



**-MARCUS OLUWOLE**

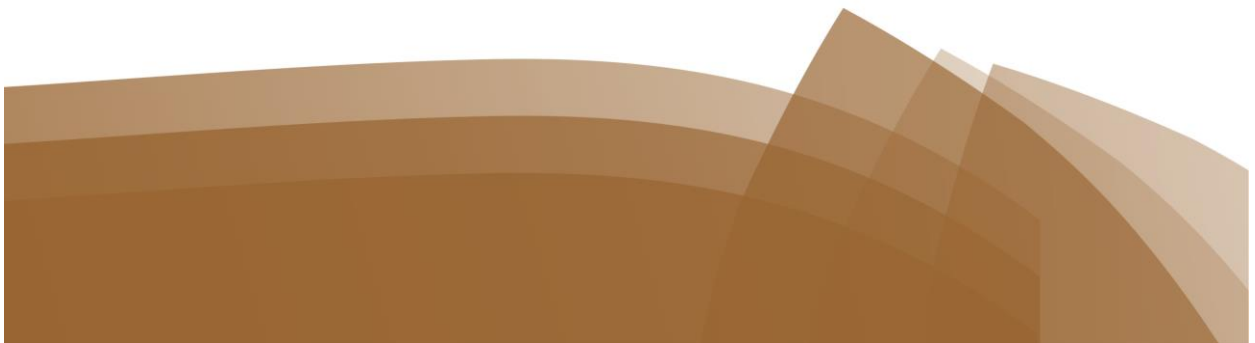
# HEAD START

A COMPLETE GUIDE TO STARTING YOUR OWN BUSINESS,  
EVEN IF YOU ABSOLUTELY HAVE NO MONEY OR IDEAS.

**ESPECIALLY FOR STUDENTS**

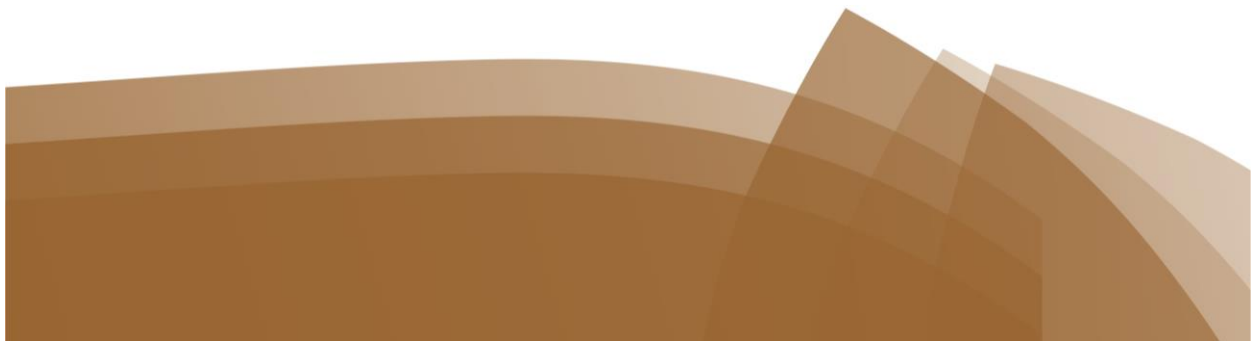
# HEADSTART

A complete guide to starting your own business, even if you have absolutely no money or ideas.



By the time you are done reading this book, you will be able to:

- ❖ Start your own business within 30days or less.
- ❖ Find the business ideas you need to start your business.
- ❖ Gather the resources you need to start.
- ❖ Start with whatever you have, without needing a bank loan.
- ❖ Join a community where your passion will be fanned to flame.
- ❖ Avoid financial troubles as a student.
- ❖ Achieve academic excellence while doing your business.
- ❖ Negotiate to get what you want for your business.
- ❖ Convert your mistakes and failures into stepping stones for success.
- ❖ Create your own future.
- ❖ Succeed no matter the opposition against you.

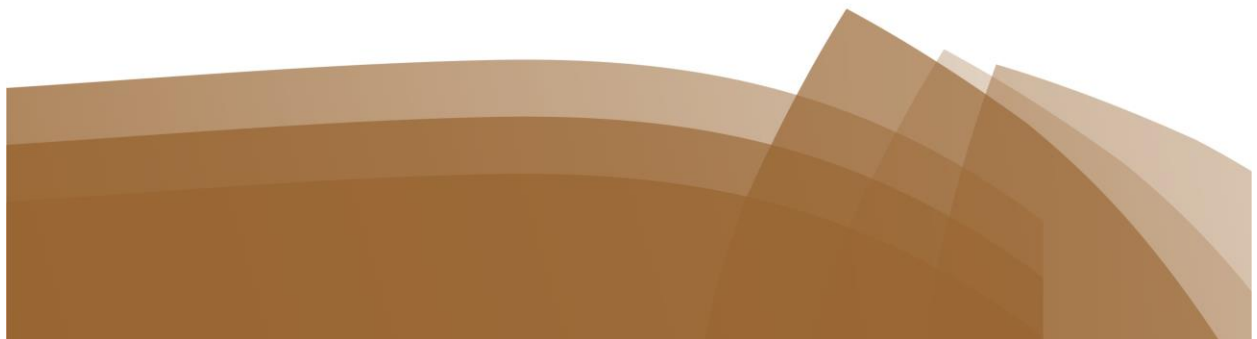


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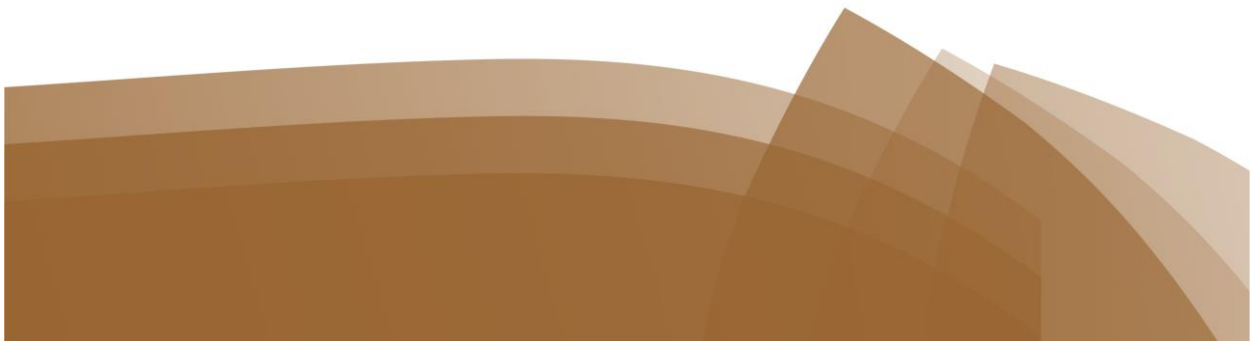
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## DEDICATION

Dedicate this book to my mom, for believing in my hustles, and always coming to my rescue when I mess up.

I dedicate this book to you if you are struggling to pay your school fees, to meet daily needs and to stand for sanity in this age where *Yahoo Yahoo* is king.



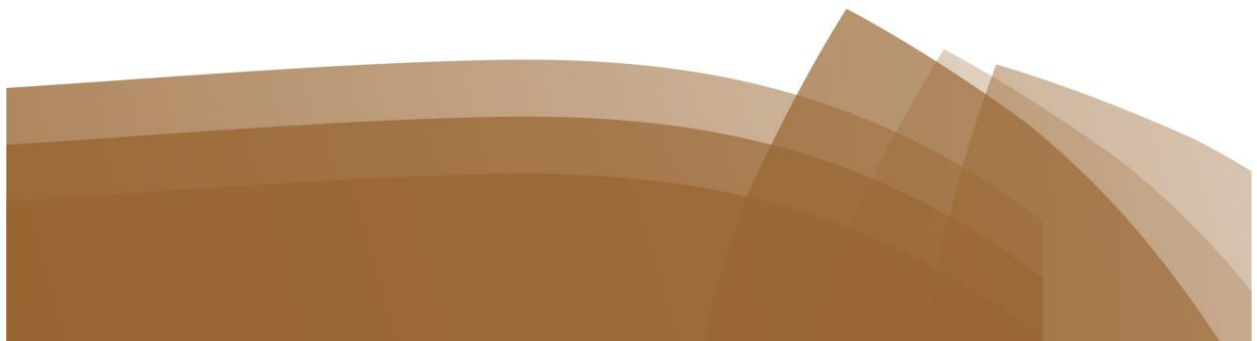
## INTRODUCTION

Where were you born?  
In a mansion? In a village, or you don't know?  
Whichever place you landed,  
You need a headstart!

Something that gives you an advantage,  
Something that lifts you above the others,  
Something that makes you stand where your mates crawl,  
Something that gives you speed, where others stopped,  
It's called a headstart.

Some people have a family name like Adelabu,  
Others have a father like Dangote,  
Fewer people have backgrounds like Saraki,  
Most of us do not.  
We are the pioneers of the new age in our families.

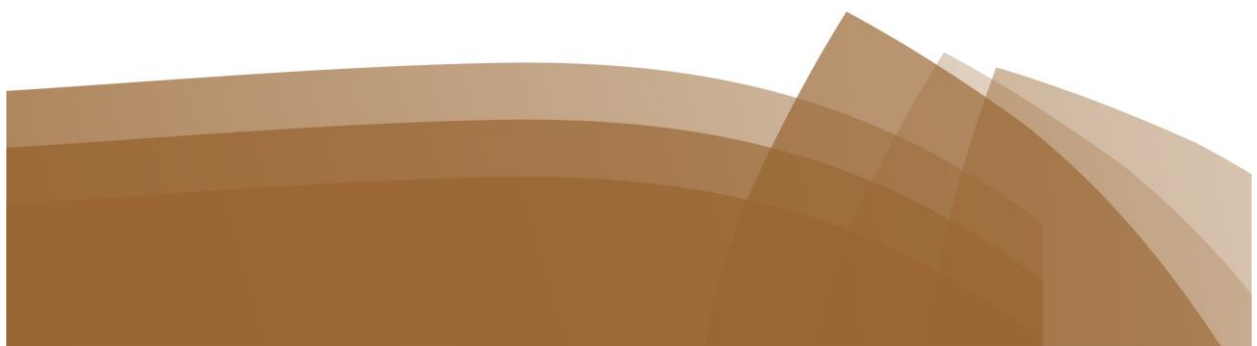
We are the leaders of the new day,  
We are the hope of future generations.  
To fly high,  
To take our families out of pitiful states,  
And make a name for ourselves.  
We need a leverage.  
A lift,  
A fast track,  
A headstart.



A few fortunate ones have it by birth,  
We have to get it by our hands,  
Some people can do politics,  
Some resort to cultism,  
Others choose money ritual (*yahoo*) and crime.  
But I choose entrepreneurship.  
In this book I relate my adventures,  
From cooking gas business to farming, to transport.

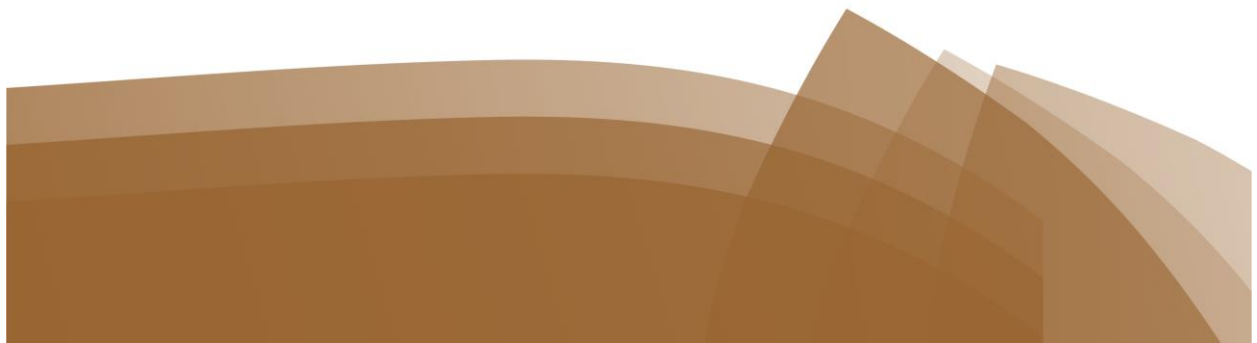
Many would argue that a student should just face his book and learn.  
But I would answer and say,  
Students never face their study only,  
If they don't do business and get a headstart in life,  
They will do Yahoo,  
They will do *Aluta*, they will go cubbing,  
They will always find something else to do with their time.

