

**6 ONLINE
BUSINESSES
YOU CAN START WITH
LESS THAN N20,000**



DOLAPO HAMZAT

INTRODUCTION

I know you are reading this book to either add to your income source or to create your first income source.

This book will be giving you real practicals about some businesses that have fetched me some money and still fetching me more. Another thing is that, I am not into all the businesses I will be listing here but I have people with real life results that will make you believe.

You don't need to rent a shop before you can carry out all these businesses. You can start from the privacy of your bedroom or even from the comfort of your village, so long you have a valid e-mail address, a bank account and access to the internet.

Without wasting much of your precious time, let's quickly dive into it.

ONE

Information Marketing

This is a business model that all and sundry can venture into and still make enough money without hindering each other.

Information marketing business is the easiest and fastest means of making money on the internet. This is why I am putting it as the number one business model here.

With information marketing business, you do not need to have any prior experience or skill. You do not need to sell your personal belongings in order to get started because, it requires very little start up capital.

In fact I am going to reveal to you how to create your first hot-selling information product without spending up to ₦20,000.

Selling information is a HUGE money maker that is not going to slow down anytime soon.

Why?

The world is going to continue to get complex and people are going to need help with figuring out a lot of things.

And the good part is that schools can't keep up.

What Is Information Product Marketing?

Information marketing involves creating a product, packaging them in the form of an eBook, CD, Video tutorial, Manual, online courses, etc. and selling them online.

Remember, everyone surfing the internet is seeking information on one thing or the other, and if you can just provide a solution to what is giving

them sleepless night, they will be willing and ready to empty their bank accounts just to purchase that information from you.

You can sell your ideas, expertise, hobbies and skills.

The Information You Sell Doesn't Even Have to Be From Your Personal Experience E.G. There are several e-Books with full resell rights and private label rights flying all over the internet, they are available on any topic you can think of.

When you buy a product with full resell rights, it means that the producer or creator legally permits you to resell it as if it's yours and keep 100 percent of whatever profit that you have made. In the same vein, when you buy a product with private label rights, it means that you can remove the original creator of such a product and put your own name as if the product was created by you. Oh yes! you can, it is also legal to do so. Not only that, you will continue to make money from this product for as long as you live, and you can have as many products as you like that you are selling. That is nobody's business.

It may sound too good to be true, but it's true and 100 percent proven. What you don't know costs you money.

Another good thing about selling information (apart from the money) is the good feeling that you get from adding value to people's lives.

This is probably why I can't stop selling information.

It is probably why I am typing this at 4am when others are sleeping.

Despite the fact that selling information is a huge money maker, the truth is that not all types of information will make you money. I have written an Ebook on Email Marketing and I didn't sell a dime.

You need to understand that money plays to demand and supply.

You can't just think up anything, create an information product on it and expect it to sell.

No.

It doesn't work that way.

If you create boring information products, only you and anyone feeling sorry for you will buy a copy.

Whatever information you want to sell has to be about 2 things:

1. It must help people overcome a problem or frustration:

E.g. If you have access to information about how a heartbroken lady can over the heartbreak and get a very loving boyfriend again, a lot of ladies who are heartbroken will buy it especially if the sales presentation for the book is very good.

Maybe I should even do something on this.

2. Or the information must help them move closer or achieve a hot desire that they have:

Atimes, people don't buy because they want to solve a serious problem. They buy because they want to get closer to some strong desire or dream.

E.g. Because of watching too much Kdramas, a lot of ladies now have certain cravings. My sister is a typical example of this, she's now craving Korean Foods.

You can just create an Ebook explaining and giving recipes to Korean Confectioneries.

This is not basically a problem.

But because it is a strong desire, many ladies spend a large chunk of their money on it.

The big areas where most information are sold are;

- Finances, Business, Making Money, Investing.
- Health, Weight Loss, Beauty, Fertility, Sexual issues.
- Dating, Marriage, Relationships, Sex.

Under each of these categories, there are thousands of topics that you can work on and make a lot of money from E.g.

Let's take Relationship for instance.

