling us to long-term thinking. This is the mindset of the generational wealth builder.

Teaching your children about seeds and trees is one of the greatest gifts you can give them. Show them how to plant. Teach them the value of delayed gratification. Help them discover their seeds early. A child who learns the principle of The Tree of Money at ten years old has a forty-year head start on someone who learns it at fifty.

Story: The Dantata and Dangote Family Tree

Aliko Dangote comes from a family of traders in Kano, Nigeria. His maternal great-grandfather, Alhassan Dantata, imported kola nuts from Ghana and exported groundnuts, and he was the richest person in West Africa until his death in 1955. That family history was part of Aliko's story, but he still had to plant his own seed. He started his first business, trading in food products, with a $3,000 loan from an uncle. In 1977 he founded Dangote Group, importing goods such as sugar and salt, and later moved into cement. In 2023 the Dangote Refinery, described as the largest oil refinery in Africa, was commissioned in Lagos. Forbes and Bloomberg have described him as the richest person in Africa. One family. Generations of trade. A tree that kept growing because a new seed was planted again.

The Legacy Principle

Think beyond this year. Think beyond your lifetime. Plant trees whose shade you may never sit under. Teach your children to plant. Leave them not just money. Leave them the knowledge of how to grow it.

Action Steps

- Write a 'Financial Legacy Letter' to your children or future children. What do you want to leave them?
- Begin having age-appropriate money conversations with your children this week.
- Start one investment specifically designated for your children's future.

Chapter 23: Giving Back. The Secret of the Greatest Harvest

We have come to the final and most powerful chapter of The Tree of Money. And it might surprise you. Because after everything we have talked about, seeds, trees, soil, harvest, the secret of the greatest harvest is this:

Give.

Yes. Give. Not after you are rich. Now. With whatever you have. Because giving is the ultimate seed, and it produces the ultimate harvest.

I know this sounds like a spiritual platitude. So let me show you why it is also practical truth. When you give, when you genuinely, joyfully, freely give a portion of what you have, several things happen. You release your grip on money (meaning money is not your master). You demonstrate to the universe that you believe more is coming. You create goodwill that returns to you multiplied. And you align yourself with the most abundant force in the universe, the nature of God Himself, who is the greatest giver of all.

> **Malachi 3:10**
> *"Bring the whole tithe into the storehouse... Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."*

This is the only place in the Bible where God says, 'Test me.' He invites you to try it. He says, 'You give, and watch what I do.' This is not about religion alone. This is about a universal law: generosity creates a vacuum that abundance rushes in to fill.

Story: Chuck Feeney Gives While He Lives

Chuck Feeney co-founded Duty Free Shoppers in 1960 and helped build it into the world's largest travel retailer. In 1984, he secretly transferred his entire 38.75 percent stake in the company, then worth about $500 million, to a foundation he had started, Atlantic Philanthropies. Even his business partners did not know. He kept almost nothing for himself. He flew economy until the age of 75, owned no house and no car, and wore a cheap plastic watch. He chose to give while he was alive, and in September 2020 Atlantic Philanthropies closed after giving away all of its money. When he died in October 2023 at the age of 92, he had given away more than $8 billion. He said that his one idea that never changed was that wealth should be used to help people. He gave, and his harvest is counted in the lives of others.

Give a portion of everything you earn. Give to those in need. Give to your community. Give to your God. Give cheerfully, not reluctantly, not out of pressure. And then watch your tree grow in ways you cannot explain.

2 Corinthians 9:7-8

"Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work."

The Giving Principle. The Master Seed

Giving is the most powerful seed you can plant. It is the seed that never fails. Begin today: give 10% of everything you receive. Watch what returns to you. The cheerful giver never lacks. This is not a promise of man. It is a promise of God.

Action Steps

- Decide on a percentage of your income you will give away, starting today.
- Choose where you will give, such as your church, a charity, people in need in your community.
- Give consistently, cheerfully, and with faith, and keep a journal of what returns to you.

Conclusion: Your Tree Is Waiting

We have come a long way together. From the question of a curious boy who wanted to know where money comes from, to the discovery of the most powerful financial principle in the universe: you can grow money, just as surely as a farmer grows fruit. There is a Tree of Money available to you. And it begins with a seed.

