

THE MILLION-DOLLAR MIND

How to Build a World-Class Coaching
Business From What You Already Know

Ruth Vitsemmo Akumbu, PhD

Free Chapter

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The Value Ledger Worksheet

Now it's time to quantify what we've discussed. The following framework walks you step-by-step through calculating your accumulated value. If you use these tools effectively, you'll be able to quantify your accumulated value and establish pricing that reflects your true worth.

Notes for Using This Worksheet

Be Conservative, Not Inflated

The purpose of this ledger is truth-telling, not inflation. Use real numbers. Be thorough, but be honest. The credibility of your pricing depends on the integrity of your calculations.

Document Everything

Keep records of what you're claiming. Bank statements, loan documents, certificates, and receipts. If you include it in your ledger, you should be able to prove it.

Update Annually

Your value compounds over time. Revisit this worksheet annually to add new certifications, new experience, and new intellectual property. Your Total Value should increase each year, which means your pricing can increase proportionally.

Use This Internally

You don't need to show clients your full ledger breakdown. But you need to know these numbers so that when you communicate your pricing, you're stating it from clarity, not guessing.

Adjust for Your Context

Your numbers will be different from mine. Your formation is unique. Your pricing will reflect your specific value. The framework is universal, but the numbers are yours.

PART 1: TOTAL COSTS INVESTED (TCI)

Document every hard dollar you invested to build your capacity. Be thorough. These are real, documented costs that formed your foundation.

EDUCATION COSTS

Tuition (undergraduate, graduate, and doctoral programs)

Program	Amount (\$)
Program 1	
Program 2	
Program 3	

The Value Ledger Worksheet

Student loans currently owed or paid off: \$ _____

Grants and scholarships received for education: \$ _____

Living expenses during years of formal study

Number of years in formal education: _____

Conservative annual living expense estimate: \$ _____

Total living expenses: \$ _____ (years × annual estimate)

Books, materials, and educational resources \$ _____

PROFESSIONAL DEVELOPMENT COSTS

Investment Type	Amount (\$)
Paid coaching and mentorship	
Certifications and professional credentials	
Conferences, workshops, and seminars attended	
Professional memberships and associations	

OTHER FORMATION INVESTMENTS

Investment	Amount (\$)
Travel for learning or research	
Technology, software, tools required for education	
Other documented investments in your formation	

TOTAL COSTS INVESTED (TCI) CALCULATION

Add all amounts above:

TOTAL COSTS INVESTED (TCI)
\$

PART 2: EXPERIENCE VALUE (EV)

Quantify the value of your lived experience operating at a professional level where you carried responsibility, made decisions under pressure, and developed judgment.

Count only years where you were operating at a level requiring discernment, pattern recognition, and accountability for outcomes—not entry-level or transactional work.

EXPERIENCE INPUTS

Item	Value
Years of relevant professional experience	
Conservative baseline value per year	\$

Recommended starting point: \$10,000 per year. Adjust based on the complexity of your experience, cross-cultural fluency, leadership roles, or specialized environments.

EXPERIENCE VALUE (EV) CALCULATION

Years	×	Value per Year	=	EV
		\$		\$

EXPERIENCE VALUE (EV) CALCULATION

Add all amounts above:

EXPERIENCE VALUE (EV)
\$

PART 3: RESOURCE LIBRARY VALUE (RLV)

Document the intellectual property and assets you have created that deliver value without requiring your live presence.

COURSES AND PROGRAMS CREATED

Asset	Assigned Value (\$)
Course 1	
Course 2	
Course 3	

Assign value based on what each course delivers in clarity, structure, and application—not necessarily what you charge for it.

BOOKS AND WRITTEN CONTENT

Asset	Assigned Value (\$)
Books published or self-published	
Workbooks and guides	
Articles, essays, or white papers	

FRAMEWORKS AND TOOLS

Asset	Assigned Value (\$)
Proprietary frameworks	
Assessment tools	

Templates and scripts	
Decision-making models	

DIGITAL RESOURCES

Asset	Assigned Value (\$)
Recorded teachings (videos, podcasts)	
Resource libraries or curated content	
Other portable assets	

RESOURCE LIBRARY VALUE (RLV) CALCULATION

Add all amounts above:

RESOURCE LIBRARY VALUE (RLV)
\$

PART 4: TOTAL VALUE (TV)

Now combine all three components to calculate your total accumulated value.