Student should just face his book and learn,  
We have done that for the last 50 years.  
What has it brought us?  
20 million unemployed youths,  
Hunger, more hunger,  
and multidimensional poverty.



The question has changed,  
But our formula is same,  
Young people are becoming millionaires in school,  
Old people are going broke after retirement.

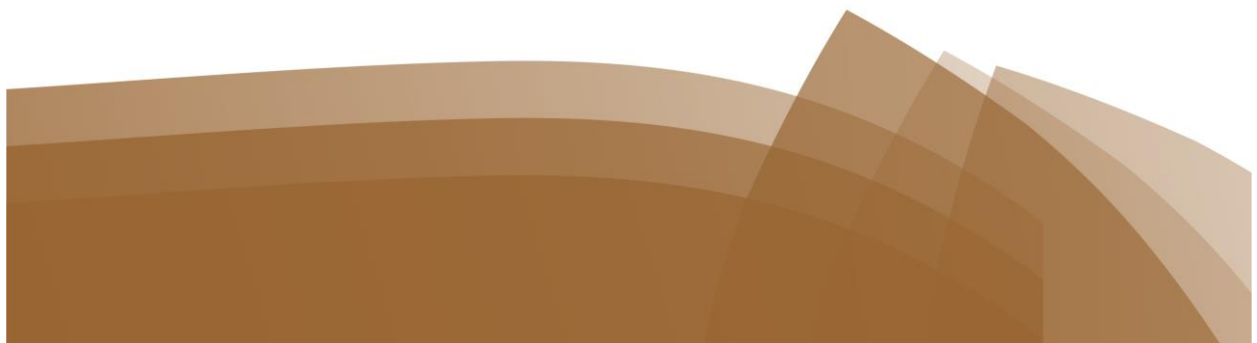
Everything has changed,  
It's bitcoin and gift cards today,  
It would be something else tomorrow,  
You may decide to use the old formula,  
Study hard to get a job,  
Which is like using the same map to navigate a different city.





I am not passionate about begging Nigeria to change her education system,  
My passion is to see students take their destinies into their own hands,  
Lead a life of responsibility and aggressively create innovative solutions to solve the  
problems that make Africa and Nigeria pitiable today,  
I want to see a new day in Africa where Africans build businesses for Africa,  
Where we the people of the black continent are not just schooled,  
But trained to lead, to start,  
And to build organizations that change the story of our nations.

This book,  
Is the first step in our long walk to freedom.  
End.



## CHAPTER ONE

Lade's story. Why you should start your own business as a student. I was in 400 Level in 2016 when she was admitted into my university, Ekiti State University (EKSU), and like many others she wasn't in her department of choice, but the relief of leaving home was enough motivation to take whatever course was offered her. Paying the acceptance fee was the first shock, then school fees came, and then all the expenses rolled in. You know the feeling when your parents feel like the 5000 naira they sent should be enough for the month, they scream when you call them back after a few days.

Lade was like most young ladies especially in one aspect; money. She was broke, not once but frequently, and she could not pay for a room so she had to live with some friends. She couldn't dress like many of her friends, but instead of looking for *yahoo boys* or *sugar daddy* to support her, she called me.

Again, unlike most students, she didn't ask me for money, she asked me for a business she could start with as little as five to ten thousand naira. This was the time when data selling businesses started, I simply connected her with some of my friends who were into the business, and after a few weeks she started her business.

Fast forward a few months later when I was about starting my own dream business and needed some money, I reached out to all my friends and you will not be surprised that Lade was the only one who had enough money to invest in my business. Today her business has grown and she has added airtime, cable payments, POS, and a few other things to her business.

She is not yet a millionaire, but she doesn't need a *yahoo boy* to buy clothes or shoes.

There are so many student entrepreneurs' story like this on campus, one thing was common to them all, it was the resolve to be legit. To maintain their honour, and to be financially independent.

If there is no other reason for students to start their own businesses, the mere fact that most of us are coming from humble backgrounds makes it necessary.



Smart students have always known that it is not good to rely solely on the money sent from home to live on campus.

With the economic realities in Nigeria, most of our parents need to go an extra mile before they can pay school fees, it is only right for you as the child to start earning your own money so that you can play your part and take care of as much as you can.

However, there are other reasons for you to start a business as a student.

#### 1. **Your course will not give you a job**

In Year 2023, an old man, that you don't like will still be president, unemployment will still be a big problem, power will still not be fixed, roads will be bad, there will still be kidnappers, nothing much would have changed except that the veil covering your eyes will be removed, you will no longer be a student.

This is not a curse, unemployment is not a mere English word, it is the problem that has made millions of Nigerians sit at home hungry and angry for years, some for more than 10 years. Most of us are studying courses that have no demand in the labour market. I mean that nobody is willing to pay for the skills and knowledge they are spending their life to learn in school.

Let's get something straight. School is a scam!!! Allow me to explain - The university is not responsible for your securing a job, they are not training you to get a job. They don't even teach you how to secure the said job they are training you for. Well, my school does not. They are merely training you to have the certificate, not minding if anyone will employ you or not! You dig?

So as you are studying, it's only wise to know that there is no job out there and you should also be studying to start your own business and employ yourself. Because that is a sure way to get employment even before graduation.



## 2. **Self-development**

This is arguably the most important reason to start a business as a student. Entrepreneurship forces you to grow and develop. You will learn to relate with people, learn to manage money, learn to pay attention to a lot of things at the same time, learn to set goals, learn to plan and learn to execute, learn to imagine, and to think critically and face your fears.

You learn the most important survival strategies in life; selling, negotiation, and pricing.

Nothing develops young minds into responsible adults as fast as starting a business. If universities and higher institutions in Nigeria really loved their students, they would require them all to start and run a side business while studying for their various degrees. This would force every one of us to grow fast and learn some of those skills that ensure that we succeed in life after school.

## 3. **Employability**

Few things boost your CV like the fact that you have started your own business before and you succeeded. Even if you fail, you at least have the experience and you are way better than another who didn't try. Every employer is looking for someone who knows what to do and finds a way to get it done. Starting a business is one of the best ways to demonstrate competence to potential employers in the labour market.

Every time I hired staff for my businesses, I never ask them for what courses or certificate they carry, I am first interested in what they have done, and what they can do, only after settling that do I ask for their papers. I have seen the same story in many businesses that I respect, your certificate is merely to add to your credentials, the real deal is usually what have you done before? How have you demonstrated that you can lead yourself and solve problems? There is no better way to do this than to start and run your own business as a student.

## 4. **Respect**

Cultism will get you some respect, but it will destroy you faster than you think. Don't even think about it.



Student unionism will also give you a lot of connections and respect, but it's for a short time and much of the time, it's a fake connection, you only meet people who respect your post and are looking for how to use you. Another thing is that only very few people can be union leaders at the same time, say 100 out of 50 thousand, who are lucky and have the taste for it, most of us cannot be involved in student unionism, but all of us can be entrepreneurs. Interesting right?!

There is no better way to get connected and respected both on and off campus than being a student entrepreneur. In the few years of doing business as student I have met people that many of my friends can only wish to see, I have sat in meetings with every group of persons I respect, both politicians and business persons. I get to speak where ordinary students don't even know exists, and that's all because I am a student entrepreneur.

## 5. **Alternative to dark money**

*Yahoo Yahoo* is not just a crime, it is evil, it is suicide. You can make money legit!

If you don't want to do *Yahoo*, you need another pathway to make money, because you cannot pray away your need for money.

Sleeping around and having sex for money will give you money now, and maybe in the future (as long as you don't contract HIV or hepatitis) but it will not make you proud, it will not make you smart, and one day when you're old, you will look back and see that you really used yourself for money rituals.

Governments and schools want to eradicate *Yahoo Yahoo*, they want students to be clean and clear, but the students are wise, they know there is no job out there. How do you tell people to drop crime if you don't give them options?

This book will give you options.

Many people go into cybercrimes and internet fraud because they need money and feel like there are no legit ways to make money. There are! And you don't have to wait until you graduate to make legit money, in fact, you should start while in school.



The good news is starting a business with the formula I am going to teach you in this book will make you rich quick! Yes, but not dark money, you will make good money quick and keep it.

## 6. **A Future Empire**

Most people start their businesses after graduating and roaming the streets for a few years without securing a job. They were flogged by life into entrepreneurship, and many times it takes them a long while to learn the skills and mind-set that makes entrepreneurs succeed. However, the few who are bold enough start their businesses from campus. From Dangote to Bill Gates and Mark Zuckerberg, many successful entrepreneurs we know today started their businesses as students, many of them did not make a debut in school, but they got a headstart by acquiring the skills and experience necessary to start, manage and drive a business to success from school, such that when they graduated they were far ahead of all their mates who were just starting out.

If You plan to build a business empire in the future, and you don't want to reach your 50th birthday before you become a big success, that is, you want to be a rich and young CEO, you need to start your business as soon as possible especially now that you are a student.

There is a quota of mistakes allotted to us all, if you hurry and make yours as a student, it will hurt a little, but people will quickly forgive you, people will quickly forget, in fact they will still respect you as an entrepreneurial student. But if you wait until you graduate before you start, those same mistakes will haunt you like ghosts in the night.



## CHAPTER TWO

**T**his is the story of my cooking gas business and lessons on how to generate business ideas to start as a student with no money.

The story started as we resumed our clinical training, 400 Level. Our hostel was new and most of us were not familiar with the terrain, but does hunger care? We had to cook every day and sadly we had no electricity, we all had to buy cylinders and fill it with gas every few weeks, there were about 70 of us.

I too had to fill my gas, and it was very stressful and time wasting. If you were not so lucky, the gas shop would be closed, you will need to travel across the town which is so uncertain and money-wasting, and medical students don't have that time-wasting luxury. Sometimes transport fare alone would be enough to fill 1kg gas. I began to think if I go through so much, how much more would ladies go through because they cook more often, it must be really painful.

What I did was simple, I went around town and collected the contact of most of the gas stations and gas outlets, then I picked one of them as my partner, what I told him was simple, "I have access to more than 20 customers who buy gas heavily, the whole hospital environment, is in my pocket, give me some commission and I'll bring all of them to you". He couldn't resist it!

Then I went back to the hostel and told my friends "Hi everyone, anytime you need to buy gas just call me and I'll help you get it filled". That was how my gas business started and continued to prosper until the hostel got electricity and I had to find another business.

Now the moral of the lesson is that ideas are not needed for you to start a business what you need is a problem.

Ideas are really useful only if they are creating ways to help solve a problem in a manner that brings you money.



**So stop looking for business ideas. Start looking for people's problems or people's vanity.**

How will you know people's problems or vanity?

### **1. Where are they spending money?**

People spend money in the direction of their problem or vanity. Let's remove big grammar, just look at the businesses that people are already doing and copy it. Simple!

If Zobo business is selling, sell Zobo too. Only make sure you add ginger to your own and instead of just putting it in one shop, put it in 20 different shops.

I have silently introduced another concept, so let me go back a little, **to find the business to do, just copy the existing businesses and then do it in a way they can't!**

This is one of the most important concepts of this chapter.

### **2. What do they talk about?**

People talk about their frustrations, their problems and their vanities or dreams. Listen very well, people will tell you they are hungry, scared, bitter, happy, or expectant.

You can build a business to relieve the pain you find common and painful enough.

### **3. What are they avoiding?**

People avoid whatever is difficult or painful or hurtful, like project work, exams, premature pregnancy, class attendance, loneliness, embarrassments, hatred.

Watching these patterns helps you look deeper for the problem and find ideas to solve it profitably. There is a problem causing them to avoid those things, either you help them solve the problem, or you create better avoidance methods for them, it's your choice.