Under Relationship niche, we have Heartbreak as a Sub-niche and under Heartbreak, we have various topics like

- How to get over a heartbreak
- Ways to avoid heartbreak
- Ways to know you are ready for a new relationship after your last heartbreak, etc.

You can see the list and topics are endless, just pick a major topic and niche it down to a topic that's a pain point to people.

Can one make big money from selling information?

I really don't know your Definition of big money but let me give you some examples. Nosa Nick (Ecom Agba) is one of my mentor in the industry, he made over 1 million Naira in 31 days selling one information product..

Bitcoin Chief (Biggest Crypto trader in Africa) made over 50 million Naira in less than a year selling information products. The list is endless.

So I don't really understand your own definition of big money.

Making money from selling information is mostly about 3 steps:

1. Start by deciding on a topic that people will buy
2. Package or Create the information into a product
3. Create a System to market the information product.

As a newbie, one of the fastest and easiest ways to get started with this business is by creating and selling your information products as an Ebook.

And that is because you can get it started without the need for a lot of capital or resources.

That is actually how I started.

If you want to turn your Knowledge, Talent, Experiences, Passion and Interest into an endless flow of income, **CREATE YOUR DIGITAL PRODUCT** and share your expertise with the world.

TWO

Mini importation

What is Mini importation?

The mini importation business is just an online small scale importation business model where a person with small capital can import goods from China at a low price and sell in the country at a higher price. It involves basically buying and selling.

Mini importation is all about 3 things:

(1) Searching for physical products that solve problems for people or helps them get closer to their desires mostly from China.

(2) Buying the products at the lowest cost possible (using 1688.com, Taobao, AliExpress) importing them to Nigeria

(3) And using a genius marketing method to sell them for a good ROI

Let me explain with an example from a friend.

A lot of people really gets their phone screen smashed everytime and so they are in need of a screen protector.

So, here is what he did.

He went to 1688.Com and he got a product that helps people solve this problem of smashed Screen.

The product is NANO LIQUID SCREEN PROTECTOR. I think he got them so low for like N500 or so. He bought 20 pieces.

After shipping to Nigeria, the average cost price of one eventually goes up to about N600. That brings the total cost price of 20 pieces to approximately N12,000.

Next, he started selling the products via Whatsapp.

He was selling 1 piece for only N2,500 (shipping included). And he sold all the 20 pieces within 1 week.

That means he made 20 X N2,500 from selling the 20 pieces - which is N50,000 (gross profits).

One thing about Mini Importation is that you have to be very careful about the cost you are incurring so you won't run into debt while spending your profit.

Here are the cost he incurred:

Cost of products to Nigeria - N12,000

WhatsApp Ads - N2000

Shipping to customers - N6,000

Total cost incurred - N20,000

When you subtract this amount from the gross profits, it gives you her true profit which is N30,000.

Not bad for a week income.

Right now, a lot of Nigerians are cashing in big on this.

NOTE: You don't have to sell products on health issues, sex or any grey area to make this work.

Products based on grey areas like the ones I mentioned above are usually hard to advertise on big traffic sites like Facebook, Google etc But if you have a way to advertise those products, then go ahead and sell them.

As you can see, this way of selling physical products is different from the Jumia/Konga model where you create a big website, list hundreds of products and hope that customers buy them.

This one is different.

If you are going to run with this business model, make sure you do not run it like a lot of people.

Run it as a proper business.

Start with a huge and profitable audience/market. E.g. Fitness, babies (Moms), Women's fashion, Skin care.

Look for challenges people have in that market.

Find products on Aliexpress, 1688, Taobao that solve those challenges.

In fact, you will even come across many products on these platforms that fix challenges you do not know about.

Buy the products for the lowest cost you can find (You may have to use an agent or other sites for this) E.g. Some products that sell for N\$2 a piece can be gotten from 1688.com for far lesser.

Create a marketing system that allows you to pull in people who are interested in the type of products you are importing. You can advertise using Facebook, Instagram, Youtube, Google, Blogs.

