

DID
YOU
GET
THE
MEMO?

BECAUSE I F*CKING DIDN'T

YEMI PENN

**DID
YOU
GET
THE
MEMO?**

DID YOU GET THE MEMO?

*Because I F**king Didn't*



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Dedication

*I dedicate this book first and foremost to my loves, who love me
regardless of my flaws and give me the energy to keep going.
Leah and Levi – for being my biggest champions from the beginning
of time and for choosing me with all my bat-shit crazy antics.
Steve – for daring to be great, for seeing me and loving me just as I am.
I Love You.*

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Preface

WHO I WAS, WHO I AM, WHO I AM BECOMING

Who I was...

I was in the living room of my council estate flat in South London, exhausted beyond belief with a mental note to self to stop driving, as I had just the other day fallen asleep for two seconds at the wheel.

Here I was with a six-year-old and newborn baby, nipples sore and mind lost. I had gotten married less than a year ago. Why was I back in the place I desperately wanted to run away from 18 months earlier? I had f**ked up again. My husband and I were struggling to see eye to eye on anything – and oh, we lived on opposite sides of the world. So here I was, single parenting again – this time an active yet bizarre choice that was self-inflicted.

I 100 per cent appeared to have lost my mind. The truth is that my mind was intact. I was the one lost. Not knowing if or how I could stay on track with this thing called life. I had the best intentions after

being homeless seven years earlier, and here I was sitting firmly in the stereotypical story. I was below rock bottom – I felt like I was six feet under.

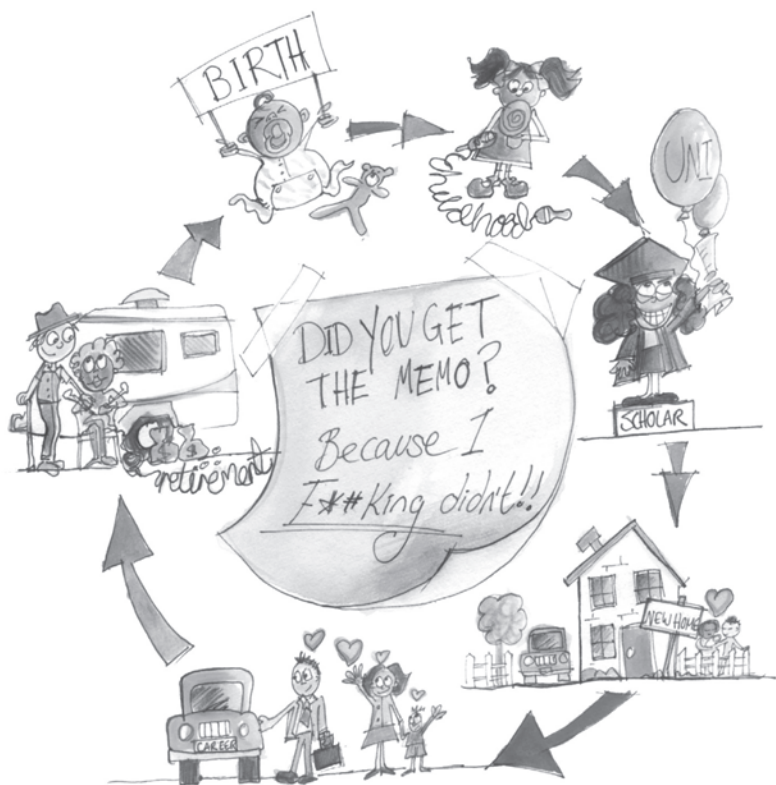
Who I am.....