There are some problems you can solve but they won't bring profit, leave them for NGOs. There are some problems you cannot solve, leave them for God.





#### 4. **What do they lack?**

Lack is painful, it's a decision, it's a jail.

If you observe that a lot of people lack something, then there is a problem there. Just look deeper and you may be able to see the problem and create alternative options for them.

The important thing is this, don't think deep, just listen, watch and you will hear the voice of God telling you, this is the way.

Another way to find out the business to do is to examine yourself.

- **What are your skills or potential skills (talent)?** What you can do well, is a good place to start. Many people think they have no gifts, thus, no skills. Well the truth is most of us were born average, some of us just decide to look at ourselves as having something while others look at themselves as not having much. You have something, work on it and you will be able to sell it.
- **What do you like?** Your likes and attraction can be a good pointer to what skills or area of business you should consider.
- **What can you master?** Even if it's jesting, whatever you choose must be something you are willing to pursue until you beat most people at it and be among the top 1% in that area. That is the only way to succeed. You can do any business! As long as you are willing to stay at it and beat anyone else at it.

But if I am going advice you, I will say do a business in any of the following.

1. **Food, sales, cooking, fishes or snacks:** Students like food, they can eat! If you can find a food product that will especially be sellable for lunch, perfect!
2. **Clothing:** Either tailoring or selling, special cloths like laboratory dresses, engineering suits, farm suits, underwear and shoes. I don't know why but students buy fashion products like anything, if you can find a unique way to sell nice fashion products that are cheap, students will make you rich.



3. **Phone, gadgets, and repair:** Students buy phones, but they buy chargers and earpiece 10 times more often. If you are thinking about doing anything phones, sell gadgets, pouch, chargers, and maybe offer repair services.
4. **Communication, data selling, cable subscriptions, airtime**
5. **Internet services like registrations for scholarships and other opportunities.**
5. **Book selling:** Spiritual, romantic, history, politics, academic or school textbooks and hand-outs, e-books.

I don't want to tell you specifically what business to do because your situation will not be the same with the next reader of this book sitting beside you.

However, you can reach me on my email [meetdoctogreen@gmail.com](mailto:meetdoctogreen@gmail.com) so that we can talk in more details.

Let's close like this.

Don't start producing, don't start innovating, start selling!

Start with selling what someone else has innovated and produced. Life doesn't reward innovators, or producers, it rewards sales men.

Sell the food someone else cooked, the cakes someone else made, the cloth someone else sewed, the phones someone else produced, the fish someone else dried.

Start with selling and not with production. You can innovate and produce after you have enough money.

An example, instead of trying to write your own book, why not make it your business to sell this book? You will make almost as much money as I do, only faster, because you won't go through the stress of writing, editing, rewriting, and all other stuffs.

Let me repeat. Fast money doesn't look for innovators or creators; fast money goes to the sales man.



### CHAPTER THREE

**Z**ero capital. How to start your business as a student even when you have no money at all.

I did a survey online in 2017 where I asked people why they have not started their businesses, half said it was because they did not know how, the other half said they did not have the money. I think, they all have one problem, they did not know how.

Ask many people and they will tell you the reason they have not started their business they will instantly reply because they did not have the capital or money to start.

After I wrote about my cooking gas business discussed earlier, I placed a version of the same story on Facebook, a senior friend made a comment that I feel is very important in starting your business as a student, he called it OPM (other people's money), OPT (other people's time/talent). I call it ZERO CAPITAL after the words of Waju Abraham.

Like most people, I did not have money to start, but unlike most people, I understood that what I needed was not money, it was resources, and I did not have to own the resources, I just needed access to the resources. So when I was meeting the gas sellers in town, I was securing access to multiple sources of the most critical resource for my business, and since I was a member of the hostel, I already have access to the other most important resource which is customers. The other resource I needed was transport, and I simply charged my customers transport fare for the home service.

**In short, I started the business with zero capital. You too can start your business with zero or near zero capital.**

Having money is good, but not having money is not a curse, and it should not stop you from achieving your aims in life. I usually tell my friends that poverty is not when you don't have money, poverty is really when you don't know how to get what you need. Poverty is when you let lack of money stop your dreams. Zig Ziglar said you can get whatever you want in life if you will help enough people get what they want. It's simple and may not be easy but not having money is only a disadvantage, not an embargo.



You can still start and move forward without money. The real problem is not the empty purse; it is the mind full of faith in the wrong things. It is the closed mind, the mind that feels like he knows everything. Open yourself up to possibilities, you don't really know what can happen.

Step out first, God is waiting for you out there. Help is waiting for you out there. Everything your business needs is waiting for you out there. You just need to take the bold step of faith.

Having said that it is important that you pay attention to the following issues.

### 1. **You need resources not money**

When you ask people for money to support your business, they will ask you one simple question, what do you need the money for? So what you really need is not money, it's not like you want to be selling money. When you are running after money, you will be stagnant, you will be distracted, and you will be doing nothing about your ideas.

Before you know it, you will begin to create excuses why the business doesn't make sense, you will be surprised that after a few months you will give up on the business before ever trying.

You need a place to meet clients, not money to rent an office.

You need massive publicity not money to do adverts.

You need something to present your business to customers, not money for branding.

Are you getting it?

**Money is a means to acquire resources, there are other means to acquire the same resources.**

Don't pursue money at the expense of doing your business. Find a way to start even without it.

What you start may not look like your vision, but start something anyways. Water may turn a million times and have a crooked path, but it never misses its way into the ocean.



## 2. **You can pay without money**

The resources that you need for your business are not going to be sent from heaven, they are in the custody of people, and they will not give it to you just like that.

**These people will receive money as payment to give you those resources, but they will also accept many other things as payment.** What really matters is not the money but the value they represent.

You see, just as you need resources to move your business forward, those people also need resources, not money, so you can pay them with the resources in your custody.

It might interest you that many people just need to relieve their conscience and have the feeling of contributing to something good, many people need the skills you have and they will accept it as payment for the resources you need.

Some people will accept a promise, yes, almost anything can be used as payment for the resources you need. A lunch, a connection, promotion, publicity, brainstorming, anything.

Just think about it, what is of value is not really about the thing itself, it's about the needs of the person you're dealing with and like I said earlier, people don't need money, they need resources.

## 3. **You don't have to own the resources**

Many of us were brought up with a possessive mind set. We feel as if we must control everything and own everything we use. In starting your business, it doesn't work like that. You don't have to own everything; in fact, you don't even have to own anything. Yes, you should own some things, but what you really need is not ownership, it's access and control.

This is the secret of businesses like Dangote the biggest cement factory in Nigeria, he doesn't own those trucks. Uber, the biggest taxi company on earth, doesn't own the taxis; Airbnb, the biggest hotel service company, doesn't own the houses; Facebook doesn't write the posts. Africa magic and Iroko TV; they don't produce or own the movies, and our own Transporta, like Uber, we don't own a car, but we provide executive taxis in Ekiti.



You too can own access to it, you can borrow it, you can form a partnership with the owner and share the returns on the business.

**So the question is not how much do I need to start this business, it's what resources do I need to start this business.**

Let me give you another trick.

#### 4. **Virtual selling**

You can actually sell something that you don't have.

All you need to do is to take the representation of the products (a picture, description, video or graphics) and go about selling it.

Although, you have to be sure that the products are available and at know the prices. It only makes sense if you negotiate with the sellers or producers before going to sell. You should also ensure that the sellers will provide after-sales services for all customers especially the ones that buy from you.

So in short, you will be a salesman, only that you will own the customers and you will be the one to fix your own pay.

One last tip.

#### 5. **Pre sell.**

Get your customers to pay you to start the business.

I usually tell people, never produce what you cannot sell. Don't make what people don't buy. But here, I want to take it further and say, sell before you produce.

What do I mean?

I mean you should design your business in a way that your customers pay before your services are available. An example, I will let people pre-order this book with a 75% discount from 1 week before its release.



A person who wants to sell phones can simply ask for clients to pay, and then take the money, keep his profit and acquire the phone from the producer. You can sell almost anything like this.

Let's end it like this.

There is no way you won't need money to do a business, but it doesn't have to be your money, you could borrow money, you could beg for it and receive it as a gift, you could also find someone to invest his/her money into the business.

**Just know that you will have to give something to get something.**

You must be ready to share a part of the control and profit of your business with someone else. Would you like to be the ultimate king of a village of 100 people, or a PA to the PA of the president of Nigeria? It's better to own a small part of a big business than to own all of a dead business.

I've written a whole book on how to raise capital for your business, if you are a broke Nigerian, just send me a message at [meetdoctorgreen@gmail.com](mailto:meetdoctorgreen@gmail.com), if you bought this book from my website, I will give you a 50% discount on the book called "where are the investors (7 unconventional ways to raise capital for your business in Nigeria)".

One more thing.

A lot of EKSU students graduate looking for job, meanwhile a lot of people, both educated and illiterates come over to campus to start businesses and they do well. It's so amazing how we often wear cloths made with gold and still live in penury. Isn't it?

Many of the time we don't lack what we need, what we lack is the eye to see it, because what you need will usually not come to you in the form and shape that you expect it

When you need money, it may come to you as a person with a problem, when you need a game changer, he may come to you as a critic. When you need customers they may come as lecturers. When you need publicity it may come as a volunteer job, and when you need a business idea, it usually comes as a personal problem or a friends' complaint.

Your job is to have an open mind and explore everything that comes to you as a seed for what you need.



Remember what God gives us are seeds, it is your responsibility to see the tree in it.  
Let me give you an example.

When the idea of the Transporta business came to me. I was broke, I was looking for money to eat, not to mention money to buy cars or bike. I merely accepted the idea with the hope that somehow I would figure out the rest later. Unknown to me, someone very close to me had some money she didn't know how to invest. See the miracle?

If I had rejected the idea, I would have rejected the bucket God sent to me ahead of the rain.





## CHAPTER FOUR

**F**ailing your way into success. My dream cassava farm.

It was august 2017, I had established a sizeable garden behind my hostel in the medical school, however I still had a school fee to pay and needed something bigger to take care of that. What could I do? I kept thinking and then paid a visit to one of my mentors who just started his massive cassava plantation at that time.

I knew I had to start something that massive too, the math was making sense, the mentorship was available, the land was waiting, the tools were on ground, and my passion was skyrocketing, but one silly stupid problem was just not going to leave.

I did not have the money, I figured all I needed was about a hundred thousand naira to run the whole farm, I just needed some 50 thousand or something to kick-off, but when you don't have something, you should never call it small. I didn't even have 10 thousand naira. I was that broke. What should I do? Should I give up? Not me.

I decided to give it a fight, I followed one of the suggestions of my pastor, I sent a message to almost all my friends asking for a thousand naira gift to sow into my cassava farm dream, only one of them responded. I was devastated. How is that possible? That was how I learnt that there is something called contacts without connection, friendship without relationships. It hurts. Anyways, I decided there must be something I could do, so I spoke with some of the persons I had better relationships with, and I was able to raise ten thousand naira. But what could it do? This was how broke I was. My cassava dream was broken, I watched as the rain stopped gradually and by October it was over.

The dream was dead.

I had two options, I could return the money to the owners and give up, or I could wait for the next season, I decided none was good.

There was a hidden miracle I was sitting on. Some parts of my garden could not be cultivated because it had too much water during the rain, but as the dry season came, I saw the gold sitting there. Can you see it?



Dry season farming especially for vegetables is a gold mine. I diverted the small fund to start the vegetables garden, and in 4 weeks I was harvesting! I was selling at premium price, I was getting more patronage than I could handle, I was making money, though not as much as I was going to make in my dream cassava farm, but **a small money making venture is better than a big frustrating dream**, I let the dead dream remain dead, after the dry season, I moved on to start a bigger business. You too will experience a lot of disappointment and failure in life, in business, especially when you are just starting out. It's not a curse.

What will determine whether you will win in the long term or fail is what you do with your failures. If you pile them up and tie them around your neck, they will sink you, but if you arrange them well, they will become the steps and ladder that will lift you in life.