THE TOTAL VALUE FORMULA

Total Value (TV) = TCI + EV + RLV

TCI	+	EV	+	RLV	=	TV
\$	+	\$	+	\$	=	\$

You can round this for communication purposes. For example, if your total is \$970,000, you can say, "approximately \$1,000,000 in total value built."

Your Total Value Built
\$

PART 5: PER-SESSION VALUE (PSV)

Determine how many sessions you can deliver sustainably per year while maintaining premium quality.

Desired number of sessions per year: _____ sessions

Consider: What rhythm protects your capacity? What allows you to maintain deep thinking, research, and preparation time? Most premium practitioners deliver 20-30 sessions per year per client or group.

PER-SESSION VALUE (PSV) CALCULATION

Per-Session Value (PSV) = Total Value ÷ Sessions per Year

Total Value	÷	Sessions per Year	=	Per-Session Value
\$	÷		=	\$

Your Per-Session Value: \$ _____

This is what each session represents in accumulated formation. It's not what you charge—this is what you bring into the room.

PART 6: PRICING AS A FRACTION OF VALUE

Now determine your actual pricing and position it as a fraction of your total value.

INDIVIDUAL COACHING PRICING

Item	Value (\$)
Your annual individual coaching price	\$
Percentage of Your Total Value	%
Return on investment for the client (Total Value ÷ Your Price)	

Example: If you charge \$25,000 and your Total Value is \$1,000,000, they pay 2.5% and receive a 40× return.

GROUP COACHING PRICING

Item	Value (\$)
Your annual group coaching price	\$
Percentage of Your Total Value	%
Return on investment for the client (Total Value ÷ Your Price)	

PART 7: REVENUE MODEL

Design your sustainable annual revenue model based on the number of clients you can serve while protecting your capacity.

CLIENT MIX

The Value Ledger Worksheet

Client Type	Number of Clients	Price per Client (\$)	Revenue (\$)
Individual Clients		\$	
Group Clients		\$	

TOTAL ANNUAL REVENUE

Total Annual Revenue \$ _____

PART 8: WORKLOAD CALCULATION

Calculate how many hours per year this model requires in direct client engagement.

TOTAL SESSIONS PER YEAR

Client Type	Number of Clients	Sessions per Client	Total Sessions
Individual			
Groups			
Total Sessions per Year			

HOURS PER YEAR (LIVE CLIENT ENGAGEMENT)

Session Length	Total Sessions	Hours per Session	Total Hours/Year
60 minutes		1	
90 minutes		1.5	
120 minutes		2	

HOURS PER WEEK

Million-Dollar Mind

Calculation	Total Hrs/Year	Weeks/Year	Hrs/Week
Direct client engagement		52	
Research, preparation, and deep thinking		52	
Admin, content, and operations		52	
Total hours per week			
Average hours per day (across 5 days)			

WEEKLY OPERATING RHYTHM

Activity	Hours per Week
Direct client management	
Research & preparation	
Admin, content & operations	
Total Hours/Week	

PART 9: VALUE SUMMARY STATEMENT

Use your completed Value Ledger to calculate and summarize your value.

My Value Ledger

Total Value Built: \$ _____

Per-Session Value: \$ _____

Individual Coaching Investment: \$ _____
(representing _____ % of total value)

Group Coaching Investment: \$ _____
(representing _____ % of total value)

Annual Revenue Target: \$ _____

Weekly Direct Engagement: _____ hours

Daily Operating Rhythm: _____ hours per day

Clients receive _____ return on their investment because they are accessing value built over _____ years of formation, totaling \$ _____ in documented investment.

What to Do Next

Now, after you've completed this worksheet:

- Review your numbers. Do they feel true? Are they documented? Can you defend them?
- Calculate your pricing. What fraction of your Total Value feels aligned for your market and audience?

- Test your positioning. Can you state your pricing as a percentage of value delivered without hesitating?
- Refine your delivery model. Does your workload protect your capacity while producing the revenue you need?
- Build your proof system. Start documenting outcomes so your value ledger is supported by evidence of transformation.

