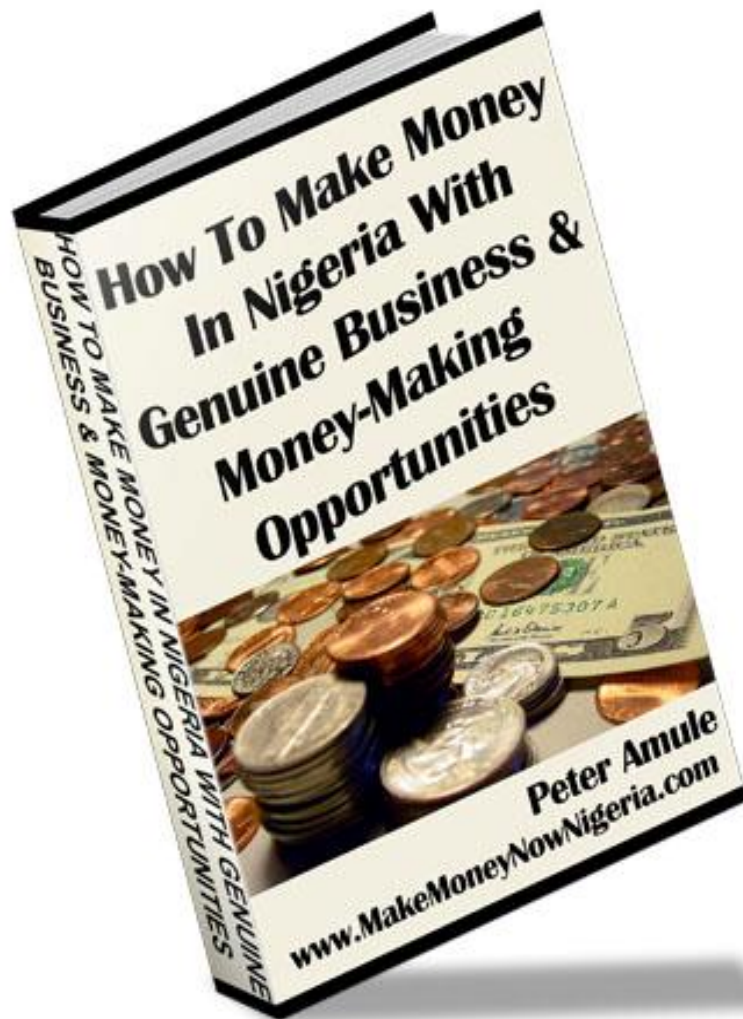


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# HOW TO MAKE MONEY IN NIGERIA WITH GENUINE BUSINESS AND MONEY-MAKING OPPORTUNITIES

BY

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### INTRODUCTION

Nigeria is a country flowing with milk and honey with a lot of opportunities that can be exploited to our advantage despite the economic and political problems facing the country. We only need to look around us and identify these opportunities and exploit them but most of us fail to see them even when they are right under our nose. It is an open secret today that white-collar jobs are no longer available and thousands of youths still continue roaming the street looking for jobs that are not there. Our universities and Polytechnics produce thousands of graduates every year but no job for them. The only way out of this problem is self-employment.

By being self-employed you can work online or off. Being self-employed also means working for yourself. You determine your destiny and secure your future. You can not be rich working for someone else. Even if you are gainfully employed there is need for you to generate extra income and prepare for the raining days.

This book is divided into two parts. In part 1 I will talk about offline business opportunities; these are physical genuine businesses that you can do and make huge money doing them. You can start these businesses with little or no capital once you have the necessary information. The second part of this book focuses on online business opportunities. Online businesses are the businesses you do on the internet. Internet business is not a get-rich-quick business, that is where most people get it wrong, they think you just jump on the net and the next day you start making millions. If you are looking for instant riches without doing anything then internet is not the place for you. There is not much difference between internet and offline business; the only difference being that one is done online, the other is done offline. One major advantage of online business is global reach,

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your business is known globally and you transact business 24 hours a day all round the clock.

One thing you should guard against in business is instant gratification. Treat your business like business and give it time to work. Don't expect instant wealth overnight and don't be discouraged when things don't work the first time. Persevere and it shall be well.

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## **PART 1: OFFLINE BUSINESS OPPORTUNITIES**

### **CUSTARD PRODUCTION**

Custard is a delicious, nutritious food eaten and enjoyed by everyone. It is in a powdery form in the raw state and eaten liquid like pap. Many people prefer custard to pap because of its taste and flavour. Because custard has long shelf life it stays for a long time without getting spoilt. It is cheap, affordable, easy to prepare and this has made it the darling of all. It is eaten by both the rich and the poor; the market for it is enormous and the demand is huge. The crave for custard due low supply and huge demand has created a serious money-spinner business opportunity for opportunity seekers, investors and entrepreneurs.