Specifically, when you're starting your business as a student, you won't always achieve your dreams, many things won't come together, you may not have all it takes to succeed, but if you know how to handle failures well, you will find in them resources that will be useful for your next step in life and in the business.

So how do you convert failures into seeds of success?

### 1. **Zoom out; assume a long term view of life**

Life is a continuum, you will not die tomorrow, not next year, not ten years' time, not twenty, not even 50 years, you will live very long. This is a prayer and also an assumption, I cannot imagine you die young, you shouldn't. And since we both agree that you still have more than 50 years to stay on earth, you need to start looking at your today in the light of how it affects those 50 years.

Every day is like a step we take in a journey, it's not so much of how the step landed or where, what is more important is the direction your steps are facing. Because ultimately you will forget the steps, the only thing that will matter, is where they take you.

When I was starting secondary school in Ikole Ekiti, my school was a new one, so it was located in a thick forest, and in practically another town. I had to cross more than two towns to get to school every day, walking for about one hour.

My journey to school was always messy on rainy days, since most of the roads were not tarred, they had so much mud that my foot would get stuck in the mud with every step.

I had to cross a mountain, compete with bikes and cars on a narrow road, and because I usually go late to school, I had to walk alone in a forest, with a dreadful expectation of the flogging I would receive in school, the story repeated itself every day. There were days I got lost in the forest because I was looking for shortcuts. Thank God for good Samaritans. However, rough, not tarred, stony, muddy, sticky, or unsafe those roads were, I always get to school, everyday!

Each step along the way might not be good, but the destination was good, I must say I hated the journey, but my destination was fixed.

Success in business is like my journey to school, you might have a lot of problems and failures on the way, but as long as you can fix your eyes on the long term mission to be successful, everything becomes a step forward, no matter it's state, failure or success, you still win.

## **2. Zoom in; there is a seed of victory in every defeat**

Inside everything, there is a seed! Inside every rotten mango, there is a seed of a million mangoes. Inside that smelly dump ground, is the perfect condition for healthy vegetables. Inside that cow dung, are the chemicals for biogas. Inside every defeat is a seed of victory!

My mom has a song that I think is her watchword in life, she has sung it more than a million times in my ears, I think it gave her hope when things were rough, this is how she sings it.

Translated:

*There is hope for a tree that was cut down,  
There is still hope for a tree pulled down,  
Whenever it rains, it will sprout again!  
This is not just inspiring, it is inspiring.*

Whenever you fail, you get results below your expectations, you mess up with a big client, the authorities rejected you, you squandered money and lost everything, you made mistakes and it now hurts you.



I want you to just remember, that there is a seed of victory in your defeat. There is an advantage that your lowly position has given you. There is something you can do with the nothing you have left.

Now that you are down is the time you can mend the relationships you spoilt when you were up, it is the time you can be seen as harmless and have attention taken off you, it is the time you can retreat and have free time to think and study to develop capacity, it is the time you write about the pain of failure, it is now that you can plan your next move, you can investigate under the cover of learning why you failed, you can do a lot with your failures. So much that you may begin to find failure as a desirable thing sometimes. Perpetual victory is sometimes the biggest recipe for permanent failure, because inside every victory there is a seed of defeat!

So take advantage of your failures, as long as the sun rises again, you must try again.

### **3. Zoom off; Use what you have**

If you will convert your failures into stepping stones to success, you must learn to count what you have right now! What you have is all you need to take action right now!

Let me give you an example, there was a woman who met prophet Elisha in the bible, her husband had lived a failed life, died with a lot of debt and left his children as collateral, even though he was a prophet too.

She came crying to the prophet, the lenders were going to take away her two sons, she said. I expected the prophet to give her money, or pray for her, he did not do either, and instead he asked her a question.

"Woman, what do you have in the house? The woman must have been surprised. She said "I have nothing. In her mind, she would have thought "if I had something would I come to beg?" But I guess she wanted to be polite, so she added, "except a small bottle of anointing oil." Must have been the one her husband had left, you know, I am kidding.

Again the prophet surprised me, I'm sure she was surprised too, when he said it was enough.



That small, half empty bottle of anointing oil, would pay all her debt.

She went on to become a big oil magnate after paying all her debts (I believe).

The moral of the story is that, if you are down, before you can rise, you need to be able to identify everything you have, sometimes all you have is your story of failures, but believe me, even that is something.

Yes, you have nothing, but there is something that you're glossing over that has the capacity to lift you. You may not have money, but you have friends, you may not have a good reputation but you have a good family name, you may not have a laptop, but you have a school library, you may not have electricity, but you have physical energy. You may even be sick, but you have time, you may not have all day but you have now! You may not have anything but you have access to borrow.

You may not have what you think you need, but you have what you need to take the first step, use it! Use it now!

Make the calls, buy the domain, walk up to the next person you see, tell someone, pick the phone. Use what you have and you will never be stuck in life.

Every time you feel you've gotten to the end, just remember, there is something you can do!

#### **4. Ask for help.**

A lot of us find it difficult to allow others to help, asking makes you vulnerable, there is the risk of rejection, what if they say no. The truth is, they will say no, but not all of them, some of them will also say yes. But even if they will all say no, ask others. People should always be able to say no; you don't want to be a manipulator.

I find it very difficult to ask for help, my mom would often wonder why I go hungry in school when all I needed was to make a call.

I had to learn it the hard way. I am still learning.

Yes, asking takes away your pride, but it doesn't bring you shame. You can't be arrogant while asking, but you won't also be humiliated.

Asking is honourable, we all need help sometimes, and we all give help sometimes.



If you want to do something great in life, you need a lot of help, and people would not know if you don't ask them.

The surprising thing is these people are generous, yes Nigerians, Africans. People everywhere are charitable, we are one people, we are very similar to each other, we love helping each other, we love rescuing each other, yes there are some evil exceptions, but they are exceptions and that is why they make the news, most people are charitable under normal circumstances.

The problem is the fear of rejection. The fear of looking like a beggar, of burdening others with your problems.

Concerning rejection, it's only a problem because you take it personal, when you ask, you must detach yourself from it, it's no more about you, it's now about the thing you are asking for, most people won't have it, many others would have it but it's stuck, many others will not identify with your need for it. Whatever makes people say no is not saying no to you, they are saying no to your request.

As to burdening others with your problems, the truth is that as long as you have that problem they are already burdened, when you ask for help you permit them to help you relieve the burden.

Asking is giving people the permission to relieve you of the burden.

Lastly, asking is a transaction of relationships, you are exchanging relationship for whatever you ask for, you must first build the relationships ahead of the times of need. Asking strangers for help works but asking friends for help works better.



## CHAPTER FIVE

M

MM almost ruined me. How to avoid financial troubles as a student entrepreneur.

I have shared my story about MMM over and over again in almost every book I write, because MMM marked a turning point in my life. It started a downward spiral that almost ruined my life. If not for my parents and friends, I went from broke to hungry, from hungry to desperate, and continued going down that lane until the voices of sanity caught up with me.

What happened to me was simple, I invested some money in MMM, it worked. I was happy, so I went ahead and invested everything in it, and like the devil, MMM went down with my everything. I became agitated and started looking for quick fixes. They did the same thing, one after another I was falling victim of many scams, as if a charm was pushing me, I was losing money and then losing more money. I was losing credibility, people were beginning to suspect me, I was becoming hungry, I was losing hope, life was becoming dark, it was turning into a bottomless pit. Until the voices of sanity caught up with me.

### **Voices of sanity**

One, and the first, thing that will save you from financial troubles is what I call the voices of sanity: mentors, elders, people who are far ahead of you, who keep oversight over your life, they may be your pastor or your professor, they may be your mother or even business mentor. You need this kind of people to give you directions and checks in life. You may not see what they see, but they can see farther than you, no matter how smart you are, age is an advantage you don't get from books.

Yes, they may limit you, they may seem to be blocking your progress, they may look outdated, they may not know the new things, they may not even understand finances, but they have seen life, they know the principles and those principles don't change.

Listen to your mentors even when they don't make sense, listen to more than one mentor if you are confused.

It's better to be safe than sorry.



### **Circle of safety**

When I first heard about MMM, I discussed it with my friends and they had reservations, I did not care, so many distanced friends were excited about it. My roommate warned me, I remember him saying, "Marcus, you are getting desperate." I distanced myself from him, until my eyes came down. Let me tell you something, whatever investment is taking you away from your friends, who you know to have sense, that investment is isolating you for destruction. But what do you do when your friends don't have sense. What it means is you don't have sense too, you're a wrong person in a wrong circle. You will not be able to avoid financial troubles in that state, get out, get out of that state, get out of that circle.

The most important thing in your life is your friends, your close circle, they are the major determinants of your future, if you don't find a way to surround yourself with sensible people, you have automatically nailed the coffin of your future.

Good friends are a circle of safety, they will not just protect you they will help you stay on course in life, they will support you and fight for you, and when you land in trouble they will rescue you. If you plan to go far as a student entrepreneur, you need a circle of safety. Start looking for the right lifestyle to attract the right friends.

Funny enough, one of the best ways to attract good friends is to start and commit to a business as a student.

### **Errors of thinking**

When I got to the lowest point in my life, I started reading books, I started asking questions, I started listening to my pastor, Reverend Tunde Afe, and it gradually dawned on me that one small error in thinking was responsible for all my financial misfortunes. It was one orientation, one mind set, was ruining me, it was not MMM, it was the get rich quick mentality. I wanted to make money fast, I wanted it now now, today, tomorrow, next week, latest next month. Anything more than one month didn't make sense to me, I had a short term view of life, and it took me down! If I didn't change that mind-set, it would have kept me down forever.





You can't achieve anything tangible in life if you cannot see farther than one month at a time, you can't really be wealthy if all you want is quick money, yes quick money is good but it cannot be your focus. You cannot build a financial plan around sharp and fickle practices and rise very high.

I already spoke about long term perspective on life so you might want to reread that page. The truth is, great things take time, you cannot really see much in a baby except if you look at him in respect to his future, his potential. God saw nations in the womb of Rachael, he was not talking about 10 years, he was looking at two hundred to a thousand years. You will not see the true value of a thing except if you take the lens of tens of years or more. Most businesses will look like waste of time until you look at them with a lens of five to ten years. Yes, there are businesses that can give you money fast, and I recommend you start that kind of business as a student.

But if you want to build something that will make you great, it will take time and you must embrace it as such.

### **Financial literacy**

When I started listening and studying, I quickly found out the concept called financial literacy, I thought literacy was all about going to school and learning how to read and write, but when I came across the concept, then it dawned on me that there was more to literacy than reading and writing, you must also know how to read your bank statement and create your financial position in life and it doesn't come by having degrees or PhDs.

Many professors are financially illiterate, they cannot tell which investment is good or bad, they cannot make money any other way apart from lecturing, and so they have to take loans for everything they do. Many doctors live from hand to mouth because they are financially illiterate. If anything will save you in life it is financial literacy.

You need it as much as you need academic literacy if not more.



Financial literacy is the group of skills and knowledge you accumulate about money and value that allows you to be able to understand it in all its forms, see its movements and relationships and position yourself rightly to get the amount you need for your life. In short, it's knowing money and how to control it. If you don't master money, people who master it will be your master, and money will control you. Whenever you are faced with financial problems, it's your financial literacy that tells you how to solve them. Without it, you will not have options, and when you don't have options, you become a slave.

**AFREECA-** One of the best ways to get all the three; voices of sanity, circle of safety, financial literacy and of course knockout errors of thinking is by belonging to a progressive community of entrepreneurs where you get to mix with people of similar mind set and mission as well as people ahead of you. We decided to form the community AFREECA to promote student entrepreneurship in Nigerian universities. When you join AFREECA you will not just have access to people but also to materials in our library which contains exclusively African business books, as well as opportunities for training and funding from African investors and mentors. You can join with a paltry sum of two thousand naira when you visit the AFREECA chapter in your school. If there is none in your school at the moment you can request one from our website and we will come open one there.

