

POWER OF KOBO

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TABLE OF CONTENTS

Acknowledgement

Introduction

1. Power of Kobo

2. Characteristics of Kobo

3. How to multiply your Kobo

4. Inspiration

5. Opposition

INTRODUCTION

It has always been a great challenge to almost ninety percent of humanity to start from a little or small level in life. Most people believe starting the journey to success from a high level is the best. But this principle is absolutely not true.

Even the almighty God that created the heaven and the earth started it from a small and not a high level. The whole world is over seven billion in population, but don't forget that God started it with just two people in the persons of Adam and Eve.

"And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. So God created man in his own image, in the image of God created he him; male and female created he them. "Genesis 1 vs. 26-27 Every great institution or establishment that you are seeing in the country today started from a small level and then grew to become great.

Just as other countries of the world have their own different currencies; Kobo is the smallest unit of currency in Nigeria. It is very easy to underrate, but it has the power to turn a life around. Whoever that follows the principles guiding the good use of Kobo, will reap the benefits.

As you are reading this book, you will discover the mystery that makes Kobo, even as small as it is, very important to the financial growth of individuals and the Nigerian society at large.

I pray that God will open your understanding to discover the hidden treasure of Kobo in Jesus' name.
Amen

Chapter 1

POWER OF KOBO

Power is the ability to do a thing or carry out an assignment. It helps to achieve something in life. There are different ways of exercising power. There is power you can exercise by your physical strength. And there is political power or power you can exert by virtue of your position or authority and so many others.

While Kobo is the smallest unit of currency spent in Nigeria, other countries like Ghana, Togo, South Africa, USA etc. have their own currencies in different names. Kobo is very small, but it has the power to grow and make one to be great. Even as small as it looks, it's powerful in making one's life meaningful.

Power of Kobo

It is a pity that many in the Nigerian society are underrating it, because it is very small in nature. There was a time I met someone, who said he was looking for a big amount of money to start life with. And I told him that he could not get big money anywhere, except small. He remained in that position of looking for big money for many years. Later on, I told him point blank that if he was not being careful, he would soon become a thief, because whoever is running after what his or her level cannot attain, would definitely end up being who he doesn't want to become in life in a negative way.

When God started stirring His potentials on earth, and wanted to make man, he started with just Adam and Eve.

"And God said, Let us make man in our image, after our likeness: and let them have dominion over the fish of the sea, and over the fowl of the air, and over the cattle, and over all the earth, and over every creeping thing that creepeth upon the earth. So God created man in his own image, in the image of God created he him; male and female created he them.

And God blessed them, and God said unto them, Be fruitful, and multiply, and replenish the earth, and subdue it: and have dominion over the fish of the sea, and over the fowl of the air, and over every living thing that moveth upon the earth." Gen 1 vs. 26-28 Every small level or beginning in life, usually has the full backing of God.

"Fear not, little flock; for it is your Father's good pleasure to give you the kingdom." Luke 12 vs.32

Furthermore, anything that wants to last and stand the test of time, must begin from a small level, as the foundation of everything in life matters a lot. "If the foundations be destroyed, what can the righteous do?" Psalm 11 vs. 3

I could recollect the time we started this God-given ministry in my sitting room. The very first day, it was just me and my wife. And it was the year I was ordained as a Pastor of the Gospel in Christ Apostolic Church (C.A.C)

Just imagine an ordained Pastor starting a ministry

inside the room, with just him and his wife. I was called to come and head a big church, but I told them I was not sent to do that, but to start my own.

Despite dissuasion and moral discouragement from different places, I stood on what God told me. And to the glory of God, I am somebody today. Many callings or businesses had ended suddenly, because of unprofitable benefits derived from wrong places. What you don't suffer for, cannot last and there will be no story to tell in future. It is not what you are eating that matters, but how you got it. Just flash back and see how far have you gone in the journey of your life. Don't forget that heaven helps those who help themselves. Try to evaluate your journey in life. Kobo is a very small unit of currency, but it can catapult your glory to operate at a very high level in life.