The value ledger is not a one-time exercise. It's a living document that reflects your ongoing formation. As you grow, it grows. As you invest, it compounds. And as it compounds, your pricing becomes increasingly defensible.

This is the foundation of a Million-Dollar Mind. Not because you charge a million dollars, but because you've built a million dollars in value and you know how to make it visible.

The next section of this book builds on this foundation. Once you know your value and can quantify it, the question becomes: How do you package that value into a repeatable offer that produces consistent outcomes? How do you design your delivery so it compounds instead of depleting you? And how do you take that offer to market in a way that builds proof instead of requiring constant justification?

Those are the questions Part II answers. And once you have your value ledger in place, those answers become clear.

About the Author

I am an educator, researcher, author, media producer, and leadership strategist who helps people and organizations lead across cultures with clarity, integrity, and practical strategy. I am the daughter of Joseph Akumbu Ndifon and Pauline Vichoh Akuchu.

I grew up in Kedjom Ketinguh, a village in the Northwest Region of Cameroon, learned three languages before I was twelve, and at some point left everything and everyone I knew behind to start from scratch in the United States. I built my life in systems that were not designed with me in mind, navigating complexity without a map, and learning early that survival in unfamiliar territory requires pattern recognition, resilience, and the ability to translate meaning across very different worlds.

For more than two decades, I have worked at the intersection of leadership, education, and community impact. I have led cross-border operations, coordinated international teams, built partnerships across cultures, and moved projects from idea to completion in environments where resources were limited but the stakes were high.

And yet, like many of the professionals I wrote this book for, I spent years doing work that the market could not see, carrying expertise that was real but underpriced, and measured by metrics that could never reflect what I actually brought into a room.

This book is the moment I decided to change that. It is not written from the other side of the journey. I am writing it from the middle of the process. Leaving and rebuilding is not new to me. From Cameroon to the United States, from Minnesota to Hollywood, from the entertainment industry to education, and now into building this business, I have started over more than once. Each time, I left familiar ground behind and built again from what I carried. That pattern is not incidental. It is what shaped everything I teach.

I speak English, French, Pidgin, and Ga'a Kedjom. My goal is the same in every room I enter: build capacity, reduce harm caused by misalignment, and help people create outcomes that last.

Ready to Begin?

If something in this book hit close to home, the next step is simple.

You now have the frameworks, the tools, and a structure that can hold what you have always known about your value but have struggled to communicate with confidence.

The only question is what you want next. Do you want to build this alone, or with support?

If you want to explore working together, reach out for an honest conversation about fit. We begin with Premium Foundations. That is the starting point because it sets the clarity, standards, and structure

everything else depends on. From there, the pathway continues based on your goals, readiness, and what you are building.

If you are not ready, that is okay. Use what you have. Apply the frameworks. Build your value ledger. Test your boundaries. Strengthen your positioning through real conversations. When you reach the point where you want guidance, this pathway will still be here.

One last thing. If this book helped you see your value more clearly, share it with someone who needs it. The professionals who need this work most are often the ones who have been carrying the most, quietly, for the longest time.

Thank You

Thank you for reading this book.

I did not write it from a place of having everything figured out. I wrote it because I was tired of carrying value that no one could see, including me. If any part of this book reflected what you have been feeling but could not put into words, then it did what it was meant to do.

I am still in it too. Still building. Still learning. Still refining.

If you want to continue the conversation, I would love to hear from you.

www.ruthakumbu.com

info@ruthakumbu.com

Also, by Ruth Akumbu

The Chronicles of Ayana and Kamau: Rites of Passage – The Dawn of Life. (Book 1 of 2, 2024)

The Chronicles of Ayana and Kamau: Rites of Passage – Initiation Trials. (Book 2 of 2, 2024)

Letters From Home – For Papa (2012)

Find all my books at:

www.ruthakumbu.com/product-category/books

Join the Connection Catalyst Challenge

Most connection breakdowns are not caused by bad intent. They come from mismatches in meaning, norms, and expectations across cultures.

The Connection Catalyst Challenge (also known as Build Strong Relationships Across Difference) is a five-day live experience built from published research that gives you practical tools to spot misunderstandings before they escalate, build trust across differences, and lead with clarity in any cultural context.

Join us at www.connectioncatalystchallenge.com

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