Finally, on avoiding financial troubles. I would advise that you be careful of taking other people's money. If you must, make them sign agreement that they understand they could lose all the money.

Also if you are investing, as a starter, invest for control, never invest in a business where you can't influence what happens.

I should add that you must of course invest in yourself first, invest in your own business and then make any business where you invest your own.

Even after you have done everything I said, you will still lose money. You may still get into trouble, it's all part of the process of growth.

One of my friends said something that has stuck to me until today. He said “you don't master how to make money until you master how to lose it



## CHAPTER SIX

### **M**oney advice for student entrepreneurs.

I know a sad old man on our street, he is always drinking and talking about his feats as a young man, he was not just an academic superstar, he was an athletic legend, I even saw some of his medals. But now he is broke and miserable, my mom told me he spent his youth pursuing ventures that promised him big money quickly, and he actually became rich. At a point he had about four cars, but today, he is a ghost of himself. I didn't need a prophet to give me sense.

#### **Stop looking for big money**

The bible said that those who look for sudden wealth, will pierce themselves with many sorrows. *30 thousand naira enter my account tomorrow, 1 million in my account next week*, you are preparing to become an armed robber, you will soon become a *Yahoo boy* and one day, we will put you in prison.

If you're broke, don't try to leapfrog into money, it will only land you in more trouble. Sustainable money is like water, it starts coming in drops, the small drops will look insignificant, but they will wet the dry ground, soon there will be a small collection of water, if the drops continue for a time, you will be able to plant tomato in the soil.

Your goal should be to start with one source, and increase it until you have like 30 sources giving you drops. When 30 sources bring you 500 naira each daily, that is when you're truly rich.

#### **Stop looking for investments.**

An 18-year-old guy approached me few days ago, and asked me where he could invest, I smiled, I was going to start explaining stocks and currencies, but I held back and asked him how much does he have, he said 5 thousand naira. I couldn't continue smiling. I told him to go and invest it in himself.



Some people are half illiterates on money, they think they can just invest and get rich, they don't want to work, they are looking for where they will put their money and do nothing, but come back in few months and meet ten times the investment. If this is your mind set, you are looking for scammers.

It works but not at the level of one hundred thousand or less, not even at the level of less than one million. If you are not a millionaire invest your money in your ability to earn, in your skills, or in your own business.

Don't you believe in yourself?

If you have not invested a million naira in yourself, you have no business investing one hundred thousand in another man's life or business.

### **Stop looking for other people's money**

Your neighbour has just made a debut, he has just landed some good money and all you can think about is how to get him to invest some in your business, or at least give you something. You are breeding the seeds of theft. Be careful, greed is growing in your heart.

If your neighbour suddenly lands big money, use it as a sign that there is big money in the air and if you face your business well it will soon be your turn.

Your neighbour's wealth is not community wealth, let him spend his money! This is especially important for ladies. Earn your own living, don't be a parasite.

### **Stop looking for easy money**

I've mentioned this earlier, but it's worth repeating, some people will not do business because it's not easy. They want home delivery money, where they just click something on their phones and ring ring...alert!

Let me say this, what you're really having is not laziness, it's mental laziness. *Yahoo, olosho*, everything else that looks like money isn't really, easy, they just don't need you to use your brain.



Real entrepreneurs use their minds not their body to make money, it's not as physically tasking as it is mentally draining.

The less you use your brain, the faster it dies.

Don't look for what is easy, it kills you, you will soon find out how stupid you will become.



## CHAPTER SEVEN

**T**he future of an average Nigerian student.

I was tempted to say an average Nigeria student is cursed, I had to change it to make it a little more palatable.

Something is cursed when its fate is doom and destruction. A person is considered cursed when much of what lies in his future is pain, troubles and failure. I am not a prophet but you know the end of a road by looking at those who have chosen it before.

Look at the average Nigerian graduate, he returns to his village after graduation, seeks a high class job for a while and when he doesn't find one, he settles for anything. A job that pays him to eat, he marries a similar graduate, and they start producing children, before you know it, ten years is passed, he is now one with his small environment, struggling, living from hand to mouth, still hoping for a government job, he rides Okada as a side hustle. Maybe you don't know, more than half of Okada riders in Ekiti are graduates.

He is now fifty years old, he is angry and curses the government, he curses the politicians, he still loves football and spends a lot of his money betting, his wife cheats on him, he knows but what can he do, his children are now writing JAMB, he doesn't know where he will get school fees. He has repeated the life of his father, all his dreams are now gone forever, he hopes his children will somehow be different. He drinks a lot to suppress his sorrow.

What a life.

I'm sure you don't want that life, I am sure you want something more, a richer life, a sweeter life, a more beautiful and celebrated life. If that is the life you want, being an average student is the worst thing you can do to yourself. It will do you more harm than if Satan personally attacks you.

Let me elaborate a little on an average student so that you can see how you've been shooting yourself.



### 1. **An average student thinks he is busy**

I am medical student. I have written four books in the last two years and many others incomplete. I have read more than 200 books in the last 2years, I have started businesses, I attend conferences and meetings all over the country, I go to my office every day. And I still sleep more than 6 hours on an average day. People expect me to be really busy and I tell them no, I am not really that busy.

An average student would complain of being busy, especially when asked to do serious things. He has deluded himself with a busy schedule.

He uses it to ward off any change in his lifestyle.

**This is the centre point of an average student, he has a lifestyle that he jealously protects.** Some of them run routine of church, class, movies and gist. Others run a routine of class, sleep, movie, gist, boys, sleep. Whatever variant of the schedule he runs, he uses his busy delusion to protect it from changing.

He will soon graduate, ask him 3 achievements he made in school despite being busy throughout, and he cannot point to any.

One thing that is common to everyone who lives like this is the absence of goals.

**Average students don't set goals.** They simply live day by day, the dysfunctions of the school take all their time, they have it in abundance, but they have decided to use it for nothing. They eventually become nothing. And then they cry "school is scam".

### 2. **He doesn't understand value, his language is cash**

If you introduce an average student to a business, he thinks only in terms of how much. If it's not making money now, it's not making sense.

He is not interested in creating something that people can use, he doesn't understand that you must contribute before you get rewards. He has been taught that you can get something for nothing.

An average student will not start a business, he will rather call all his extended family for money all the time. He will then spend the money as they come.



### 3. **He wants instant enjoyment, ignores future rewards**

In the vocabulary of an average student, the future doesn't really exist beyond next month. He doesn't even see the end of the semester from the beginning, he can only see next week, next month and so he is given to instantly satisfying his thirsts. When he is hungry he eats, what's fasting? When he feels horny, he masturbates. When anything trends, he has to join asap. When there is a football match he bets.

He lives for the here and now only. An average student sacrifices his future to enjoy today, he will avoid stress today, even if it promises to bring wealth in the future.

He wants everything now or never.

### 4. **He loves to show, doesn't care to grow**

An average student has an obsession for appearance, he wants to look like something, it's more important to him how people see him than what he really has. What others will think is more important to him than what he thinks.

The focus of an average student is show, a show of conformity, an appearance that he looks like the others. That he has what the others have, that he knows what the others know, that he can speak like the others. that he has seen the movie everyone else is seeing.

Growth is a stranger in the life of average students, that is why they spend four years on campus and return home barely different. They can grow after the natural process, but you will see that their growth is not intentional, their lives have no structure that can allow it to move forward, they are not prepared for anything.

Growth is stressful and painful, it offers no reward in the immediate, you will not even see the signs that you are growing. And so an average student has no incentives to spend their resources on it. An average student will not pay for a course, will not attend a training except if everyone else is doing the same. An average student will not buy a nonfiction book, or pay for master classes. *Who e epp?*





**5. An average student loves average everything, never stands out, never rebels**

You need to understand this. An average student is not the bad student. As a lady she doesn't sleep around doing *olosh*, she is more average than that, she would have only one boyfriend, average. As a guy, he will not do *yahoo*, except if everyone else doing it. He will not be failing, except if there is mass failure.

He doesn't think by himself, just follows the normal notions that flies around.

He doesn't get early to class, nor goes too late, he enters with the crowd. He isn't involved in school unionism; he is not a fellowship president. Just a member is his thing, except if all his friends joins workforce, he won't join.

An average student lives with the herd mentality. Just be normal is his mantra. Don't make noise, don't get noticed, don't make enemies, don't commit too much to friends. Just stay in the middle.

An average student thinks he is free, but indeed he is a slave to the popular opinion.

**6. He doesn't understand purpose**

There is one question that an average student never asks, why.

An average student has no sense of purpose in life, they are merely alive for the next day. There is no direction to their living. They simply wake up and do what's next.

Nothing damages and causes retrogression in the life of a man as the absence of purpose, first is that such life will lack energy and excitement. He will simply be like a sack of stones, going nowhere, anyone can simply drag it along wherever they will.

This is exactly what makes the average man average. Lack of purpose and a sense of direction.

The moment you find a sense of purpose; you cease to be average. Something wakes up in you, your energy suddenly surges! You become a leader. You stop following the trend, you become the trend.

You begin to really live. What leads to the discovery of purpose is the question called why.



In 200 level I started asking that question. Why was I born? There must be meaning to my life, I cannot just be waking up and sleeping, what am I supposed to do with my life? With my intelligence, with my 24 hours, with my relationships, my emotions and erections.

A student who doesn't ask those questions already concluded that his life has no meaning. He is not under any pressure to use his life for anything. Unfortunately, this lack of direction will also lead to lack of progress, he will have so much motion, but he will not be moving forward in life, he will blame everyone for his calamity but by the time he realizes what really is wrong, he is a sad old man. May you not be that man.

Your life doesn't begin to move until you find purpose. Or wait do you think a car can make real progress until it knows the destination? No.

Those who get this sense of direction early in life have a headstart.

## **7. He hates knowledge**

Apart from gist and movies, an average student doesn't have any other means of learning, why will he? He hates knowledge. Even school work is a matter of force. An average student reads only because of exams, why else would he read anything except fiction books, he is not going anywhere, no ambitions, not depression.

An average student builds a good escape system so that he will not feel the pain of his lifestyle.

He will not attend seminars, except if everyone is going, he will never buy a book, except if it's fiction, even if you borrow him a nonfiction, he won't read it.

He will go to YouTube, only to watch mark angel or whatever is the comedy skit everyone is watching.

Learning is alien to the average student. Hope I am not describing you?



### 9. **He is an escapist**

Distractions that is the occupation of an average student. He cannot live with himself so he looks for everything to distract him, maybe music, church, mosque, movies, drugs, gist, partying, money, cars, BBNaija, twitter, WhatsApp, fiction, pornography, celebrity, politics, etc. Anything just to make sure he doesn't sit down and face himself.

An average student is looking for a way to escape the reality that is facing him, he wants to forget his sorrow, instead of facing them, getting down to work to change his life.

Whenever you see guys smoking on the fence, or people getting drunk in parties, or someone watching season movies without end, or absorbed in religious activities unending. There is a man escaping from reality.

You can escape taking responsibility, but can you escape hunger?

### 9. **He lives in a circle of scorners**

The last and maybe the most striking thing about average students is that they walk together, like birds of a feather, they need each other to uphold their club of mediocrity. They are not going anywhere, so they form solidarity for stagnation. They invent slangs and cliché to communicate, they know each other and use their numbers to intimidate people who are not like them.

The sight of purpose driven students hurt them so they will shame them, and try to hurt them back, they will call you over-serious, over-syllabus, nerd, bookwork, business man, pastor, SU, *over-over-ambitious*.

If all the people who are your friends are not addressed as over something, or given a tag. Then all your friends are average students, and you are likely an average student.

It's time to change your direction in life.

No matter what happens, don't be an average student.

The place to start is finding purpose.

There must be a meaning to your life, you cannot be an accident, some intentions gave birth to you.



I can't go into the details of finding purpose in life in this book, you can look for Myles Munroe's series on discovering your purpose.

Without purpose, you will be average. If you remain an average student and so become an average graduate, that's when you will know that life is wicked. The veil of studentship will be removed and you will not be ready to face life. You won't be fit for a job, nor will you be fit to live without it.



