

■ THE AIR WE BREATHE

A Father's ■100 Revolution That Changed Everything

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PROLOGUE: The Question That Changes Everything

Do you love yourself?

Most people answer "yes" without hesitation. But let me ask you this:

If you suddenly needed ■50,000 RIGHT NOW—for a medical emergency, a broken car, a family crisis—could you pay it? Today? Without borrowing? Without begging?

If your answer is no, then I have to tell you something uncomfortable:

You don't love yourself. Not yet.

Because true self-love isn't about feelings. It's about **preparation**. It's about being ready for the storms of life before they arrive.

For the past 20 years, I've been teaching people a simple truth: **Saving isn't optional. It's survival.**

And it all starts with one question...

CHAPTER 1: If Air Cost ■100, Would You Pay It?

The Thought Experiment That Exposes Our Priorities

Imagine waking up tomorrow to a new law:

"Effective immediately, breathing costs ■100 per day. No payment, no oxygen."

What would you do?

- Would you say, "I can't afford it"?
- Would you go to work?
- Would you find a way?

Of course you would. You'd sell something. You'd beg. You'd borrow. You'd hustle. Because without air, you die.

Now, here's the uncomfortable truth:

If we can find ₦100 to breathe, why can't we find ₦100 to save?

The Poverty Mindset

I've met thousands of people in Nigeria who tell me:

- "Olawale, I don't have money to save."
- "My salary is too small."
- "Maybe when I get a better job..."

But when I ask them, "If air cost ₦100, could you pay it?" they always say, **"Yes, of course!"**

Then I smile and say:

"You just proved you CAN save. You're just choosing not to."

The Devil's Blindfold

The reason most people can't save isn't because they're poor. It's because **poverty has blinded them.**

Poverty is a spirit. It convinces you that:

- Today's beer is more important than tomorrow's security
- This week's new shoes matter more than next year's emergency fund
- "Living in the moment" is wisdom, when it's actually foolishness

But God gave us **wisdom**. And wisdom says:

"The wise store up choice food and olive oil, but fools gulp theirs down." – Proverbs 21:20

The Challenge

Starting today, I want you to think of saving ■100 (or \$1, or €1, or whatever your currency) as **paying for the air you breathe.**

Because just like air, savings are **essential for survival.**

And if you wouldn't skip a day of breathing, you shouldn't skip a day of saving.

CHAPTER 2: The Family Formula (■1,000/Day Blueprint)

How I Saved ■9.125 Million Over 25 Years

Twenty years ago, when my first daughter was born, I made a vow:

"I will save ■100 every single day for her future."

Not ■100 when I feel like it. Not ■500 sometimes and ■0 other times.

■100. Every. Single. Day.

The Math That Changed My Life

Let me show you the power of consistency:

For One Child:

$$\bullet \text{ ■100/day} \times 365 \text{ days} = \text{**■36,500/year**}$$

- $\blacksquare 36,500 \times 20 \text{ years} = \text{**}\blacksquare 730,000 \text{**}$

That's nearly **three-quarters of a million naira** from just ■100 daily drops.

But I didn't stop there.

The Family Formula

As my family grew, so did my commitment:

Person	Daily Savings	Purpose
Child 1	100	Education, marriage, future
Child 2	100	Education, marriage, future
Child 3	100	Education, marriage, future
Child 4	100	Education, marriage, future
Wife	200	Security, emergencies, respect
Myself	200	Investments, business, retirement
Emergency Fund	200	Medical, car, unexpected crises
TOTAL	1,000/day	Complete family security

The 25-Year Projection

Here's what ■1,000/day becomes:

\$\$

$\text{Daily Savings} = \blacksquare 1,000$

\$\$

\$\$

$\text{Yearly Savings} = \text{₦}1,000 \times 365 = \text{₦}365,000$

\$\$

\$\$

$\text{25-Year Total} = \text{₦}365,000 \times 25 = \text{₦}9,125,000$

\$\$

That's over ₦9 MILLION NAIRA.

And that's just the **principal**. When you add:

- Fixed deposit interest (10-15% annually)
- Bond returns
- Investment growth

You're looking at ₦15-20 million over 25 years.

"But Olawale, ₦1,000 Is Too Much!"

I hear you. If ₦1,000 feels impossible, start with **₦200** (one child + yourself).

The point isn't the amount. The point is the **habit**.

Because once you prove to yourself that you can save **₦100** daily for 30 days, something magical happens:

You become a saver.

And once you become a saver, poverty loses its grip on you.

CHAPTER 3: The Battery Lesson (Why Mr. A Failed)

The Story of the Man Who Could Save But Didn't

A few years ago, I met a man I'll call **Mr. A**.

Mr. A earned good money. He could easily save ■2,000/day if he wanted to. But when I explained my "Little Drop" philosophy, he dismissed it.