The fact that demand greatly exceeds supply makes it a goldmine because of high profit margin and low start-up capital. You don't need any equipment or machinery to produce custard. You don't need huge capital to start; you can start with N20,000. You can start custard production from home so space is not a problem. This is one business where buyers wait for you anxiously with their money - little effort big money. So if you have been looking for a guaranteed way of making money consistently non-stop, then custard production is for you. With the money you will be making from this business, your family members and neighbours will think you are printing money.

### **PAINT PRODUCTION BUSINESS**

Paint production business is a very lucrative business and its profit potential is very high. Going by the number of houses and other structures in the country, it is certain that you can never run out business if you go into paint production. Paint is an essential commodity needed for painting houses, offices etc and the demand is on the increase. There is hardly any house that is not painted these

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days, so the market is there for you what is left for you to do to penetrate and capture the market is to produce good quality paint and market it very well.

Do you know that you can make tons of money producing and selling decorative wall paints? The Nigerian Real Estate Sector is witnessing a boom and a lot of private companies, banks, corporations and other investors are investing a lot of money in the real estate sector. Private individuals are also putting up their own buildings and structures which will need to be painted. People rent houses, shops, offices etc these buildings without a doubt will need to be painted.

There are different types of decorative wall paints. You can start your home-based paint production with as little as N10,000. The raw materials are readily available in the Nigerian market. You don't need any expensive equipment to produce paint; you only need some buckets and your two hands to do the mixing. There is no excuse for you not to go into this business if you are serious.

### **FRUIT JUICE PRODUCTION**

Fruit juice production is one of the most lucrative businesses in this country today. The raw materials which are mainly fruits are available abundantly everywhere in Nigeria. They contain about 85% of water; the remaining percentage is made up of fats, protein, carbohydrate, minerals, vitamins, roughages in varying amount. Fruits are available in different colours like yellow, orange, wine, sunset etc

This is a business you can do with rest of mind and be sure of smiling to the bank every day. You don't need a university degree or even need to have attended secondary school. Anyone can do it. You don't need any special skills to produce fruit juice. All you need is the correct recipe and step by step how to do it. Fruit juice sells like pure water, that is why companies and individual investors are going into this business. You can even package your fruit juice in pure water

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sachets; I have seen fruit juice packaged in sachets like pure water and it's selling like crazy.

This opportunity is for business people, graduates, job seekers, unemployed, underemployed, pensioners, retirees and any other person who has interest in fruit juice production.

### **LAUNDRY AND TOILET SOAP PRODUCTION**

Soap is a daily need for everybody. There is no place in the society be it in the homes, schools, industries, offices etc where the making use of soap is prohibited. There are varieties of soap, laundry soap, toilet soap, liquid soap etc. Survey was carried out about the soaps mentioned above, the result was liquid soap and detergent powders are for the elites and few people patronized it. The remaining majority patronized laundry and toilet soap because it is good for washing. Studies have shown that laundry/toilet soap is in demand and that supply is inadequate.

You can produce soap anywhere so your location is not a barrier. If you want a lift out of unemployment and poverty, then soap making business is for you. You can never be short of buyers; just think of it yourself the quantity of soap consumed by Nigerians.

### **YOGHURT PRODUCTION**

Yoghurt has nutritional value benefits beyond those of milk. People who are moderately lactose intolerant can enjoy yoghurt without ill effects. Yoghurt is nutritional rich in protein calcium vitamin B6 vitamin B12. Yoghurt promotes good healthy gum. Research shows yoghurt strengthens and stabilizes the immune system. Research also shows that women who take four cups of yoghurt per week have less vagina and bladder infections. It nourishes the body and helps indigestive system when serve as a dessert after meal.

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You can start yoghurt production business with N10,000 or less and you can start from your home. No costly state-of-the-earth equipment is required and the raw materials are readily available in the Nigerian market. Yoghurt is enjoyed by everyone - men, women, children, adults so the demand for yoghurt is high and the market is wide.

The money making opportunities in this business are numerous and this is a chance for you to key in and be part of this goldmine. The raw materials are cheap and affordable and within reach.

### SOYMILK PRODUCTION

Soymilk is a nutritious and refreshing drink produced from soybeans which is a leguminous grain. It is creamy and whitish in colour, with a neutral taste. It is a good dairy milk substitute. It is an outstanding source of protein due to its high quality protein content and it is also a rich source of mineral and vitamins. Its oil is rich in easily digestible polyunsaturated fatty acid (oil) with no cholesterol which makes it good for people with heart problems and hypertension. It can keep for 1- 2 years if well preserved. All these make it a good commercial nutritional and medicinal product.