## CHAPTER EIGHT

**Y**ou must be ruthless to win.

There is a character that is common to all leaders I know; they are very ruthless! They are not just passionate about making progress, they want to win at all reasonable cost. They have counted the cost and they have concluded that the victory is worth it.

Listen, as an undergraduate in Nigeria, especially if your parent is not Dangote, you must have this mind set before you can achieve significant success in life, because you will be faced with challenges that you have never prepared for, opposition you never thought about and enemies you never knew existed. If your resolve to win is not strong enough, you will give up before long.

No one can win big if he is not willing to pay the price, no one achieves greatness until he concludes that the goal is worth the price, we don't go far on anything until we conclude that whatever the price would be, it is worth it.

You must be willing to exert effort as much as is necessary and until you get the needed results, you must be ruthless on yourself, you must have some form of hatred for your life. You must tell yourself that there are no options, either you win or you win, whatever it takes, you must give it.

Academic excellence is a must, your business must make progress, your relationships must not suffer, your love for God must not dwindle, at whatever costs, these goals must be accomplished.

As a student entrepreneur, you will be required to first of all sacrifice time wasters, things that do not add any value to your life, you don't have to sacrifice all pleasure, but you cannot go about living like the others and that is where it becomes painful, you gradually become isolated, except if you have a correct circle of friends, you may become very lonely, but even that will be worth it.



### **The price of success; Isolation.**

Bishop Oyedepo usually says "you can see a crowd of people walking, cars run together, but jets fly alone." You cannot stick to the crowd and achieve success as a student entrepreneur.

The crowd is slow, they follow the laid down rules, they are always being controlled, the crowd doesn't have vision, they don't have creativity. Immediately you start making serious progress in life, you will observe that you're gradually moving out of the crowd, sometimes, against the crowd.

When you start your business, people will see you as strange, most of your friends are probably thinking about how to hunt down the next girl or the next birthday party. You, on the other hand, will not be learning those tactics of girl hunting, nor will you have the luxury of attending those parties. you will be learning leadership, you will be thinking about raising funds, you will be busy thinking about increasing sales. Before you know it, gradually you will be removed from the circle.

Now this has two sides. One is good, the other is bad. The good one. You will be living a focused life, you will be making serious progress, you will be going far with focus and concentration. All those people will soon begin to follow you.

The bad one. You will miss some important information and gist, and may become disconnected from people that are important, and it may bring you some pain and trouble. What you should do is to have selected friends who will watch your back and update you intermittently. You need someone to watch your back.

### **The price of success; Discomfort.**

Comfort is not bad in itself, and we all need a measure of it to continue living. It comes from the sense of safety and security that we get by familiarity. When you know what to expect, you get comfortable with it. The only problem is that if you need to move forward, you have to leave where you are familiar and go into places you've never been. Isn't that progress? So when you want to make progress, comfort automatically becomes a sacrifice.



As an entrepreneur the first type of comfort I had to sacrifice was the comfort of familiar conversations. Before going into business, my conversations were about the bible, greeting people, hyping them, and gisting, but immediately I crossed the bridge, I started having difficult conversations, negotiations and deal making. I had to make things clear, give instructions and ask questions that made me look stupid. What else was there to do? If you skipped those difficult conversations, you can't make so much progress.

The second type of discomfort I had to embrace was that of unknown consequences; risks. Everything I do now had weight, and I understand my actions and investment could bring consequences that I am praying against. I had to accept the risk of things going wrong, and I tell you, you cannot ignore risk, you cannot avoid it, you have to embrace it, learn it and work on it.

The way to reduce risk is knowledge, the more you know, the less you risk. That's why entrepreneurs get obsessed with reading and listening to audios and watching video.

The more you know, the less you risk. The more you risk, the more you lose, it's that simple.

### **The price of success; Mistakes**

When you start business, usually, your life will first take a downward turn. Oh yea, I was broke when I started business, I went from broke to broken, I almost became frustrated. I got to a point I had to beg my friends for food, it was that bad. And a lot of people saw it as a sign that my decision was foolish, I knew it wasn't. It's just like building a sky scraper, you need to first dig down below the soil surface. In other words, you have to go down, to rise up. You have to fall down to fly high.

To really master anything in life, we have to learn it, not by books but by doing it. And when you start doing anything new, you will make mistakes, and have a lot of falls. How does a child learn to walk? By standing and falling, walking and falling and rising and falling and that's the same way we learn everything including business.



We learn by falling and rising. We grow on our mistakes.

The thing is that as nice as that sounds, mistakes have their cost. That's why they have value, when you make mistakes in negotiations you lose money, when you make mistakes in selling you lose deals, you make mistake in customers relations and you lose customers.

Many of the time, you make all the mistakes in one move and suffer great damages, you may go broke, sick or sometimes lose many other things.

It is all these falls and mistakes that gather together to form experience and knowledge that makes you fly high as if you were born with special talents. No one is.

Most people don't know this, they are never planning to fly high, so why would they understand your falling and mistakes. They would see you as foolish, and reckless, they would backbite and say foolish things about you.

What can you do? Enjoy it, forgive them, you know what they don't know, you can see the end, they cannot see more than your condition today.

### **The price of success; Humility**

To embrace mistakes, to learn and grow, to forgive scorners, to carry no hatred in your heart, you need humility.

Humility is about understanding your limitations and fallibility. It's about seeing yourself the way you really are; special like everybody else.

Humility is knowing yourself, knowing what you have, and what you know.

Humility is like an eye, it doesn't see itself, but it sees everything.

Humility is a state of the mind; It is a condition of knowing that you need other people to get to your destination.

Humility is a product of knowledge, ignorant people think they know all there is to know, knowledgeable people, however, know how much they don't know.





## **The price of success; Massive action.**

Whenever you see a successful person, take note. He is always pursuing something. He is obsessive not just in talk but action.

You can dream all you like, we can plan however elaborate we want, but if we do not follow it with massive action we will achieve nothing.

When I say massive action, I do not mean random actions that lack direction, I mean ceaseless, continuous, focused actions towards specific goals.

You may not know how much you need to do to achieve success in your business, but if you really want to succeed, you must multiply your expectations by ten times.

Yes, multiply your target by ten, do the same to your expected problems and challenges, do the same to the amount of energy and time you need to invest in the venture.

Most people fail because they underestimate the demands of success, you should not fail where they failed. I have just saved you.

My friend Aladeyelu Muyiwa usually makes a statement and I want to end this chapter with it. He says "Success is like a simple transaction, ask the price, pay for it and it's yours"



## CHAPTER NINE

### **Y**our place in the wide wild world.

I am a 600 Level medical student (as of writing this book August 2019), and many people ask me why I am so committed to entrepreneurship and financial education. They remind me that I have the chance of getting a job as soon as I graduate, I could also travel out of the country and go work for dollars. I was among the few lucky ones, so why do I live as if the odds were against me?

I want to use this opportunity to answer them and give you some perspective that might provide direction for your life after now.

AFRICA, the continent of black people, our home has been the headquarters of poverty since our colonization. We, the people of Africa including Nigerians, have been suffering from the plaque of lack and penury for over a hundred years now. Maybe you're lucky to be born in a comfortable home, but even that is now a problem as the children of the poor are going massively into armed robbery and kidnapping, so how will you live in safety when your neighbours are hungry?

Today, I don't know any African country that is still under their colonial masters, but we also cannot see African countries living in the glory and reality of a free society.

Our mothers live in hunger after toiling all their lives, and our fathers retire into sickness, while our youths are being wasted on battlefields, and are on sickbeds from HIV AIDS and other similar diseases. Our sisters are dying daily from childbearing, and our youths are destroying themselves on drugs. Most of our children don't grow up to their potential, they were starving from the womb, they grow up to become hooligans and tools in the hands of fortunate fools.

Most people see and address these issues as different problems, but I see them all as offshoots of one major problem; poverty.

We are free from western colonizers, but we are now slaves to the real wicked master, poverty!



My friend, Ojo Henry, asked a question recently on his Facebook page. Why are Nigerians poor? I asked the same question for years, while reading and listening to many speakers and since I grew up in a poor neighbourhood too, I didn't find it difficult to understand our poverty.

I will tell you why Africans are poor, it is because we were engineered to be poor. A sort of mental engineering was done on us that made colonization successful in Africa, such that by the end of the process, Africans were not just enslaved, we became slaves, our chains moved from our hands into our brains, from our governments into our self-concept and so after we received independence and became sovereign states we were still slaves, independent slaves.

We were set free to rule our governments but we are not free to become masters of our own destiny.

Sadly, we went on to build our nations with the slavery mentality, we built schools that looks like our master's, but we could not produce our own knowledge. Our schools still do what our masters built their schools to do, produce efficient slaves.

We the people of Africa, we the people of Nigeria, are in need of a revolution. This time around, not a political revolution but a mental revolution.

Now you understand the spirit where I call for a revolution, not the kind where fire and blood is spilled, but a mental revolution where every man is equipped with the skills and knowledge necessary to become a master of his own destiny.

Poverty is simply when a soul lacks the knowledge and ability to create his desires.

The revolution of Africa is the process where certain individuals take the responsibility to set themselves free and then to also set others free!

You and I must as a matter of urgency, consume ourselves with the job of seeking out the knowledge and skills needed to prosper and create our own desires. That's why I started AFREECA, we also call it the money school. A platform to promote entrepreneurship and financial literacy especially among students.



As an entity, AFREECA is a community of entrepreneurs and we want it to become the new face of the struggle of Africa for freedom.

It is our new *Aluta*. AFREECA aims to bring financial education and entrepreneurial skills to the last person in Africa by empowering student entrepreneurs all over Africa to not just start their own businesses but create innovations that opens up Africa that empowers Africans to create their own destinies.

To create businesses that solve the problems of Africans in a way that brings prosperity to you and the continent.

You are one of the few students who have been met by the vision of setting Africa free indeed.

You are not just one, you have been chosen to lead the revolution, to learn for Africa, grow for Africa, innovate for Africa, build businesses for Africa, train and mentor entrepreneurs for Africa and lead for Africa.

You may see yourself as a tiny speck on the face of the earth, but the destiny of 2 billion people and untold unborn people of Africa rests on you and I and a few other young people like you who are being exposed to the vision now.

So much is at stake. So much time has been lost, so much is on the verge of being lost and we are the arrows of progress, we are the cloud of change. We are the only ones who can really bring Africa into her place in the world.

I'll tell you more about AFREECA later.



## **PRACTICAL**

There are many paths to take in entrepreneurship, many people would hold a day job and run their small business on the side, while others would run their small businesses and be okay with it, but some people will be interested in making it big, they will build business empires.

To make it this big in entrepreneurship there are three popular models, the traditional business model, the start-up model and the social enterprise model. I will elaborate a little on all of them, then give you some operational hacks for your business, a few hints on academic excellence and staging a comeback, before ending this book with 7 specific steps to start your business in 30 days or less.



## The Three Paths to Big Business

### 1. The start-up model: Fast and Furious.

Starting a business is not the same as running a start-up business. A start-up is a business that usually grows incredibly fast. Such that in 5 to 10 years it can be worth hundreds of millions of dollars if not a billion dollars.

There are a lot of things unique about start-ups, first is the speed of growth and is the most important differentiating factor about start-ups. When you launch a start-up you will continue to ask yourself, how will this scale? How will it get from 10 users to 100 and then to 1000, and then to 1 million users? How will you go from no revenue to few thousands, and then to a few hundred thousand and to a lot of hundreds of millions of dollars in few months.

Next is emphasis on valuation. Start-up businesses are like houses built for sale. You want to build them strong and fast in a place where a lot of people need to live. Throughout the life of a start-up, everyone is checking its value because that's the way to succeed.

The other unique thing about start-ups is the investors, unlike traditional businesses, start-ups don't pay dividends, the investors only get their money back at exits or through buyouts. And because start-ups have to grow very fast, they are usually internet technology based businesses like transporta.com.ng, jumia.com.ng, Uber, paystack. Start-ups have more young guys than any other group.

The last thing I want to mention here is that a start-up is inherently that due to its nature. It's career path is very much like football, it's very short.