"Olawale, why save ■100 when I can save ■2,000 sometimes?"

He started saving, but with no discipline:

- ■5,000 on Monday
- ■0 on Tuesday, Wednesday, Thursday
- ■10,000 on Friday
- ■0 the rest of the week

Six months later, I asked him: **"How much have you saved?"**

He stammered. He couldn't remember. The money had leaked out through "small emergencies" and "one-time expenses."

The Battery Analogy

I told Mr. A:

"Your saving style is like fast-charging a phone battery. It charges quickly, but it drains just as fast. My method is like slow-charging—it takes longer, but the charge lasts."

Fast, inconsistent savings = Fast, inconsistent discipline.

Slow, consistent savings = Strong, unbreakable discipline.

The Real Test

After our conversation, Mr. A tried my method for 90 days:

- ■500/day (he increased from my suggested ■100)
- Every single day, no exceptions
- Locked in a separate account

The result?

After 90 days, he had ■45,000 saved—more than he'd ever saved in his life.

But more importantly, he had built something **priceless**:

The discipline to control his money, instead of his money controlling him.

The Lesson

Saving isn't about how much you can save at once.

It's about **proving to yourself that you can save every single day, no matter what.**

Because once you prove that, you've conquered poverty.

CHAPTER 4: Planting Money, Not Storing It

Why Banks Aren't Enough

When I explain "Little Drop ■ Mighty Ocean" to people, they always ask:

"Why not just save in a bank? What's the difference?"

Here's the difference:

Banks store money. I plant money.

The Seed Principle

When a farmer plants a seed, he doesn't dig it up the next day to check if it's growing. He **leaves it alone**. He trusts the process. He waits for the harvest.

My savings method is the same:

****Plant the seed:**** Save ■100 today.

****Water it daily:**** Add another ■100 tomorrow.

****Don't harvest early:**** Don't touch it for 2 years minimum.

****Transfer to growth soil:**** Move to Fixed Deposit or bonds after 2 years.

****Watch the compound interest:**** Let it multiply.

The 2-Year Rule

Here's my secret weapon:

Every 2 years, I transfer my "Little Drop" savings into Fixed Deposits or Government Bonds.

Why?

- ****Higher interest rates:**** 10-15% annually (vs 2-5% in regular savings)
- ****Forced discipline:**** Can't withdraw easily
- ****Compound growth:**** Interest earns interest

The "Dominion" Mindset

The Bible says God gave us **dominion** over all things:

"Then God said, 'Let us make mankind in our image, in our likeness, so that they may rule over the fish in the sea and the birds in the sky, over the livestock and all the wild animals, and over all the creatures that move along the ground.'" – Genesis 1:26

If we have dominion over creation, why do we let **money** have dominion over us?

When you plant money instead of storing it, you're exercising dominion. You're telling money:

"I control you. You work for me. Not the other way around."

CHAPTER 5: The 20-Year Proof (My Daughter's Ocean)

Titi's Transformation

My first daughter, Titi, is now 20 years old.

When she turned 10, I sat her down and showed her something:

"Titi, look at this passbook. Do you see these numbers?"

She looked. Her eyes widened.

"Papa, is this... for me?"

"Yes. I've been saving ■100 every day since you were born. This is your ocean. And it's still growing."

The Ripple Effect

Something beautiful happened that day.

Titi didn't just say "thank you" and move on. She asked:

"Papa, can I do this too?"

From that day forward, **Titi started saving every money she received.** Birthday gifts. Holiday money. Pocket change.

Not sometimes. Every time.

She's now teaching her younger siblings the same habit.

The Generational Legacy

This is the true power of "Little Drop ■ Mighty Ocean":

It doesn't stop with you. It becomes a legacy.

Titi will teach her children. Her children will teach theirs. And 100 years from now, the Shoyemi family will have **wealth, wisdom, and dominion**—all because of one decision I made 20 years ago:

To save ■100 every single day.

The Math (20 Years Later)

Here's what Titi's "ocean" became:

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■100/day \times 365 days \times 20 years = ■730,000

\$\$

Plus 10-15% annual interest from Fixed Deposits = ■1.2-1.5 million total.

That's:

- 4 years of university tuition (paid in full)
- A wedding fund
- Startup capital for her first business
- Or all three, if invested wisely

From just ■100 daily drops.

CHAPTER 6: No Savings, No Love

The Sermon Every Church Forgot to Preach

For years, I've attended churches, mosques, and religious gatherings across Nigeria and beyond.

I've heard thousands of sermons about:

- Faith
- Love
- Prayer
- Miracles

But I've heard **ZERO** sermons about:

- Saving for your children's future
- Preparing for medical emergencies
- Building financial security

And this bothers me deeply.