Sell to them repeatedly. If you decide to take this to another level, you might even create a brand name and find companies that can help you create products with your brand name printed on them. But you don't have to start with that because of Capital.

You can start importing with at least N20,000 or even lower.

"However the most important factor is for you to ONLY import products that people really want to buy." Personally, I don't import products until I have advertised it and gotten proof that it is a product that will sell.

That is when I go ahead to buy it.

Most people do it but only a few percent of them make any real money.

Why?

The reason is because they don't know how to market and sell.

Just like the other business models that I have talked about before, knowing how to market and sell is ONE skill that will help you succeed faster with all this information.

If you want to start with this and you prefer that someone coach you through it, then you should contact Kemi, the mini importation Goddess on +2348164633360.

THREE

Affiliate Marketing

I am going to discuss another business model that has been working effectively since Amazon introduced it and keeps getting better as Technology keeps advancing.

Another thing about this business model is that it is perfect for people who do not want the stress of creating products or actually running a business so to say.

That is because all they have to do is sell.

The business model I am talking about is AFFILIATE MARKETING:

Maybe you have heard about it before. Maybe not.

Affiliate marketing is a business model where you sign up as an affiliate with a company and you then promote any of their products. When you make a sale on any product, you get paid a commission.

It is as simple as that.

You don't own any products.

You don't deal with customer support

You don't manage employees

Or do any of those things that takes a business to run

The first time I heard about affiliate marketing was in 2019 and I heard about it from a guy who was always talking about Jumia and Konga Affiliates.

I also went ahead to register then and I started inviting people using my affiliate link, but I didn't make a dime because I didn't understand Sales and Marketing.

There are actually two types of affiliate marketing based on how they operate

ROBUST AFFILIATE NETWORKS:

This is the big one.

To really make a lot of money as an affiliate, you need to have access to several companies that you can promote for and there is no better way to do so than by joining a robust affiliate network.

These affiliate networks are companies like Clickbank, Moreniche, Jvzoo, Expertnaire, etc that have thousands of merchants listed with them. These merchants own various products that you can promote once you are a member of the network.

For instance, if you sign up with Expertnaire, you will have access to at least 50 high converting offers that you can promote.

Most of the robust affiliate networks are international. Some don't allow Nigerians to register

But then, there are others who welcome Nigerians easily.

E.g. Jvzoo, Markethealth, Moreniche, Expertnaire (a Nigeria based company)

INHOUSE AFFILIATE PROGRAMS:

There are many companies with their own in house affiliate programs.

This means the affiliate program is only for their own products.

This is how Amazon's affiliate program operates.

When you check the bottom links of most sites, you will find out that they have affiliate programs that you can sign up with to sell their products

E.g. Konga and Jumia has their own affiliate program (which I started with then), Nairabet has its own affiliate program too where you make money by referring users to Nairabet.

And most of the time, joining affiliate programs are FREE.

Although a few require you to pay To join

However, Joining an affiliate program is NOT the big deal.

There are many affiliate programs that I struggled to join in the past and my account balance is still reading ZERO. What I am saying is...

This business model is called Affiliate MARKETING for a reason Just like the first two business models I shared, the business is in the MARKETING.

You can decide to do affiliate marketing solely or mix it with other business models.

Most affiliates mix it with business model No. 1 (information marketing) because it just flows easily.

All you have to do is sell your information products on the frontend and also recommend your affiliate products to your list of prospects and customers as well.

The main question at this point is...

What are the steps to making money with affiliate marketing?

STEP 1: Sign up as an affiliate with a reputable affiliate platform - This can be an affiliate network or inhouse platform

STEP 2: Start by picking one market (E.g. Skincare) and creating a campaign to sell a product from that market.

STEP 3: Launch your campaign and get traffic

If you really want to succeed big as an affiliate, here are 4 qualities of big time affiliates that I know of.

(1) They know how to recognize good products & offers that they can promote

(2) They know how to get a lot of traffic

(3) They know how to create marketing systems that convert the traffic to sales

(4) And they know how to track their results so that they know where their sales are coming from

Affiliate marketing is a HUGE industry that is valued at \$50B. It is the reason why so many 18 - 21 year olds are able to buy cars like Ferrari and travel around the world.