You can run a start-up, but I advise you wait until after graduating before launching your start-up.



## 2. **Social entrepreneurship: Impact as a business**

Most businesses are trying to solve a problem, but social entrepreneurs are particularly focused on social problems, nagging social problems that are affecting a lot of people. Whereas the focus of a start-up business is growth, the focus of social enterprises is impact and sustainability of the impact.

They make money primarily to sustain the impact.

If you want to build a business that can change a lot of lives over a long period of time, and make you rich in the process, social entrepreneurship is your go-to.

Social entrepreneurs are passionate people; an example is SEDAB. SEDAB is a skill acquisition business that offers discounted and compressed training to a lot of people over a short period of time. The founder, Segun Daniel, who started in 2013 as a student in EKSU was simply passionate about helping students get empowered through skills, and he started organizing training for them and got his friends to volunteer. People could learn skills from catering to fashion design, shoe making, graphics design, and web design and so on. Because he used volunteer professionals, the training fee came down to nearly zero, students merely pay for the logistics of the training which is less than 3000 naira, they get a certificate after the training. SEDAB has so far trained more than seven thousand students and young people in Ekiti and all over Nigeria.

As a social entrepreneur you will be faced with the challenges of identifying which problems to solve, since we all have limited resources and time. We have to prioritize the problems that get our attention, and decide the ones that can bring profit while making impact.

You will also need to structure your solution such that you don't just solve the problems but you solve it in a way that it remains solved for a long time and that you can continue to solve it for others for a very long time. Finally, on social enterprises, as much as profit is not the first thing, it is the second thing, so immediately you are building a solution to the problem, you have to build a pathway to profit into it.



## 3. **The traditional business**

Shade Olaniyan is the CEO of empress cakes, she started the cake and confectionaries business in 2012 as a student in EKSU, and she was making cakes for her friends during their birthdays and then she rented a shop after coming back from service. She has opened another shop in EKSU and would soon open branches in other campuses. She is also studying for her Masters degree in EKSU. In my discussion with her, I asked if she would leave her business for a four hundred thousand salary job, she said never.

Shade runs a traditional business, one of the advantages of traditional business is stability, and unlike start-ups, they are physical and touchable, less risky and bring in more regular income.

Most businesses are traditional and it's good.

Traditional businesses don't grow very fast, but they grow steadily over the years, they will make you comfortable and you will be proud of yourself.

Dangote runs a traditional business, so does Otedola.

If you are broke and without much backing from home, start a traditional business on campus.



## A. Ideation

Ideation is the process of fetching for ideas and combining ideas together to form a project. No one is born with business ideas, we all have to fetch them like sticks for fire.

Eric Lefkowsky started his first business as a student in the University of Michigan, he was selling carpets to students and the business grew up to 100,000 dollars before he graduated.

He then discovered another student entrepreneur Andrew, who wanted to build a website to get a lot of traffic and drive social change, like twitter. While building this website and looking for how to make money with it (now that is a social enterprise), Andrew observed that a lot of stores in Chicago had coupons, many of the cinemas had empty sits, many cafeterias food unsold.

He introduced the idea that they could post their coupons on his website "the point" so that people can buy at discount as a group. The idea took off so well that within few months they abandoned the initial idea to focus on the new group coupon business. This went on to become one of the fastest growing companies the world has ever seen.

Why did I go out of my way to tell that story? Because I wanted you to see that the process of ideation never ends. And that you should never underestimate or kill an idea because it doesn't make sense, it might have a close brother that would make all the sense.

Ideas come in trickles, write them down as they come, don't say no one will buy it.

When you finally find an idea you want to commit to, you need to work out a small businesses plan, not a business textbook. Just something to give you an idea of what to expect, and how to go about running the business, how much money you would need and how much you might have to sell and what quantity before you make profit.

A good business plan usually has an introduction which describes the situation before the call for the existence of your business and what the situation will be when your business is successfully implemented.



Then you move on to discuss the business details of where you want to site the business, who will run and manage it, and who your target customers are and how you will reach them, how you communicate your price and how you serve your customers after they purchase.

## **B. Launching your business**

I am an advocate of starting silently, telling people one after the other, however, a lot of people make a mistake of thinking the launching event is the real deal, they spend a lot of money and resources planning and inviting people, that is a mistake, the real deal happens days before the event. Launching a product or business has two parts, the process and the event. As you would expect, the process is more important than the event. The process starts from the day you conceive the idea until the day of the event, whereas the event is just to display the whole process in day.

Let me say it like this, the launching is a celebration of the process. The process is the real deal.

If you want a massively successful launch, you want people to line up at stores asking for your new release, you want people to visit your website in throngs on its first opening, you want to make massive sales from day one. Then use your process to create it.

How do you create a massive launch?

### **1. Initiate talks about it**

Don't wait until your product is ready before you start talking about it. Before launch, start to talk around it, create conversations and discussions about the needs that the product will address, let people see your passion about the problem you're trying to solve. Lead the discussion about it. You must become the thought leader of that niche before you launch a product on it.

People will buy the solution because they already bought into you.

Let me rephrase it, people will not buy your products if they are not your followers on the subject of discussion.



You need people to start talking about your product before it exists, create an image of it for people to relate with.

**2. Let your target market help you create it and test it**

Before you launch the product, invite people to come and experience it, to come help you test it out. Talk to a lot of people, the more people feel and see it before launch, the more they will want it.

If you can't give them to try, let them see a demonstration of how it works in video.

**3. Use influencers and create hype**

When inviting people to test out your product or services, target influencers. People who have a lot of followers and whose voice commands respect. Let them test out the products and give you feedbacks, then ask them to talk about it, not necessarily telling people to buy, but let them tell people about your passion and efforts and the potentials of the products.

You will be surprised how much people still follow their leaders.

**4.** Do everything else people do when launching a product. Fix a date, invite people, get venue if it's a physical product, even if its online, you should still gather people together physically to launch it.

**5. Ask for pre-order.**

Ask people to pay before the products are released. It does a lot of good, first, it gives you the money to produce it, then it creates an impression that a lot of people want the product. And I tell you, people buy what a lot of people are already buying.

You can give incentives to make people buy before the launch, then present the products to them at launch in the presence of everyone.

**6. Create incentives for the first set of customers**

As much as you're giving incentives for pre-order, make sure you give incentives for people to buy on the launch day.



You need a lot of people buying and talking about the product on the launch day. So that many more people will come for it after. You don't want a product that you have to beg people to buy.

Create an impression that many people are in love with the product, and people will throng to get one for themselves.

### **C. Marketing your business**

Marketing is the way you position your product in the mind of the potential customers, so that whenever they think about that need, you are the first point of call.

You want to own your customers, such that they feel like partners in your business, to a point that they will take your business personal.

First thing is identifying your target audience. For whom do you want to create the products?

This will help you to properly define your products and services and make it stand out among all the other people offering similar products.

Once you've identified your target, you want to find out how they get information, who feeds them? Where do they search when they need to meet the needs that your products serve? This allows you to know where to meet them and where to put information for them to find it. You don't want to be speaking on twitter when your target is looking for information on Facebook.

Then you want to know the dream or the desired end of the users or potential customers, no one makes hair just to make it, people make hair to look attractive. People do things because they are being driven by needs and desires, you want to appeal to that desire and need in your message to them so that the same desire will drive them to you. Once you find out about this you want to make them an offer, don't merely tell people about what you can do for them, ask them to come take it and explain what they will get if they patronize you.

I've written a short book on marketing called Become a customer magnet. You can get a copy on my website or mail me at [meetdoctorgreen@gmail.com](mailto:meetdoctorgreen@gmail.com)



#### **D. Negotiation to get whatever you want**

When I started business, one of my weakest points in my skills was negotiating, I suddenly discovered I was having a lot of discussions where the results could mean success or failure, I had to quickly work on myself and find a game plan, but I couldn't build one. Thank God I read a book called "You can negotiate anything" by Herb Cohen. I had to read and practice over time to come up with a game plan. To execute everything discussed in this book, you would need to negotiate for a lot of things and with a lot of people and to succeed at this you need a negotiation game plan. I suggest you read a book on negotiation but let me give you a game plan you can start using tomorrow morning.

- Obtain information

Have you ever bought a product and get home only to discover you bought it at twice the price? Few things hurts and embarrass you more than getting home to know you've been scammed. The only reason that can happen to you is that you didn't have information.

The more information you have, the better.

Gather as much information about the other party as possible. In fact, the whole negotiation should be an information gathering process.

Don't go in to a meeting without first knowing the people to meet there.

Gather information about their needs, problems, hopes and dreams, family, origin, achievements, setbacks, defeats, everything. You want to know their financial status, their marriage and family, gather as much information, as deep as you can throughout the process. The more you know the more power you have, the more you can create options.

- Build trust

Negotiation like everything else has two phases, the process and the event. Use the process to build trust. Trust is the fastest highway in life, get people to see you as a real human being not a mere business interest.

Meet people physically as much as you can, discuss with them on anything that has mutual interest, show them a portion of your private life, connect with people on the basis of origin, nationality, age group, gender, parental type, anything human and personal. Meet his needs.

- Obtain commitment

You don't want to start negotiating with a person until he is convinced that you're for him, your first goal is to ensure this.

Let them see clearly how your mission will benefit them, and meet their needs (needs you uncovered from the information you gathered). Make it a win-win deal.

Do everything you can to get them committed to making that mission happen.

I needed to make entrepreneurship in Ekiti easier by providing transport on demand to young business men so that when I approach a government official, I first want him to say it clearly that he wants me to work with him to make starting businesses in Ekiti easier before I tell him my demands. A man will give you more readily when he knows he is ultimately giving to an end he wants to achieve, than just giving you because it's you.

- Make your demands

Once you have got the partners on your mission, you can now make your demands. Present your demand as offers, construct them to meet the need (immediate, relevant and important) of the person you're dealing with.

A person may sell raw materials to you cheaper if you are willing to pay immediately. Another would be willing to allow you defer payments for a long time if he wants more gain and has no cash problems. It's better when you give people options.

- Get his help

This is the last point, ask for your partner's help. Once you've made your offers, keep building up on it with your mouth, because I have observed that the person who talks the most usually wins the negotiation, because he is the one on the offensive.

Keep adding piles of reasons, preferably emotional reasons, why your offer is good for him, keep adding more ways you can reward him for granting your offers. And don't be in a hurry.

If you follow this plan and learn more about negotiation you will have a big headstart in life.

There are a lot more on the basics that I won't include here because I want to keep the book short.



## **Academics for Student Entrepreneurs**

### **A. How to excel academically in spite of huge demands like starting a business**

One of the questions I have been asked most frequently is how I manage to maintain good academic performance while doing business and other things. I sometimes wonder too, and sincerely, I must acknowledge that my performance has reduced, but I still do well.

However, I know a lady who is also a medical student but has far heavier loads of responsibilities, but she has managed to do extremely well in school and I will use her life as the guidepost for many people who claim to be failing in school because of responsibility.

I'll call her Lydia to conceal her real name. As at the time of admission she was not only married but she had two infants. Her passion to further her education pushed her to leave everything behind in Lagos and come to Ekiti to study medicine. She was not ready for what she met, first it was the morning lectures. How do you cater for kids, dress them and feed them, then take them to school and still arrive in class before young fellows who had no other job except to brush their teeth in the morning?

Lydia was not like a lot of students, because she couldn't read in the evening nor was she a talented night reader, not after she had to wash her children's uniforms, cook and manage their troubles in the evening, while she had her parents and husband too. So how did Lydia manage all these businesses without dropping an inch from the top position in class? The worst happened when few days to one of our major exams she lost her husband, Lydia was devastated. Yet she wrote the exams and still did better than most people. What was her secret?

Lydia had a strategy! A ridiculously simple one. That same strategy can save you from dropping out, and place you at the top of your class if you apply it faithfully.

Lydia's strategy is what I call examination-centred learning. Lydia ensures that she listens carefully in class, based on the belief that lecturers set questions on what they love. Lydia listens well, but pays special attention to anything the lecturer emphasizes in class, she jots everything down but highlights those points, then at any free time she has, instead of playing around and gisting, she would quickly go over her notes.