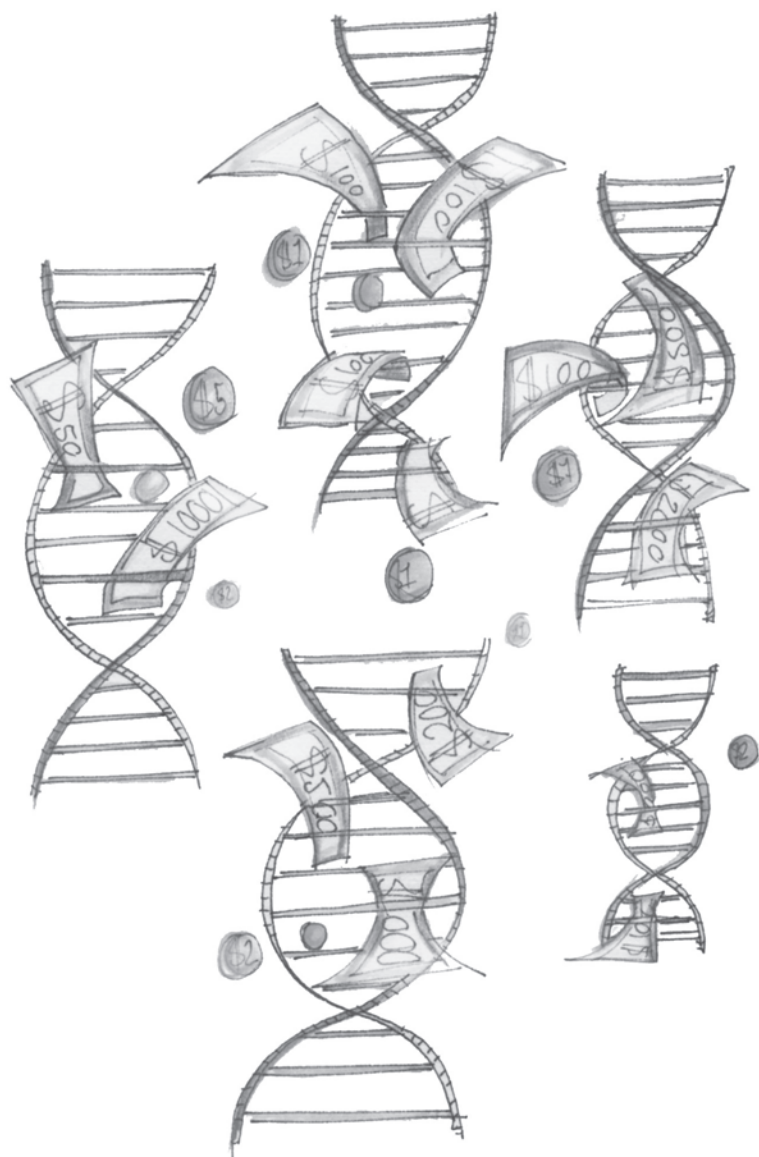
I now live in a beautiful four-bed home on the North Shore in Sydney, Australia, with my two kids. I remain a single mum who co-parents lovingly with my ex-husband across the globe. At the time of publishing this book, I own, operate and manage three successful businesses. One is a fitness studio in London, another my engineering management consultancy in Sydney, and the third is my global coaching company, W Squared Coaching. I am happy and adjusting to the version of my own 'memo', a reality I have created and continue to create for myself. I heal and grow daily and don't think for a millisecond that this growth will ever stop. I am madly in love with my man and now know how to receive love as well as give.

Who I am becoming...

I am hope. I am a voice for those who still search for theirs. I am light with sprinkles of love in between. I am an author, engineer, podcast producer, international speaker, coach, entrepreneur, and so much more. I stopped listening to the voice that questioned my worth and became my biggest champion. As a result, I have attracted a tribe that wants the same things for themselves. I am becoming the woman I was always meant to be; I am becoming me. I am here to guide you in answering the questions that remind you of who you really are.

Let's do this!