"And he said unto him, Thou knowest how I have served thee, and how thy cattle was with me. For it was little which thou hadst before I came, and it is now increased unto a multitude; and the LORD hath blessed thee since my coming: and now when shall I provide for mine own house also? "Gen. 30:29-30 Laban promised Jacob to make him great. Whoever that promises to give you a huge amount of money to get you started in life, is neither your friend nor helper, but an enemy of your progress.

The helper you have pinned your hope on will keep on promising you, but you will be disappointed that you will not get the help or money promised, until you have lost time, knowledge and strength to do something meaningful in life. Start life with what you have and God will give you every necessary support to lift up to a high level. I pray you will testify in Jesus' name.

Chapter 2

CHARACTERISTICS OF KOBO

As small as Kobo is to other Nigeria currencies, it has its own characteristics. By the time you go through these fundamental qualities of Kobo, you will value it more than ever before. Kobo is very powerful.

1. **SMALLEST IN VALUE AND SIZE:** Among other Nigeria currencies, Kobo is the smallest unit in value and size. It's very portable and common in the society. Children and even adults can hold it in their hands with ease. You do not need anything to move it from one place to another. A man can put it in his pocket, while a woman can drop it in her bag. It's indeed very small in nature.

2. **POWER TO INCREASE:** As small as it is, Kobo is very easy to gather or save. You can find it more convenient to be saving it somewhere every day, if you decide to be doing that. There was a time I tried this system, and before I knew it, I have already saved a reasonable amount of money. But one would not have tried this with any other money of a bigger value, as financial needs or challenges will not allow one to save and get a substantial amount of money. So Kobo has the potential of getting saved easily and increase in value; but this may be relatively difficult with money of a higher value.

3. **EASY TO CONTROL:** The way you can control kobo, you cannot control money of higher denominations like that. Kobo does not give room for sleepless nights like big money. No one will notice you have Kobo, but big money will attract the attention of people.

4. **EASY TO GET:** It's easier to get Kobo than big money. Before you can be sure of getting big money, you would have gone through a lot of challenges. But to get Kobo is as easy as anything.

5. **POWER TO LAST:** Small money can stay long in your hands. You can put kobo in a small box for a very long time; but you can't try that with big money as financial demands will force you to spend it. You cannot have one hundred thousand naira in your bank account and allow a financial problem of fifty thousand to embarrass you. The next thing you will do is to go to your bank and withdraw it, to save the situation. But you will not think of solving such a financial problem with Kobo; hence it will remain where you are accumulating it.

6. **LESS SPENDING TENDENCY:** Of course, I have said it before that the propensity or tendency to spend Kobo is not high, compared to money of higher denominations. No one usually regards something small as anything. And if you have any problem to solve with money, your mind will not go to Kobo, but rather the big money in your possession.

7. **POWER TO TURN ALIFE AROUND:** There was a time I needed money for a plan. In order to achieve this, I started to gather money of small denominations for three to four months. Surprisingly, by the time I checked the box that I was keeping the money, I realized more than the amount I needed for my plan.

Let us consider our banking system for instance. Your bank helps you to save your money. And after a period of time, you will receive a message from the bank informing you that you have been charged, say ten naira, for all the SMS alerts you have been receiving regarding your account with them. Most of us don't count all these little bank charges as anything; but to the banks, that ten naira they charge you for SMS alerts for example; if deducted from one million customers, they will realize ten million naira. You can now see that Kobo can turn your life around. Do not underrate it.

8. IT COMMANDS GOD'S SUPPORT: It's the will of God to make a small level to grow or increase. Whoever that begins his plan to progress from a small level, will enjoy the support of God; as God Himself also started from a small level.

"Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. "Luke 12 vs. 32

As you commence that your journey to success in a little way, you are sure of gaining God's backing and His Kingdom.

Chapter3

INSPIRATION

Before you can be conscious of the importance of Kobo or any money of low value, something must have inspired it in your mind. It is not what you can just start doing without inspiration.