Love Requires Action

The Bible says:

"But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever." – 1 Timothy 5:8

Read that again.

Worse than an unbeliever.

That's how serious God takes financial responsibility.

If you preach love but don't save for your family's emergencies, **you're not practicing love. You're practicing hypocrisy.**

The Father Who Wasn't Ready

I once met a man whose wife was 9 months pregnant.

He came to me panicking: **"Olawale, I don't have money for the hospital bill. What do I do?"**

I asked him: **"How long have you known your wife was pregnant?"**

"Nine months."

"And how much did you save?"

"Nothing. I thought God would provide."

I looked him in the eye and said:

"God gave you 9 months to prepare. He already provided—He gave you TIME. But you didn't use it."

The Little Drop Solution

If that man had saved just **■500/day** for 9 months:

\$\$

■500/day \times 270 days = **■135,000**

\$\$

That's enough for:

- Hospital delivery (**■50,000-80,000**)
- Baby essentials (**■30,000**)
- Emergency buffer (**■25,000**)

All from ■500 daily drops.

The Doctrine We Need

Churches should preach:

"Love your family? Prove it. Save ■100 today."

Mosques should teach:

"Faith without preparation is foolishness."

Leaders should mandate:

"No savings, no marriage certificate."

Because **no savings, no love.**

CHAPTER 7: The Global Vision (Poverty's Kryptonite)

Why This Isn't Just for Nigeria

When people hear my story, they say:

"Olawale, this is great for Nigeria. But what about the rest of the world?"

My answer?

Poverty is global. So the solution must be global.

The Universal Truth

Whether you're in:

- ****Lagos, Nigeria**** – saving **■100/day**
- ****New York, USA**** – saving **\$1/day**
- ****London, UK**** – saving **£1/day**
- ****Mumbai, India**** – saving **■80/day**

The principle is the same:

Small, consistent actions create massive, life-changing results.

The 100-Year Thought Experiment

Imagine if, 100 years ago, every family on Earth started saving:

- ****■1 (or local equivalent) per day****
- ****For every child born****
- ****Transferred to investments every 2 years****

What would the world look like today?

- ****No one begging for school fees**** (every child has a funded education)
- ****No one panicking over medical bills**** (every family has an emergency fund)
- ****No one stealing out of desperation**** (poverty loses its grip)

Crime drops. Peace rises. Love multiplies.

The 1% Global Challenge

Right now, there are **8 billion people** on Earth.

If just **1% adopted "Little Drop ■ Mighty Ocean"** (80 million people), and each person saved the equivalent of **\$1/day**:

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$80,000,000 \text{ people} \times \$1/\text{day} \times 365 \text{ days} = \$29.2 \text{ billion/year}$

\$\$

That's **\$29.2 billion** flowing into savings, investments, and family security **EVERY SINGLE YEAR.**

Over 25 years, that's **\$730 billion** in global family wealth.

Just from 1% of the world saving \$1 daily.

The Vision for 2050

My vision is simple but audacious:

By 2050, I want "Little Drop ■ Mighty Ocean" taught in:

- Every school curriculum (financial literacy from age 5)

- Every religious institution (saving as a spiritual discipline)
- Every government program (mandatory savings accounts for newborns)

If we achieve this, we can eradicate poverty within one generation.

Not through handouts. Not through aid. But through **discipline, wisdom, and dominion.**

The Enemy We're Fighting

Make no mistake: **Poverty is the devil's tool.**

It makes people:

- Steal (because they're desperate)
- Lie (because they're ashamed)
- Fight (because they're competing for scraps)
- Give up (because they see no way out)

But when people have savings—when they have a "Little Drop" growing into a "Mighty Ocean"—everything changes:

- ****Stealing stops**** (no need when you have reserves)
- ****Lying stops**** (no shame when you're prepared)
- ****Fighting stops**** (no competition when everyone has enough)
- ****Hope returns**** (because there IS a way out)

This is why I fight. This is why I teach. This is why I'm writing this book.

CHAPTER 8: Your Turn (The Little Drop Pledge)

The 365-Day Challenge

I've told you my story. I've shown you the math. I've given you the blueprint.

Now it's your turn.

The Pledge

Read this aloud. Say it with conviction. Mean every word:

"I, [YOUR NAME], pledge to save [AMOUNT] every single day for the next 365 days.

I pledge to:

- ****Save before I spend**** (pay myself first)
- ****Not touch this money**** for any reason except life-or-death emergencies
- ****Transfer to Fixed Deposit**** after 2 years for compound growth
- ****Teach my children**** this habit so they pass it to their children
- ****Break the cycle of poverty**** in my family, starting today

I understand that:

- This isn't about getting rich quick—it's about building ****discipline****
- This isn't about the amount—it's about the ****consistency****
- This isn't optional—it's ****essential**** for my family's future

I will not let poverty blind me anymore.