Four

THE GENETICS OF MONEY: YOUR MONEY STORY

*Money is numbers and numbers never
end. If it takes money to be happy, your
search for happiness will never end.*

– **Bob Marley**

Money is this weird, sacred thing that the majority of the world – including me – chases. When you think about it for a moment, especially in today's world, you realise it is no longer only a physical matter, since the exchange of funds has gone electronic. If you stay with me a little longer, you would come to accept that the exchange of money, in fact, is an exchange of energy. When you get comfortable with this realisation, your possibilities are endless! Gone are the times when you had to go into a bank and queue for a long-ass time to take money out. Now it can be picked up or sent at the touch of a fingerprint, or the scan of an iris. And just like that, money is transported from one part of the world to another!

The majority believe in this commodity that we rarely see anymore. Interesting how we struggle to apply this to other areas of our lives for this is precisely what faith is – believing in something that can't be seen (yet), or at least not through the five senses we think we have.

I recall in my teen years, always wishing that a random movie scene would happen to me, you know, the one where a mob is chasing a stranger, and he/she thrusts a briefcase full of money into your hands? Yep! It hasn't quite happened that way yet. Begs the question, why are most of us chasing the accumulation of money?

So here I am, earning more money than I thought I would at this stage of my life, asking myself, 'How real is money?' What is the essence and value of money? How do we go about assessing it, and understanding the meaning as it applies to our lives? The one conclusion I have reached is that money is as real and as important as we make it. Don't get me wrong; money is high up there on my values list. It gives me choices, which, to me, is a form of freedom. However, I now know it isn't the only resource available to us that allows us to trade with each other. This is something I explore in almost all of my engagements where I offer services typically in return for money – what else can we exchange other than money? Time? Care? Etc.

A question I often ask my clients who come to me wanting to make a change in their lives on some level is, *What is your money story?* This is a loaded question that usually follows with a few blank stares. The money stories I typically hear are both inspiring and humbling in their own way. Each person has lived a different life – some of abundance, some of deprivation, with most sitting firmly on the bread line. Each has derived their money story from a set of belief systems they were either born into or believed they deserve.

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Over three decades into a money story that believed it was normal to have no more money at the end of the month, I was thankful to come across a number of teachers including John Assaraf who had me question and start to heal my money story. I first came across him in the movie *The Secret* where he spoke so strongly about vision boards. I was captivated by his story-telling. I followed his money program to start working on repairing my money story with a view to changing my mindset and how I related to money. This was the beginning of my money transformation, which I still transform daily as I seek to earn more money to have more choice and help more people. I truly believe most of us have this view that money is only for the chosen few. Meanwhile, some of us fear it, you know? When you get paid at the end of the month and rather than celebrate, you start to cramp up at how quickly this money disappears. I remember avoiding letters in case they were from an establishment or someone trying to take money from me. It was crippling and had me trapped in a mindset that constantly felt like I was in a place of scarcity. Money is crucial to life, and it is a universal language in most countries, but does it have to be the only language? Can we get creative in how we relate to each other and exchange our skill sets?

My dad was pretty well-off financially back in the day. His dad, my grandfather, dabbled in property and had holdings littered all over Nigeria. When we lived in Nigeria, we wanted for nothing and life appeared pretty effortless and easy. We didn't quite live in the white picket fence property but a humble three-bedroom home, in a compound where a few other families lived. Life was good.

As we grew older, we found out my dad had more money than our little minds back then could've comprehended. My father was a humble man most of the time as he was a gentle soul. However, we always knew

when it came to money talk he would become confident and outspoken. The truth is that he was a generous man, some would say to a fault. Did people take advantage of him? Absolutely! But he kept on smiling nonetheless right up until his final days, when he no longer carried the wealth he once had. This causes me to pause and ask, what are we all grasping for if we cannot take it with us when we go? My response to this is *purpose*. When we find purpose in what we do, the money no longer sits at the top of the values chart and everything else falls into place.