The following are the factors that may inspire someone to be conscious of how important every kobo is:

1. FRUSTRATION: If one finds oneself in a state of being confused or frustrated, and help seems to be coming from nowhere, such a situation may force one to consider kobo as the last resort. "Whatsoever thy hand findeth to do, do it with thy might; for there is no work, nor device, nor knowledge, nor wisdom, in the grave, whither thou goest. "Eccl. 9 vs. 10

2. LEADING OF THE SPIRIT: It was the spirit of God that inspired Jacob to have his own sheep in the house of Laban.

"And Jacob took him rods of green poplar, and of the hazel and chesnut tree; and pilled white strakes in them, and made the white appear which was in the rods. And he set the rods which he had pilled before the flocks in the gutters in the watering troughs when the flocks came to drink, that they should conceive when they came to drink. And the flocks conceived before the rods, and brought forth cattle ringstraked, speckled, and spotted. And Jacob did separate the lambs, and set the faces of the flocks toward the ringstraked, and all the brown in the flock of Laban; and he put his own flocks by themselves, and put them not unto Laban's cattle.

And it came to pass, whensoever the stronger cattle did conceive, that Jacob laid the rods before the eyes of the cattle in the gutters, that they might conceive among the rods. But when the cattle were feeble, he put them not in: so the feeble were Laban's, and the stronger Jacob's. And the man increased exceedingly, and had much cattle, and maidservants, and menservants, and camels, and asses. "Genesis 30 vs. 37-43

Jacob would have left Laban without getting anything from the man's belongings. But God almighty inspired Jacob to see the glory of success through a common stick. I pray, God will inspire you to discover the way out of your problem in Jesus' name. Amen.

3. RIGHT INFORMATION: Good information can inspire you to start life from a small level. It was the right information that Nehemiah gathered that helped him to build the wall of Jerusalem.

"That Hanani, one of my brethren, came, he and certain men of Judah; and I asked them concerning the Jews that had escaped, which were left of the captivity, and concerning Jerusalem. And they said unto me, The remnant that are left of the captivity there in the province are in great affliction and reproach: the wall of Jerusalem also is broken down, and the gates thereof are burned with fire. And it came to pass, when I heard these words, that I sat down and wept, and mourned certain days, and fasted, and prayed before the God of heaven, "Nehemiah 1 vs. 2-4

The importance of information to any great achievement cannot be underestimated. It is correct information that can motivate someone to use any available resources wisely, no matter how small, to achieve his goal.

4. FUTURE PLAN: What you have at hand now is very important to any plan you are making. There was a time I planned to achieve a particular goal and there was no one I could turn to for money. Sol resorted to gathering the little money I had. And to my utmost surprise, I was able to start the business with the little I was able to gather.

"For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?" Luke 14 vs. 28

5. MEDITATION: The book of Joshua tells us to meditate about the Word all the time.

"This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou mayest observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success. "Joshua 1 vs. 8

Through meditation you can be inspired to gather the little you have for the achievement of your goal. Every good thinker ends up having the way out.

6. WISDOM OF GOD: "If the iron be blunt, and he do not whet the edge, then must he put to more strength: but wisdom is profitable to direct. "Eccl. 10 vs. 10. Wisdom is a good treasure that God gives to His children to do exploits on earth. It makes things easy to achieve in life. Gathering or saving Kobo for a certain pliswisdom of God in action. You need wisdom to achieve a better tomorrow.

7. RIGHT ADVICE: It was wrong advice that destroyed the government of Rehoboam.

"And king Rehoboam consulted with the old men, that stood before Solomon his father while he yet lived, and said, How do ye advise that I may answer this people? And they spake unto him, saying, If thou wilt be a servant unto this people this day, and wilt serve them, and answer them, and speak good words to them. then they will be thy servants forever. But he forsook the counsel of the old men, which they had given him, and consulted with the young men that were grown up with him, and which stood before him:"

If you have a good and right-minded person as your adviser, you will surely get to the top on time.