Because they don't have to create any product, import any product etc - All they do is market.

And you can start doing so by going to www.ExpertNaire.com. The affiliate platform is not free anyway. I strongly recommend this platform for you.

FOUR

Freelancing

Freelancing is another business model that you can start with a very small capital, sometimes you don't need a dime to start freelancing. The freelancing I will be talking about is of two types. But before then, I know you are asking what is Freelancing?

Freelancing is a self-employed job where you offer services, often provide services for multiple clients at one time. Freelancers usually make money on a per-task basis, charging hourly or daily rates for their work. Freelance work is usually for a short-term.

Freelancers typically set their own schedules, run their own businesses, and have a flexible lifestyle.

Freelancing is the definition of freedom, flexibility, and independence. But at the same time freelancing isn't for everyone. To be a successful freelancer, you need to be organized, self motivated, able to meet deadlines, and willing to push your comfort zone. Freelancing doesn't come with the traditional perks and benefits of regular employment and it most certainly has its own unique challenges.

The rapid growth of the freelance economy has been made possible by the advance of technology. The smartphones, laptops, and Internet connections we have at our disposal make freelancing possible.

Combine that with the expansion of the shared economy, or gig economy, and freelancing becomes relatively accessible to everyone.

The problem or Con with Freelancing is that you must have a skill. It's a must have so you can get Jobs. For people who don't have any skill, the next business model is for you.

The skills/niches includes but not limited to;

Writing

Blogging

Social media management

Photography

Digital Marketing

Graphic Design

Website Design

Video Editor or Creator

Website Development.

How then can you get Jobs as a Freelancer?

This is of two ways which I will be revealing to you now.

- The first one is applying for Jobs on Freelancing Platforms

Freelancing platforms are platforms that connect someone that wants to get his/her job done with the person that can get the job done. Let me explain further, I will assume you are a Graphics Designer. You will go to any Freelancing Platform and apply as a Graphic designer, submit your portfolio and make necessary registration.

I will also assume I need a Logo Design and I will also go to the Freelancing Platform to apply as a hirer i.e I want to hire a Graphic designer to design my logo for me. You as a Graphic Designer will see it on your news Feed and apply to do the work for me. If I am satisfied with your portfolio, I will choose you and you design for me and I pay you.

Very cool right?

Examples of Freelancing Platform are;

www.Upwork.com

www.Freelancer.com

www.Fiverr.com

They are all free to register and very easy to get except

www.Upwork.com that is very strict with their screening. You can send me a message concerning Upwork.

- The second way to get Jobs as a Freelancer involves a bit of stress. I will do my best to break it down here, just stay with me.

This business model is called **Google Search Freelancing** (I just gave it that name though, you can't find the name anywhere chuckles) I will be using You as an example to aid easy understanding.

You are a Website Designer and you don't have clients to work for, so you go to www.Google.com to search for the keyword "**Small business Ideas in your region(I will pick Lagos because I assume you stay in Lagos)**". You will check for business ideas that are hot and pick one or two business ideas. Let's assume you pick Food Delivery business idea and also Dry cleaning business Idea. Those are the hot ideas as at the time I am writing this book.

You will now type this keyword "**Food delivery service in Lagos**" into your Google search bar, it will bring new businesses for you and you will start observing the ones without website (using google my business) or the ones with website that has some errors or fault you can correct, you will note them down. They will definitely put a number for you to contact them and that's the number you will also write down.

You will contact them with this number and pitch your idea to them as a website designer. You tell them what you do and how your service or skill can help their business grow. Make an irresistible offer (this can be

achieved by getting a good foundation in sales and that's exactly what my Sales book will teach you) to them and boom,you just get yourself a client that will be paying you monthly in as much as you are helping him. I don't like playing with numbers but you can earn over 200k monthly with this business model.

You can repeat this process for different businesses and you will surely get your clients. I can see you beaming with smiles,go forth and make money with your skills.