We only realised the extent of my father's wealth during his funeral – funerals have a nasty habit of cracking everything open – and we would have asked him a thousand questions had he still been alive. There is a school of thought that suggests we save and save for the 'just in case'. On the other hand there was my dad who spent every little bit of his wealth enjoying life while he was alive with nothing to show at the end of his life. *Which school of thought do you belong to? Does this shape your money story? How is that working out for you?* The ironic thing about my father's passing was that although he had nothing left financially in his last days, groups of family and friends gathered to spend thousands to give him a good send-off. I often wonder if his life on earth could have been prolonged if we all supported him better when he was down and out, would that have extended his life? I guess we'll never know. Our grandfather had accumulated numerous properties during his career as a lawyer, and in his sixty-something short years on earth, he did a mighty fine job of making sure all his children had at least one property to call home. The unspoken view is that this way of life will be passed on to generations, but what if somewhere along the line, this memo isn't followed? My dad sure deviated from the memo when he effectively left us with nothing physical in this world except the beautiful memories he co-created with us. Money surely can't be everything, right?

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When we talk about generational wealth, it typically comes from real estate, natural resources and, dare I say it, outright theft of indigenous cultures. Even though I knew from the contrast of living in Nigeria versus London that we hadn't all started at the same line in the money race, I was sure growing up that we would always be okay, that things would be fair and that no one would suffer. I was wrong! Things weren't fair, and in some instances, we did suffer. However, over the last couple of years, I have turned this victim story into one of victory. This small change in my mindset allowed me to open a window of endless possibilities that has me making more money than my human mind could've comprehended in those days.

Despite my father's seeming wealth, including the ownership of a multi-complex building in the most sought out part of Lagos, we grew up in a beautiful and humble three-bedroom home, with anywhere from eight to twelve people residing in it. It was fun at the time, but in hindsight, bat-shit crazy. It takes a village, right? My dad worked hard to cater for us, and I'm sure his intentions, as well as my mum's, were to exist like the Banks family from *The Fresh Prince of Bel Air*, or dare I say it, the Cosby's without the scandal. It truly felt like we did live like them; we had movie and cake night on Friday's, Disneyland holidays in Orlando, excited faces following our dad's return from business trips in the UK, Singapore and Malaysia – we were blessed and on top of the world. As I experience and nurture my own relationship with money, I would say my father had an abundance mindset as he gave so easily and, in most cases, never expected anything back in return.

The challenge we have as adults is understanding our blueprint, recognising who we got it from and whether it is serving us in a positive way. My dad was a lawyer, and back in those days as first sons in

Nigeria did, he carried on the family business. I guess he was a true pioneer back then as he effectively worked for himself, relying on clients to keep things rolling financially. My favourite thing of all time was when my dad would come back from London with the Argos catalogue and tell us to circle anything we wanted from there that cost £10 or less!!! It truly felt like Christmas and winning the lottery all at once. Life was good; we had few worries and lived in abundance.

Well, this was the case until things took a surprising turn. Things had started to become more difficult and challenging in Nigeria, and we were told things had to change from this dream-like Bel Air life we were living. The family split up, and I got shipped to the deepest depths of Lagos to a government boarding school.

We never quite grasped that ‘lack of’, or as I now know, the illusion of ‘lack’, meant separation. In my case it also meant desperation, as I effectively had to fend for myself emotionally from the age of 11. Those Friday evening treats became ‘kumbaya’ songs in the dormitory courtyard with bouts of girls wailing to go back home.

Although boarding school and being without my siblings was a tough time, I know without a shadow of a doubt it played a critical part in who I became, and no doubt it will continue to shape me. Although I wasn’t old enough back then to bring in money, I felt the after-effects of what money buys. At 12 years old, I sure as f**k wanted it to buy freedom. I recall writing numerous letters using the dull light from my candle to express my dire need of wanting to get out and flee to London, the land of opportunities! Without knowing, this hustling, tenacious spirit was being moulded to kick-start what would be my money story, part one.

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My candle-lit written letters had worked! I had managed to break my mum down, and she in hindsight crazily accepted to have all six of her kids living with her in a two-bedroom flat in a council estate in Brixton, London. We had gone from seeming abundance to lack there of, but I was so grateful for it after boarding school had humbled me beyond belief. The access to running water from the tap as opposed to a 2km trek felt like manna from heaven. We had a roof above our heads, and most importantly, we had each other. Unbeknownst to me at the time, the world of opportunity was at my fingertips. It would take me just over a decade to tap into this magic.