Your inspiration to consider every kobo as being important, can come from any of the above mentioned factors. And once you are inspired, you are sure of getting there. I pray, you will reach your goal in Jesus' name. Amen.

Chapter 4

HOW TO MULTIPLY YOUR KOBO

There is nothing that happens by chance in life. It is not enough to be conscious of how Kobo can change one's life alone, it's very important to know what you need to do to make it increase to your desire. The following are the attributes that bring multiplying effects to Kobo:

1. **CLEAR VISION:** It was the vision of God for Abraham that made him to take the giant steps of faith, to leave his father's house to where God told him to go.

"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 vs. 1-3.

A vision is a spiritual force that brings about fulfillment to every visionary. If you are sure of your vision, you can never wait until you are pushed before you push yourself. A vision is very powerful to stimulate a person into action. Majority of people that value Kobo are people of clear vision that know that from that Kobo they can achieve something great in life.

2. **PLANNING:** Another element that can multiply Kobo is planning. God will only tell you what to do, but He will not plan for you.

"For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, Saying, This man began to build, and was not able to finish. "Luke 14 vs. 28-30

Whoever that fails to plan, is planning to fail. Planning is a step of wisdom. It gives you a clear picture or details of what you want to do. Also, it helps you to plan adequately over what is on ground. Of course you cannot plan more than what you have at hand. Planning is very good. It's very important that you plan before you do anything. If you fail to plan, people will mock you if you fail to succeed.

3. **GOD'S INTERVENTION:** If you want to succeed in whatever you are doing, you must involve God.

Thank God that Jesus Christ was in the first marriage in the New Testament. They had problem of wine and because Jesus was there, the problem turned to a testimony.

"And both Jesus was called, and his disciples, to the marriage.³ And when they wanted wine, the mother of Jesus saith unto him, They have no wine. Jesus saith unto her, Woman, what have I to do with thee? mine hour is not yet come. His mother saith unto the servants, Whatsoever he saith unto you, do it.

"John 2 vs. 5-8

Anything you want to do, you need God to take perfect control in order to achieve success. "But Jesus beheld them, and said unto them, With men this is impossible; but with God all things are possible.

"Mathew 19 vs. 26

There are a lot of things that are not possible for man, but if God is involved, a lot shall be achieved. You need God in your life, business or career.

4. RIGHT TIME: Everything in life has a definite time. Even our God does not joke with time in everything He does. Jesus came to the world at the appointed time.

"But when the fulness of the time was come, God sent forth his Son, made of a woman, made under the law", Galatians 4 vs. 4.

Anything you want to do in life, you must work with time.

"To everything there is a season, and a time to every purpose under the heaven: "Eccl. 3 vs. 1 The first miracle that happened through Christ, followed the right time of God. Time is one of the factors that can multiply your kobo. There is time for everything is life.

5. LOCATION: It is true that the Scripture says that small flock should not entertain fear; yes, but such flock must be in the right location of God. "Fear not, little flock; for it is your Father's good pleasure to give you the kingdom. "Luke 12 vs. 32. Where cars are being sold, if you go there to display pepper and tomato to sell, nobody will patronize you, because the location is wrong for such a business. Isaac was in the land of the Philistines where rained failed to fall and seeds did not germinate. Despite that, God told him to remain in the land, which means that he was in the right location.

"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 26 vs. 1-3.

Once you are in the right location, you are sure of the right solution.

6. HARDWORK: Before kobo can multiply in your hands, you have to cultivate the habit of working hard. Many are lazy but they want the increase of God. "But Jesus answered them, My Father worketh hitherto, and I work. "John 5 vs. 17.

Even when Our Lord Jesus was on earth, He worked hard day and night, for Him to have a good report. Similarly, it was the good and hard work of the elders in the Bible that made them to have good reports.

"For by it the elders obtained a good report. "Heb.11 vs. 2

The Bible affirms it that the Lazy should not eat.