I will exercise dominion over my finances.

I will save today, so my family thrives tomorrow.

Signature: _____

Date: _____ "

Where to Start

Step 1: Calculate Your Daily Amount

Use my formula:

| Person | Daily Savings |

|-----|-----|

| Child 1 | ■100 (or local equivalent) |

| Child 2 | ■100 |

| Spouse | ■200 |

| Yourself | ■200 |

| Emergency | ■200 |

| **TOTAL** | **■800-1,000** |

Can't afford ■1,000? Start with **■200** (one child + yourself).

The amount doesn't matter. The habit does.

Step 2: Open a Separate Account

Don't mix savings with your daily spending account.

Open:

- A dedicated savings account (for the first 2 years)
- A Fixed Deposit account (after 2 years)

Step 3: Automate It

Set up:

- Automatic bank transfers (daily or weekly)
- Phone reminders (if manual savings)
- Accountability partner (spouse, friend, mentor)

Step 4: Track Your Progress

Use the **365-Day Worksheet** at the end of this book.

Every day:

- Mark the calendar (■ = saved, ■ = missed)
- Write the amount saved
- Celebrate milestones (30 days, 90 days, 365 days)

Step 5: Transfer to Growth

After 2 years:

- Transfer principal to Fixed Deposit (10-15% interest)
- Keep saving daily (don't stop)
- Repeat every 2 years

The First 30 Days Are Critical

Research shows it takes **21-30 days** to form a habit.

Your goal: **Survive the first 30 days without missing a single day.**

Because once you reach Day 30, something shifts:

Saving stops feeling like a sacrifice. It starts feeling like breathing.

And that's when you've won.

EPILOGUE: The Movement Begins

One Drop at a Time

This book isn't the end. It's the beginning.

Starting today, I invite you to join the **"Little Drop ■ Mighty Ocean" global movement.**

Here's what we're building:

****Online Community**** – Share progress, get accountability, inspire others

****Educational Programs**** – Teach children (ages 5-18) about saving

****Church/Mosque Partnerships**** – Integrate saving into spiritual teachings

****Government Advocacy**** – Push for mandatory savings accounts for newborns

****Corporate Training**** – Help employees build family financial security

Connect with the Movement

- ****Website:**** LittleDropMightyOcean.com
- ****WhatsApp:**** +234 818 002 1007 (Test our AI—he knows the philosophy!)
- ****Instagram:**** @littledropmo
- ****YouTube:**** Little Drop Mighty Ocean Channel
- ****Email:**** olawale@amdsolutions007.com

My Final Words

Twenty years ago, I made a simple decision:

Save ₦100 every day for my daughter.

That decision became:

- ₦730,000+ in her account
- A legacy for my 4 children
- A philosophy that's changing lives across Nigeria
- And now, a book that I pray will change the world

Your decision starts today.

Not tomorrow. Not next month. Not when you "have more money."

Today.

Because poverty doesn't wait. And neither should you.

"A little drop, consistently applied, becomes a mighty ocean."

– Olawale Shoyemi

BONUS: Your 365-Day Savings Worksheet

Instructions:

Print this page (or use a notebook)

Every day, mark whether you saved (■) or missed (■)

Write the amount saved each day

Celebrate milestones: 30 days, 90 days, 180 days, 365 days

At Day 365, calculate your total and CELEBRATE! ■

Daily Tracking Template

| Day | Date | Amount | ■/■ | Notes |

|----|----|-----|-----|-----|

| 1 | _____ | ■_____ | ____ | _____ |

| 2 | _____ | ■_____ | ____ | _____ |

| 3 | _____ | ■_____ | ____ | _____ |

| ... | ... | ... | ... | ... |

| 30 | _____ | ■_____ | ____ | **MILESTONE!** |

| ... | ... | ... | ... | ... |

| 90 | _____ | ■_____ | ____ | **MILESTONE!** |

| ... | ... | ... | ... | ... |

| 180 | _____ | ■_____ | ____ | **HALF-YEAR!** |

| ... | ... | ... | ... | ... |

| 365 | _____ | ■_____ | ____ | **YOU DID IT! ■** |

Year-End Calculation

Total Amount Saved: ■_____

Average Daily Savings: ■_____

Longest Streak (consecutive days): _____ days

Total Days Saved: _____ out of 365

Success Rate: _____%

Your Reward

If you saved **300+ days out of 365** (82% success rate):

YOU ARE NOW A SAVER.

Poverty has lost its grip on you.

Welcome to the "Little Drop ■ Mighty Ocean" family. ■

Now go forth and SAVE.

Your future self will thank you.

— Olawale Shoyemi

Founder, "Little Drop ■ Mighty Ocean"

CEO, AMD Solutions