Let me remind you of what we have learned:

- ✓ Everyone has a seed, whether time, talent, ideas, knowledge, service, relationships, or money.
- ✓ A seed is any form of value that you invest today in exchange for a greater return tomorrow.
- ✓ The right seed planted in the right soil, watered consistently with patience, will always produce fruit.
- ✓ Not every seed grows, but every failure is a lesson that makes the next planting wiser.
- ✓ The harvest is always more than the seed. You reap more than you sow.
- ✓ Multiple trees produce multiple harvests. Build more than one income stream over time.
- ✓ Generational wealth starts with one seed planted by one faithful person.
- ✓ Giving is the master seed, the one that unlocks the greatest harvest of all.

Now I want to ask you something. What is your seed? You have read this book, and somewhere in these pages, something spoke to you. Something resonated. A seed has been revealed to you.

Do not close this book and go back to life as it was before. The moment you finish this last page, make one decision: decide what your seed is, and decide that you are going to plant it.

You do not need to have it all figured out. The farmer does not fully understand every process that happens underground. He just knows: I have a seed, I have soil, and I will plant. You know enough to begin. You have enough to start. The tree that will one day shade your children and your children's children is waiting for you to make one simple decision: to plant.

> **Joshua 1:9**
> *"Be strong and courageous. Do not be afraid; do not be discouraged, for the Lord your God will be with you wherever you go."*

Be courageous enough to plant. Be patient enough to wait. Be faithful enough to keep watering. And be generous enough to share the harvest when it comes.

Your Tree of Money is waiting.

Go. Plant your seed.

Your harvest is coming.

Afterword: A Final Word

Before you put this book down, I want to say one last thing to you, the person who has read every page, absorbed every principle, and is now standing at the beginning of your planting season.

Poverty is not your destiny. Scarcity is not your inheritance. A life of just-enough is not what you were created for. You were created for abundance, the kind of abundance that overflows from you into your family, your community, and your world.

The tree you plant today may feel small. The seed may feel insignificant. But remember the mustard seed. Remember every person in this book who started with nothing but a seed and ended up with a harvest beyond what they could have imagined.

That is your story. Not someday. Now. Today is the day you begin.

Plant with faith. Water with diligence. Wait with patience. Give with generosity. And never, ever stop believing that your tree is growing, even when you cannot see it yet.

I believe in your harvest.

Now go believe in it yourself.

The Tree of Money. Summary of Principles

Tear out this page. Put it somewhere you see every day.

The First Law: You cannot reap what you do not sow. But you will always reap MORE than you sow.

The Seed Principle: Everyone has a seed. Your seed is any form of value you can invest today for a greater return tomorrow.

The Time Seed: Two intentional hours a day, planted consistently, will produce a harvest in 12-24 months.

The Talent Seed: Your talent is not for you alone. It is a seed meant to be shared with the world.

The Idea Seed: Every idea is a seed. Act on it, because that is the moment it hits the soil.

The Knowledge Seed: Every hour spent learning is an investment with a guaranteed return.

The Service Seed: Give your best service freely at first. It always comes back multiplied.

The Relationship Seed: Every genuine relationship is a seed that grows into opportunity.

The Money Seed: Money invested in the right soil grows into more money. Invest at least 10% of everything you earn.

The Master Key: All seeds are forms of value. The more value you plant, the more money you harvest.

Choosing Soil: The right seed in the wrong soil will not grow. Research your market before you plant.

Watering: Consistency is more powerful than intensity. Water your tree a little every day.

Patience: Most overnight successes took 10 years. Give your tree time to grow.

Failed Seeds: A dead seed is not wasted. It is tuition. Plant again, with greater wisdom.

Pruning: Regularly cut what is not producing fruit. Redirect your energy to what is growing.

Protection: Guard your income from lifestyle inflation. Not everyone celebrating you is for you.

Abundance: There is more than enough for everyone who plants. Another person's harvest does not diminish yours.

Multiple Trees: Build multiple income streams, one tree at a time. Your goal is a forest.

Legacy: Plant trees whose shade you may never sit under. Teach your children to plant.

The Master Seed: Giving is the most powerful seed you can plant. Give a portion of everything you receive. The cheerful giver never lacks.

About This Book

The Tree of Money was written for everyone who has ever believed that financial freedom was not possible for them, that wealth was only for certain people, in certain places, with certain privileges.

This book is a declaration that the harvest belongs to the faithful planter, regardless of where they started, what they have been through, or what others have told them. The Tree of Money is available to every person willing to find their seed and plant it.

Share this book with someone who needs it. Give it to a young person starting out in life. Read it with your family. Discuss it in your community group. Because the greatest harvest comes when we plant together.

Plant your seed. Grow your tree. Pull your money.