Lydia would somehow find a way to go through her notes within 1-2 days.

When it's exam time, she does what everyone else did, but unlike most other people, she has a slight edge, she may not know everything but she knows more about what the lecturers love, and what the lecturers love, they love to ask.

Yes, she works extra hard, she hardly misses a class, maybe arrive late a few times, she never delays on assignments. Now I must confess, I hardly did mine, and like most other students I copied. Lydia would have her assignments ready before the morning of submission. She was really a hard fighter and she is winning. I'm sure she will continue to win in life.

One other secret Lydia had were her friends. Lydia had a circle of friends who were loyal, and were committed to her, they understood her struggles and took it as their own, many times they kept the kids for her, other times they just forced her to stay with them, they would cook for her and the kids, they would remove as many road blocks as they could from her success and when she lost her husband, they just became a solid wall that wouldn't let her fall. You would be surprised they had their own academic challenges, in fact some of them failed, but Lydia was their star, everything else can be sacrificed for her, and eventually they somehow found a way for all to win.

I respect Lydia not just for her doggedness but because of her fighting spirit, you can borrow her strategy, but even if you feel it's not going to work for you, just remember you have no excuse, if Lydia could win, and lead her class, you can too, and if you decide not to lead the class, make sure you don't lag behind the class.

## **B. On dropping out**

It is true, school is a scam, but not for all. The people who say school is a scam are in two groups, those who graduated but have been unemployed or dissatisfied about their lot in life after graduating and those planning to drop out for whatever reasons. To the first group we will meet somewhere else, some other time. But to you an undergraduate thinking of dropping out. Sit down. Let's talk.

"School is a scam." Yes, I agree! But before you drop out let me remind you of something! If your dad is a professor, you won't be saying school is a scam.



If you don't want to forge certificates when God finally answers your mom's prayers, you shouldn't drop out.

Yes, you are failing, you have failed a lot of courses, your *carry over* is now like a stream, you have tried your best and it looks like you just have to give up your business or drop out.

First let me say this, if you have to choose between your academics and business, it's school first, except if your business is now earning more than 50 million naira per annum. But before we go further, let me drop a few words about dropping out.

Some people will tell you that Bill gates dropped out, that Mark Zuckerberg dropped out, that Niyi Adesanya dropped out! That you too could drop out! Let me tell you the truth, merely having an American passport, can open more doors for you than having a Masters degree in Nigeria. Gaining admission into Harvard, even in America, is so respected that it might be enough a headstart for success.

Let me also help you with one other concept, do you know why their success story is so celebrated? It's because people like them don't usually succeed, it means that 90% of people who did what they did, ended up failures in life. It means the odds of success are vastly against you in life the moment you drop out of school. And you see odds, its more powerful than you. It's like the power of God in shaping human affairs, once it's against you like this, chances you will succeed in life is 1 out of ten, or less. The few dropouts who succeeded had something else, they got help somehow else to shift the odds in their favour, but you, what have you got?

Now, even people who graduated and have certificates are struggling in Nigeria, what would happen to you if you drop out?

Lastly on dropping out, God spoke with Jeremiah in the bible saying, if you are competing with men and you're wailing, what becomes of you if you start contending with horses? If merely combining business with your academics is too hard for you, how will you fare when you have children and followers, when you have 100 staff under you, and 1 million social media followers, when you have critics and fans? How will you fare when your life reaches adulthood? Please. Just throw away that thought right now and forever, even if you fail a thousand time, still don't drop out.



You are going to finish this!

### **Seven specific steps to start your business in 30 days or less.**

Starting a business may still be a daunting task that scares people even after reading a lot of books. I was going to close this book after everything before this and then I thought about you. I thought you might complete this book and still not start a business because you are afraid, or because you don't just know the next steps, so I am putting this second part not just to guide you but to give you a deadline to work with. If you follow these steps very well, you will launch your business before it's 30 days.

I was concerned you might read this book and just add it to the list of books you've read without taking any actions, or that you might take a few steps, meet discouraging factors, meet resistance and give up. I can imagine it, so I decided to give you a template to work with. Follow these seven steps to become a student entrepreneur in 30 days.

#### **Step 1: Discuss this book with someone**

You might think you already know what I am saying, but you really don't learn until you teach someone else. Find someone else to discuss this book with within the next 2 days.

You could either discuss the whole concept of starting your business as a student taking clues from ideas shared in this book. Or better still, you could find someone else who has read the book, or who you could share the book. Don't worry I won't sue you as long as you don't put your name on the book.

You must have friends that have business orientation or ideas, you can simply invite them to lunch and discuss over lunch, or people who do business in your school environment, just hang around them over a period and take their permission to ask them questions based on the ideas shared in this book.

You could also join the AFREECA centre in your campus and you will find a community that reflects the thoughts of this book.



## **Step 2: Find an idea to copy**

The next step is to find a business you will do and you should complete this step maximum of 5 days after completing step 1.

Don't go about thinking deep and wasting your creativity, you don't need that for now, just go around the street, walk around the four corners of your campus, interact with your friends and colleagues who do online businesses, ask them questions. Tell what you are doing with those you are pretty close with and that you're looking for a business that makes sense that you can do as a student. A number of businesses will grab your attention, and by the end of the day you will have two or three businesses in mind. Just wait there and go to the next step.

Now you've spent 7 days, you have 23 days left to start your business.

## **Step 3: Find a motivator or mentor**

Before you decide which business among the 2 or 3, try to find a mentor or teacher who will put you through in the business, any business where you can't find a good mentor should be thrown out of the window. A good business usually has a lot of good people doing it. This should not take more than 3 days, since you already did a tour and met a lot of people who are doing the business.

I should repeat my warning, don't innovate yet. Look for common businesses. That would assure you to find a good person who can take you through the process and show you the path to take.

Why it's very important to find a mentor is because I am helping you look for the shortest path to success. A mentor will fast track your life 10 times, reduce your cost 10 times by eliminating foolish mistakes, and then he will protect you when the enemies come for your neck.

Hurry and find a mentor now. After finding a mentor for the businesses, choose the one business where it's cheapest for you to start and where your mentor is richest and most willing to teach you. The mentor is the easiest way to know a good business. Now you've used ten days, you have 20 days left.



#### **Step 4: Do a small research**

Now that you have chosen your mentor, it's time for research. You need to find out exactly how the business earns money.

You need to find out why people pay for the business, the way they want it delivered, how many other people offer the same service, and how they organize their businesses.

This might mean that you will act like a customer to all the places where they offer the service, it might mean you ask your friends, it might mean that you just sit down and watch people, whatever you need to do to extract information, please do it. Again, having a mentor will prove very useful here as a mentor will easily provide you with information about himself and his competitors, you can also share some, not all, of the information you gather with him to help his own business too.

This is the most important aspect of the preparation as it should reveal everything you need to know about the business. This is also where you find out what resources you will need for the business.

It helps you to make the decision to commit resources to a business or just look further.

Don't just put money in a business, do your research.

Now you have 15 days left.

#### **Step 5: Start something skeletal**

Based on information from your research and mentor, gather the resources you need for a business and tell your mentor and maybe a very few friends not more than 2 about your intentions.

Fix a start date as early as possible and open the business for the first time, without a promo.

This should take you 5 to 10 days.

After starting the business, you can now tell everyone, your friends, family, lecturers, fans, everyone.



If you told them before starting, they will try to discourage you with unsolicited advice, but now, they will try and see what they can do to help you succeed.

Again I need to say, you must start with the skeletal resources. At this point, don't be elaborate. Just enough is the formula, because you want to give room for innovation and improvement.

Start with those things that are absolutely necessary only, offer the service and nothing more and see how people will respond. If people won't buy it in the skeletal form, they will not buy it when it's decorated.

So fix a date, work on it and once you have been able to get the product, or just enough skills, start. If it's a service business, let people pay you then find a way to return their money to them in the name of customer service or reward for visiting you. Don't do free work.

Its day 25, you're already an entrepreneur.

#### **Step 6: Get feedback and get better**

Now, this should be where you use your creativity and innovation. Interact intensively with any customer that comes your way. The goal of your business in the first year is to learn how to beat everyone else doing the business, so once you get a customer, take them in, tell them you need to learn from them, tell them you're new and you want to learn how to serve them best, then bring them into a brainstorming session with you, let them help you get a rich insight into their lives and their needs.

In my book "Become a customer magnet", I wrote that nobody was born a customer, we are simply people with needs, looking for the best ways to meet them, we are simply people with desires and dreams looking for ways to achieve them.

All your customers will come to you with a dream, your duty is to find it out so that you can sell it to them again and again.

Every customer who enters your business is like an employer looking for who to employ, you must find out the job description they need you to fill, and then make it your duty to beat their expectations on it.



You will also find out other closely related problems that they need to solve, and then help them find people who can solve it best, or add it to your services.

I should warn you here, don't start another business, don't jump out of the business because it's not making you enough money. Don't stop because you're not getting customers, don't quit because you lost money or because you made mistakes. Don't jump out of your process. Everyone who made much money had lost much money, everyone who is doing great has done badly, everyone who succeeds failed. You are writing your story. Sit down there! It's 30 days now.

Congratulations! You're now an innovative student entrepreneur.

### **Step 7: Join AFREECA community**

Go join an AFREECA centre in your school and if your campus doesn't have one, send me a message on [meetdoctorgreen@gmail.com](mailto:meetdoctorgreen@gmail.com) and let's come start one in your campus.

To join AFREECA, you only need to be a genuine student (undergraduate or postgraduate) of a higher institution in Nigeria with passion for entrepreneurship.

Visit our website [www.afreeca.com.ng](http://www.afreeca.com.ng) to register and find out about your campus' meet-up schedule. Membership is not free. But when you become a member of AFREECA you get access to:

1. Free weekly online business class.
2. A community of passionate entrepreneurs who will celebrate and support and buy from you.
3. Discount on all materials in AFREECA.
4. Free access to our Africa exclusive library.
5. Free weekly physical meet-up and consulting.
6. Free consulting services from mentors.
7. Access to funding, scholarships, training and travel opportunities.
8. Yearly entrepreneurs' conference where you can showcase your business for massive publicity.
9. Access to grants and loan from AFREECA.
10. 50% reward for referral and recruitment, and earn good income as an AFREECA entrepreneur.

11. Bailout funds and special incubation if your business or academics is failing.
12. Access to academic scholarship from AFREECA and other partners.
13. Access to research funds for student research.
14. 100% money back guarantee if you hate the program.

Terms and conditions apply.

I am passionate about taking entrepreneurship to the last person in Africa starting with students, you are lucky to be joining the train early. I want to invite you to join the revolution now.





## CONCLUSION

**T**here is a student who will be rich, she will have enough to pay her own school fees, she will be clean and respected by both lecturers and students and she will graduate with good grades and peace of mind, knowing she would never be unemployed. That student is you.

There is a man who has been moving from one feat to another, from one achievement to a bigger one, has a fleet of companies bringing him money, a lot of investments bringing more money, a lot of people working for him and loving him, his family is happy and his kids are glowing, he gives scholarships to many and brings relief to a lot, many entrepreneurs owe their success to him. He is respected on the street and in government, like a quiet celebrity, many are thinking he will join politics, others are speculating his next big move, he started his upward climb by starting a small business on campus. That person is you.

This book is not complete, because your story is not yet in it, I want you to take this book as the call of destiny.

You may not agree with me on many things, feel free to bring it up on any of the social media and tag me. Feel free to share the book with your friends, debate the ideas and bring up your own. However, start your own business and see if the principles I explained works.

Forgive me for using masculine or feminine pronouns, it makes my work clumsy. Just use your pen to correct it or correct it in your mind.

**Your story is being written, and here is your chance to take the pen.**

If your daddy is not Dangote, then you need a headstart to make it in life. Starting a business as a student will give you that headstart in life.

I am telling you it will be difficult, but it is your best option.

Ten years from when you read this book you will look back and see that this one decision, has changed your whole life forever. Don't allow this moment to slip by.

Go take the first step.