Hard work will help you to achieve a better goal on that little thing you are doing. Give no room for laziness. Laziness decreases blessings while hard work makes productivity to increase.

7. DISCIPLINE: Many are not disciplined when it comes to saving money of low value like Kobo. They are so extravagant that they can spend their money on anything that cannot really make them grow from

the small level they are at present or add value to their lives. They lack financial discipline.

"But Daniel purposed in his heart that he would not defile himself with the portion of the king's meat, nor with the wine which he drank: therefore he requested of the prince of the eunuchs that he might not defile himself. "Daniel 1 vs. 8

Just imagine how Daniel disciplined himself in a place where there was enough food and drink. He did this because of his plan and what he wanted to achieve. He disciplined himself and in the end, he got the glory.

One thing I want you to understand is that your tomorrow is more important than your today. Discipline your hands, eyes, mouth, and your legs. As you do this, God will help you in Jesus' name. Amen.

8. FAITHFULNESS: Many are not faithful to themselves, much less to others or God. If you are not faithful with what you have in your present small level, how would you be faithful at a higher level?

"Moreover it is required in stewards, that a man be found faithful. "1 Cor. 4 vs. 2.

Your faithfulness is very important to your 230 progress. Allow faithfulness to take full charge of your life. For instance, you are required to be faithful in paying your tithe and offerings. Tithe is what I like to call a spiritual antibiotic that kills any devourer that may want to attack your productivity. A situation where you fail to pay the tithe from your income, you are inviting the arrow of Satan to affect your business or career. Pay this to God with all faithfulness. No one does that and remains the same. Be faithful in obeying God's order.

9. DEDICATION: Anything you must do successfully must come from the depth of your heart and that is what enhances dedication.

"And they said one to another, Go to, let us make brick, and burn them thoroughly. And they had brick for stone, and slime had they for mortar.

And they said, Go to, let us build us a city and a tower, whose top may reach unto heaven; and let us make us a name, lest we be scattered abroad upon the face of the whole earth. And the LORD came down to see the city and the tower, which the children of men builded. And the LORD said, Behold, the people is one, and they have all one language; and this they begin to do: and now nothing will be restrained from them, which they have imagined to do. "Genesis 11 vs. 3-6.

Have you ever considered how committed the people that dedicated their time and lives to build that tower to reach heaven? If God had not confused their language, they would have succeeded and actualized their goal. Dedication is a strong force that promotes one from a small to a higher level in life. It will turn one kobo to a million naira. Be dedicated to your assignment.

10. TRUST YOURSELF: Many would have succeeded in life, but they don't even believe in themselves that they can succeed in anything.

"I can do all things through Christ which strengtheneth me. "Phil. 4 vs. 13.

That Scripture says, you can do all things in Christ. If you are a true child of God, once you have the support of God in whatever you want to do, you will surely succeed. Do not allow the fear of the

unknown to overshadow you. Since Christ can never fail, you will not fail also in Jesus' name. Believe and trust yourself. And I pray that you shall get there in Jesus' name. Amen.

11. OBSERVATION: This is an act of noticing or perceiving things. If you want to rise at that small level that you are or want your kobo to increase, you need to cultivate the habit of observation. "In the first year of his reign I Daniel understood by books the number of the years, whereof the word of the LORD came to Jeremiah the prophet, that he would accomplish seventy years in the desolations of Jerusalem. "Daniel 9 vs. 2.

It was the observation of Daniel that helped them to discover the year they would spend in the land of their enemy. Always be observant of what will help you to achieve your goal in life

2. JOY: "Rejoice in the Lord always : and again I say, Rejoice. "Philippians 4 vs. 4.

In every situation, always give room to joy in your heart. No matter how small the business may be, allow joy to fill your heart. Joy commands more solutions to your faith. It's also one of the fruits of faith that has the power to multiply kobo to increase in your hands. Let the joy of God fill your heart always. The joy of God in every believer's heart must not be seasonal or conditional, but always.

Chapter 5

OPPOSITION

There is no step of progress taken in life that does not attract opposition. "For a great door and effectual is opened unto me, and there are many adversaries." 1 Cor. 16 vs. 9. No matter how small the business or dream may be, one opposition or the other will rise against it. Let us look at the following opposition of Kobo:

1. SELF-IMPORTANCE: Many would have succeeded through the power of Kobo or small beginning, but because of their self-importance and overrating of themselves; they have not been able to achieve anything. Some who believe so much in their university degrees or managerial skills have killed their glory in life. Whoever that ridicules a small beginning, will never get to the top of glory.

"I can do all things through Christ which strengthened me." Philippians 4 vs. 13.

A good Christian should not indulge in conceit or self-importance. Satan is using that to destroy many people's glory.

There was a time I was told about one sister, who was working in a finance company, where she was not doing well. So she decided to resign and start up a business with a small amount of money, without bothering about the level she has attained or what people will say. She went ahead and to the glory of God, she is something today. Self-importance or being conceited about the high level you have attained in life is a killer of destiny. This will make you to despise starting from a small level to climb the ladder of success in life. Don't allow this to rob you of a small opportunity to make it in life.

2. LAZINESS: This is a major killer of destiny. Whoever that allows the spirit of laziness to possess him will never smell breakthrough in life.

"But Jesus answered them, My Father worketh hitherto, and I work." John 5 vs. 17.

Our Lord Jesus was not a lazy person when he was on earth to do the work of God. It's the spirit of laziness that gives birth to procrastination. A testimony of success or breakthrough is not meant for the lazy, but a hardworking person.

3. INDISCIPLINE: Some cannot discipline themselves. And any indisciplined person cannot make use of Kobo, much less of planning to survive through it.

"But Daniel purposed in his heart that he would not defile himself with the portion of the king's meat, nor with the wine which he drank: therefore he requested of the prince of the eunuchs that he might not defile himself." Daniel 1 vs. 8

Daniel was a disciplined man. He saw beyond what people were eating in the house of the king. Some cannot see beyond their present level and that is why discipline is not important to them. Indiscipline is an opposition to any progress in life.

4. LACK OF KNOWLEDGE: A situation where people don't have the right knowledge, they will never think of making progress or planning for future.

"My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I will also forget thy children. "Hosea 4 vs. 6

Knowledge is very important to anyone that wants to make progress in life.

5. CARELESSNESS: Many have thrown away their glory through their acts of carelessness. Whoever that allows the spirit of carelessness to rule his life, will never receive honour from man.

Paul the Apostle told the Disciples to take heed about the sheep committed to their hands. "Take heed therefore unto yourselves, and to all the flock, over the which the Holy Ghost hath made you overseers, to feed the church of God, which he hath purchased with his own blood. "Acts 20 vs. 28.

Some are so careless to the extent that what could have made their tomorrow colourful have been destroyed.

6. WRONG ADVICE: Every good step to progress has the backing of a good adviser. The advice you accept towards your goal matters a lot. Who is your adviser? Has he made or making any progress in life?

"He that walketh with wise men shall be wise: but a companion of fools shall be destroyed. "Proverb 13 vs. 20

If you walk with the wise, they will lead you aright and not astray.

ATTACK OF THE DEVIL: I have said it earlier that there is no step to progress in life that does not attract opposition or the attack of the devil. Satan does not want anybody to succeed in life. But with the help of God, you shall succeed in Jesus' name. Amen.

"For a great door and effectual is opened unto me, and there are many adversaries."1 Cor. 16 vs. 9.

Some come from wicked families that possess the spirit of Satan. How would these make progress?

Satan is not happy with the progress of believers. These are the factors that stand as opposition against the power of Kobo.

In conclusion, whoever that wants to progress in life or record an outstanding achievement, must follow the rules of starting from a small level. Even God, Our Creator started small. The small that you have is enough to take you to the top. Don't underrate it and you shall get there in Jesus' name. Amen. It is a seed of corn that gives birth to uncountable cobs of corns. Start from somewhere and you shall testify in Jesus' name. Amen