Now for those of us who know about the disparities in education across the world, you could be a lawyer, an exemplary lawyer at that, in Nigeria, while that same qualification in the UK could get you a top-notch cleaning job. This by no means is to discriminate any role or job but to highlight the global injustice that does not recognise universal education and the diversity it brings to a workforce in any country. How interesting is it that in one part of the world you can be an amazing doctor in war-torn countries, and then relocate to the US and be forced to be something else. This injustice was served to my dad when my siblings and I relocated to the UK. The intent was that he would fly over to the UK a few months after us, and continue with his law practice, building a healthy client base in the process. We were to be one big happy family again.

This plan didn't quite work out. My dad struggled to secure work anywhere near the status he had worked so hard to attain in Nigeria. He was advised by trusted friends who had made the move that the best he would get was a cleaning job or head of security in a firm. For reasons that made complete sense to him and to which I hold no judgement, he decided to wait it out in Nigeria till things got 'better'.

So there we were, six children living in a two-bedroom apartment with my mum working three to four jobs at a time. My mum is the Original Gangsta (someone who makes shit happen). It turns out there are several OGs out there. If you come from an immigrant family, whether it be in Europe or Africa, you have a family member who dug deep, not knowing what the future looked like, but took a leap of faith and made things happen. My mum worked cleaning jobs and was a customer service representative at Sainsbury's while studying to get her accounting qualifications recognised – despite having studied in the UK decades earlier. We had gone from having assorted cakes on a Friday to eating sandwiches, which I am sure had gone past their sell-by date. Got to love the African mum who convinces you that a sell-by date is just a number! As kids back then, it made no difference. We were grateful that we controlled our electricity supply through bill payment compared to the sporadic ray of light in Nigeria. Out-of-date sandwiches? We munched them down before we could ask any questions.

My mum made money stretch real far. Kwik Save was our local supermarket in Brixton where I'm sure we could feed the family nicely for £4.44. My sister and I would frequent there to buy crates of tomato plum to cook endless stews and soups that were made with different seasonings and meats. It would turn out that living in London with access to things that were in abundance compared to boarding school made me want more. And so, the minute the newspaper round job became available, I would apply and pray intently to get the job. Here I was, 14 years old, my first job, the local paper round in the deep ghetto of London. I just loved it! I didn't quite like the barking dogs or the part of the council estate that smelt of urine. But that little brown pay envelope that was dropped into my letterbox the day after the paper round was complete, literally made me feel unstoppable.

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A whole five pounds and eleven pence gave me a feeling of control and freedom to do anything I wanted. This was a feeling that was to be etched in my being as money now meant freedom to me.

My particular culture suggested that the first fruits (money) of our labour was to be shared with immediate family as a sign of respect. But the cultural belief also said that the money you share would come back to you tenfold. This meant when we all got our first salary paid to us. We had a family meeting, prayed and gave thanks for the blessing of money. Following that, typically my mum would start to distribute the salary to immediate and sometimes long-lost, never to be seen family in Nigeria. At the time I was giving her the biggest side-eye, wondering if she was planning on pocketing the money for herself! And some of us contemplated never going to work just so we wouldn't have to partake in this cultural shenanigans, ha! The interesting thing was that every time one of us would get a job and made our first salary, as reluctant as we were about giving away our hard-earned cash, we secretly felt good because one of the best feelings in the world is giving – it's almost euphoric. It was something my dad did extremely well, and I love him for it. Now as I experience an abundance of money, I can't help but feel that my mum must have known the law of attraction because I truly believe that the more you give, especially with an open heart, the more you get in return.