Soybeans, the major raw material is available every where in Nigeria and it's affordable. This is a business opportunity intended for business people, graduates, job seekers, unemployed, underemployed, pensioners, retirees etc. It is easy to start; you can start on a small scale or start as a big investor. You can start small with between N5,000 - N10,000

*Soymilk also has the following importance:*

1. Its beans are cheap to buy and readily available in Nigeria in Oyo, Kwara, Benue, Niger, Kaduna, Bauchi, Sokoto, Plateau, etc.
2. The beans can be readily stored in its dry form without insect damage.

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3. Soymilk contains less sodium than cow milk which makes it better for people with high blood pressure
4. It can be used to treat malnutrition in children and adult through food fortification, etc
5. It can be used as composite milk in producing yoghurt, which will reduce the cost of production.

In Nigeria, though soymilk is commercially appreciated, not many investors are tapping into it Majority of soymilk in the market are imported. This calls for investors to fill the gap.

### **STOVE WICK PRODUCTION**

One essential commodity that millions of Nigerians cannot do without is kerosene. Have you ever witnessed a mammoth crowd, queuing to buy kerosene at filling stations? If you do, then you will understand that so many homes make use of the kerosene stove which is readily available in the market.

Now, with the crowd in mind, do you know you can start making money just producing and selling quality stove wicks? Believe it or not, this is a very simple business with profit to be taken by any smart and business minded person.

The truth is, a good kerosene stove is not determined by its external beauty but the ability of the wick to burn blue when lit with a match stick. The advantages of using a very good wick include: the food being cooked will be ready in real time, the back of the pot will not easily turn black, and applying soap for washing will be made easy.

### **CANDLE PRODUCTION**

The perennial power problem in Nigeria has created income opportunities for those who have what it takes to provide alternative

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power supply of which candle production is one. With candle production, you have over 140 million Nigerians waiting to put money into your hand as long as the products are available and are solving light problems. Candle production business is no doubt a huge market in this country where electricity is in short supply. There is no where candle is not useful as a source of light be it rural areas or urban cities.

You can do this business anywhere in Nigeria and be guaranteed of regular income. You don't need a degree to this business; anyone can do it. You can produce candle right in the backyard of your house so space is not a problem. The profit margin in this business is very high judging by the available huge market. You can never be short of buyers.

One good thing about candle production is that you only need two raw materials which are readily available in the market. The machine and other equipment are locally fabricated and affordable. This is an opportunity for smart investors and opportunity seekers to key into this business.

### **TOILET CLEANER PRODUCTION**

Toilet Cleaner is a chemical mixture for removing dirt and stains on tiles, floor and for cleaning toilet. Its domestic use includes stains and dirt removal from toilet, bathroom and kitchen; it is also used for scrubbing.

Industrially, toilet cleaner is used for removing grease, stains and chemicals on the floor and for washing toilet and tools. Toilet Cleaner production is a profitable business with low start-up capital. You can start with as little as N5,000. Toilet Cleaner is very easy to produce; all the chemicals and raw materials for production are readily available locally and affordable. This business can be done anywhere by anyone. No special skill is required the only thing you need is the

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step by step how to produce toilet cleaner and chemicals needed for the production. Space is not a problem as you can do this business in

**PRODUCTION OF DEODORANT/AIR FRESHENER**

Air fresheners are consumer products that mitigate unpleasant odours in indoor spaces. They are used everywhere - rooms, toilet, offices, shop, cars, eateries, canteens etc. Air fresheners are very affordable and both the poor and the rich use them. The raw materials i.e the chemicals to produce deodorant/air freshener are available locally everywhere and are cheap. No costly equipment are needed to produce deodorant/air freshener; all the equipment you need can be improvised. You can start production with between N5,000 - N10,000.

**CHALK PRODUCTION**

Chalk is one of the fastest moving products in the market and how you can take your own share of chalk production business and profit immensely from the boom is what will be revealed in this e-book. The market for chalk is huge and the demand for chalk is on the increase. Available records show that tonnes of chalk are being used daily in this country. Gone are the days when Nigerians rely heavily on imported chalk. Due to availability of raw materials and ease of production, most of the chalk used in the country are now being produced locally and you too can be part of this lucrative business.

You don't need any special skill to produce chalk; you don't need a university degree or licence; anyone can do this business. The only thing you need is the recipe and the step by step guide on how to produce chalk. You don't need training or seminar, in fact you will be surprise how easy it is to produce chalk. You don't need NEPA/PHCN light to produce chalk; you don't need generator whether there is light or no light it is not your problem.

You can never be short of buyers and customers. Just think of how many consumers around - creches, nursery schools, primary schools,

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secondary schools, tutorial colleges, continuing education centres, private lessons, technical schools, higher institutions.

### **INDUSTRIAL CLEANER PRODUCTION**

Industrial toilet cleaner is used for removing grease, stains and chemicals on the floor and for washing toilet and tools. