



Somto Had ₦5 Million in Her Account: She Realised Having Money Was Not the Same as Building Wealth

When Somto checked her bank account, she smiled. She had finally reached a number she had been working towards for years.

₦5 million. It was not inherited money.

Nobody gave it to her.

She had saved gradually from her salary, business income and other opportunities.

For the first few days, she simply enjoyed seeing the number.

Then Mmsomma asked her a simple question.

“What are you going to do with it?”

Somto laughed.

“I don’t know yet.”

That conversation stayed with her.

Because she suddenly realised something.

She had spent years learning how to make money.

She had spent years learning how to save money.

But she had never really learned how to make her money work.

Saving Money Was Only the Beginning

Somto had always been careful.



She did not spend unnecessarily.

She avoided unnecessary debt.

She kept money aside whenever she earned.

But saving and investing were not exactly the same thing.

Saving helped her preserve money for future needs.

Investing gave her the possibility of growing money through assets or opportunities.

That difference became important as she thought about the future.

If she simply kept every naira untouched, inflation could reduce its purchasing power over time.

If she invested without understanding what she was doing, she could lose money.

So she began studying investment.

Not social media promises.

Not “double your money” schemes.

Not investments recommended simply because everyone else was doing them.

She wanted to understand the principles.

She Stopped Asking “How Much Can I Make?”

The first question Somto used to ask was:

“How much will I make?”

Then she changed the question.

“What am I investing in?”

That small change completely altered how she looked at opportunities.

She began asking about risk.

She wanted to understand liquidity.

She wanted to know how long her money would be committed.

She wanted to understand whether the investment generated income, appreciated in value or did both.

She wanted to know what could go wrong.

She wanted to know what would happen if she needed her money earlier than expected.

She realised that an investment should never be judged only by its potential return.

The risk behind the return matters too.

The Investment Had to Have a Purpose

Somto divided her financial goals into different categories.

Some money was for emergencies.

Some was for short term needs.

Some was for opportunities.

Some was intended for long term wealth creation.

That helped her understand why putting all her money into one investment was not necessarily the best strategy.

Diversification became important.

She could consider property.

She could consider other financial assets.

She could maintain cash reserves.

The exact combination depended on her goals, risk tolerance and circumstances.

The important thing was that every naira had a purpose.

Mmsomma Asked Her Another Question

“You mean you don’t want to spend any of it?”

Somto laughed.

“Of course I do.”

Building wealth did not mean refusing to enjoy life.

It meant creating a balance.



She wanted to enjoy some of her money while ensuring that another portion was working towards her future.

That was the mindset shift.

Investment was no longer about becoming rich quickly.

It was about creating options.

If her investments grew, she could eventually have more choices.

She could fund a business.

She could purchase property.

She could support her family.

She could prepare for retirement.

She could create something that could eventually benefit the next generation.

Wealth Is Built Through Decisions

Somto eventually understood that wealth rarely comes from one dramatic decision.

It can come from repeated decisions.

Save.

Invest.

Review.

Learn.

Diversify.

Protect.

Repeat.

Some investments will perform better than others.

Some years will be difficult.

Markets can change.

Property values can change.



Businesses can fail.

Interest rates can change.

No legitimate investment can remove all risk.

But refusing to learn about investment does not remove risk either. It simply means someone else may be making financial decisions on your behalf

The Money Was No Longer Just ₦5 Million

A year after that conversation, Somto looked at her finances again.

The number was different.

But more importantly, her thinking was different.

She no longer saw money only as something she could spend.

She saw it as a tool.

A tool for creating security.

A tool for creating opportunities.

A tool for building assets.

A tool for creating a future.

That was when she understood what Mmsomma had been trying to tell her.

Money sitting in an account can be useful.

But money with a clear purpose can become much more powerful.

Somto did not become wealthy overnight.

She simply stopped treating investment like a race.

She started treating it like a long term journey.

And sometimes, building wealth begins with one simple question:

“What is my money doing for my future?”