The secondary school in London was a place that very quickly determined who had money in abundance and who didn't. I was used to seeing friends in Nike, Adidas, French Connection, United Colors of Benetton, all the top names (to me anyway). Here I was, rolling around South London streets in my Air Tech trainers with a questionable air bubble to prove it. I was completely oblivious to what was 'in' and what was 'out' until the seeming innocent jibes came in from

girls who would tease me. I was almost tempted to draw a tick on my trainers to fit into the Nike posse!

As a parent now, I remember the pressure I must have placed on my mum who at the time was a solo parent looking after six kids in a two-bedroom apartment. I was after trainers and clothes that had brands attached to them that would make me feel part of the 'cool crew'. I remember my mum would respond to my pleas with things like 'ask your dad', or 'money doesn't grow on trees', and these very statements, at my subconscious level, would start to build a negative and unhealthy mindset around money. A mindset that included 'lack of' or needing to ask my dad for money. When I would finally get hold of my dad, who was still based in Nigeria, I would get a mini-series response of how the economy was terrible, and he would send money soon. The truth is that I was blessed – I was fed, clothed, had access to water, electricity and a damn good education. Yet I wanted more – more choice, more freedom! From this, I started to create my values system and unbeknownst to me, a lot of my decisions would centre on my need for choice and freedom.

This is how we build our money story, through incidents or ways of living that start to create our belief system and life experiences. I love and appreciate my mum and dad (may his soul rest in peace) for their grind and their hustle. They did what they could with the means and tools they had access to.

Hitting the age of 16 and being able to work and earn £90 a week had me feeling like the queen of the jungle. At the same time, it had me buy all the Nike trainers I could afford. I started to invest in my personal development too and began reading books like *Rich Dad, Poor Dad*, *Think and Grow Rich* and *Feel the Fear and Do it*

Anyway. These books started reshaping my money story. I started to change my thinking from ‘I don’t have any money’ to ‘When I get the money I will ...’ This simple exercise of flipping your words, and ultimately your mindset, opens up the space for possibilities and an effortless approach to making things happen that bring you more money.

There are still moments when my daughter asks for money for something, and I find myself going to an old mindset by saying ‘money doesn’t grow on trees’. I have to stop myself and rework my response to try to make her understand the value of money, not just the amount but also her relationship to it, especially when she hasn’t physically worked for it. What I do want is to create an abundance of money mindset for my kids so they are aware there is an infinite amount of money in our physical world, and we can have it if we choose to. When we say we don’t have money, most of the time that’s completely untrue; you usually do have the money but choose to spend it on something else. Being obsessively clear about how you perceive and say things is critical to your journey.

Not having a solid money mindset or story for that matter meant I went a little overboard at university. Hands up anyone who thought their student loan, despite the term ‘loan’, was free money, and you needn’t worry about paying it back till you were 85 years old or something... No? Just me then... Seriously, I hadn’t come across such large sums of money ever! And when I saw this kind of money in my bank account, I freaked out. This is where financial education should be mandatory as early as primary and definitely high school. Operating in a world/system that has money as the main form of currency for resource exchange suggests this should be part of our educational and overall development system. If the memo ultimately is pushing us

to get a career that gives us money to live and eventually retire, then money should be part of every curriculum.

After receiving this not-so-free student loan, I received my confirmation that there is money everywhere, and I continued to build my money mindset.

Understanding money and management of it is a skill that should be offered in educational establishments, especially if we seek to prosper in the world we live in. There is this assumption that families will do this, but as I mentioned earlier in the book, we haven't all started at the same line in the race. Some, if not most, families won't have the innate or learned ability to manifest money in its abundance. I use this book and my workshops to reset the memo and create a new healthy money mindset that can be passed on to generations. For those of us who have come from a history of oppression, it is time to release the mindset shackles and start re-creating our memo.