Is freelancing right for you?

That's for you to decide. Try it for yourself and see if you want to pursue the freelancing lifestyle.

For people without skills,let's move to the next business model

FIVE

Drop servicing

This business model is underrated and it's very lucrative. I will be breaking it down into pieces for you, just stay with me.

What is Drop servicing?

Drop servicing is a business model where you sell services. However, you are not the one who will do the service. You have to find people who will do it for you. Your job is to market these services, and earn a profit from the orders.

Let me use YOU as an example again.

You go in search of people with a particular skill (best to stay in a niche) maybe Website Design. You get 2 to 3 people that are very good in the service (intermediate level of expertise at the minimum). You agree price with them, let's say you agree N20,000 per website. You will now go through the process I outlined for the Freelancing business model (read the freelancing business model). If you get a job for (minimum of N40,000), instead of executing it yourself, you will give it to one of your service providers and you give him/her his N20,000 fee. You also pocket N20,000 as your profit and he delivers the job to you which you will in turn deliver it to the Owner. Win-Win for everybody. I talked about all you need in the Freelancing business model, read it up.

Let's move to the last business Model I have here.

SIX

Local Dropshipping

Dropshipping is a stressless version of Mini Importation and has more advantage than mini Importation.

What's Local Dropshipping?

Local Dropshipping is when a vendor(YOU) fulfills orders from a third party(Supplier from AliExpress) and has them ship directly to the customer(in Nigeria). The vendor usually pays for the item at a discount by working directly with a manufacturer or wholesaler; their profit comes from the difference in the initial item cost and whatever price they sell it at. That Vendor is YOU.

Let me explain this in a simple and more Understandable term using YOU as an example.

After your market research(*not teaching you that here*),you get to realize ladies want DINNER DRESS.

You head over to Aliexpress and search for the Dinner dress. You will get a lot of supplier but you will filter them to just one Supplier and tell your supplier you are a dropshipper and so none of their promotional material should be in the delivery bag. You get the videos and pictures of the Dinner dress.

Let's assume the supplier is selling the Dinner Dress for just \$30. You go to Facebook and advertise the Dinner Dress by putting up \$70 as the price. You advertise using the pictures and Videos of the Dinner dress you got from the supplier store on Aliexpress. Your target audience will be people in a better state here in Nigeria(lagos,Abuja,PortHarcourt) since it's local dropshipping.

You wait for orders if you do your Facebook advertisement right. After getting an order, you will go to AliExpress and order for the Dinner Dress from your supplier store and input the customer address and contact details on it, the supplier will take care of the shipping and delivery to your client here in Nigeria. You pocket \$50 as your profit on just one order.

One problem with the Local Dropshipping is the Delivery Time. You as a Dropshipper will have doubts whether people can wait for 20-35 days. But the funniest thing is that Customers don't care in as much as you are truthful to them concerning the delivery date. Let them know it will take specific number of days and you guys will be fine.

So the main difference between **Local Dropshipping and Mini Importation is that;**

You must have a capital base to purchase goods in Mini importation, you will be the one in charge of deliveries and charges. **While**

You don't need a capital base apart from your advertisement Money in Local Dropshipping, you are not the one in charge of deliveries because it's done by your supplier.

So it's your choice to choose between Mini Importation and Local Dropshipping.

CONCLUSION:

I have now provided you with 6 known businesses that can put a lot of money in your pocket this year if you act on them. All you have to do is get started with at least one of them.

Of course, this series is not a full training on all these businesses.

The idea is for you to choose the one that you can run with, get more information about it and get started.

You can do this.

There are many young guys under 25 who are making a lot of money with these business models.

And some of them are even undergraduates.

You can do this.

One thing you ought to have noticed from Business model No. 1 to Number 6 is the importance of knowing how to market.

Knowing how to market and sell is the key to making the businesses work.

I hope you will be able to take action on these lucrative business Models.

Don't just read it, Take action immediately.

You can contact me on WhatsApp using +2348055960092 or send me an email Message to my [email address](#)