I continued on this rollercoaster of not having money to having a lot of it, and through pure trial and error, I would completely mess up my credit score rating by missing bill payments. FYI – this has the potential to single-handedly ruin one's money story, so understanding all aspects of money as early as possible is vital to the money story you tell later on in life. As I found out two decades later, you need money to make money, and the banks do not look kindly on average credit scores. Receiving mail that stated 'You owe money' typically had me in states of money anxiety, which by the way is a lack of abundance mindset. And given that I was expecting to have money taken away from me as opposed to coming to me, this made me attract more of what I was thinking. This way of thinking took decades to shift as I perceived all requests for money – bills – as negative when a simple

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switch in my mindset of being grateful to be able to pay off a bill was all it took to get money coming to me in different ways.

A couple of years post-graduation I got married – of which I talk about in the next chapter – and decided to give up wanting money/freedom/choice for the sake of following the rules of the world. This had reset my paradigms of what it was to be a woman. I became a stay-at-home wife, relying heavily on my husband to bring home the bacon.

Part of my apparent crime in a previous relationship was being too ambitious. I had so many desires, not just to make money but to make an actual difference in the process. And so, following the demise of this particular relationship, I started to create a belief system that in order to make a relationship work, I needed the man to be the main and only money earner. (P.S. That right there is some bullshit!)

They say find what you love doing and someone out there will be willing to pay you for it; this really is the truth and until you try it with laser focus, intention and clarity, it will be challenging to get out of the ‘choose-the-career-that-pays-well’ mentality. It is a promise I make to myself daily, to choose projects, roles, jobs that set my soul on fire, serving people in the process, and I know the money will follow.

There is no denying that money plays a pivotal role in our society, and our relationship with it is what determines if it is being used for good or not. But let us not keep any secret about the fact that we all want to get paid, and in most cases, want to get paid well for what we do. My focus over the past couple of years has been to manage my money and not let it manage me. As with any relationship, this should be healthy. My secret (but not so secret) of being a single

mum badass entrepreneur is first, owning my shit and getting out of the blame game and secondly recognising my response to events can be the deciding factor between success and failure. I also make it my daily intention to be outstanding in what I do because this is where I truly show gratitude for being alive with access to the resources that I have. I continuously work on myself to make sure I am operating from a place of love and not fear. Offering things born out of love automatically allows me to attract the right employers, employees, clients and partners who want what I am offering. In response, not only do I form some of the most sensational relationships but also get an abundance of money from them.

It's time to.....

Create Your Own Memo

Find out what your current money story is by taking a walk down memory lane. Ask yourself what financial limiting belief no longer serves you or your money story. At a minimum, find alternative beliefs to replace this with and notice how a world of financial possibilities unfolds for you.

Share the change in your money story with me on Instagram placing *#dygtm* so we can all join in the conversation and start recreating our money memo.

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BECAUSE I *f*cking* DIDN'T

We don't all get to start at the same line for the race called life. In spite of enduring childhood abuse and becoming homeless, having fallen pregnant at 24, Yemi has defied this limiting belief by becoming a self-made millionairess. She is devoted to challenging the status quo and has made it her mission to use her voice to guide others to live life on their terms.

Did You Get The Memo? is a must-read for those who feel their lives have taken an unexpected turn and have been left questioning everything! Discover the untapped greatness within you, as Yemi shares tips, tools and mindset hacks to rip up the memo and create the life you want.

"DID YOU GET THE MEMO? IS AN OUTSTANDING EFFORT TO EMPOWER INDIVIDUALS TO RECLAIM THEIR STORIES AND EXPERIENCES, TRANSMUTING THEIR PAIN INTO POWER"



YEMI PENN is an Engineer by profession, an entrepreneur by passion, a global speaker, mindset transformation coach and a lovable rebel. She runs her Management Consultancy Firm in Sydney, Australia and her F45 Training Studio in Brixton, London.

When she isn't dreaming up new desires she is designing and facilitating workshops around the world and being mother to two beautiful kids. Yemi has featured in countless media outlets worldwide including Australian News, Entrepreneur.com, Refinery29, Pride, The Guardian, The Sun & M2 Woman. Yemi is known for keeping things real and challenges you (in love) to keep it **100**

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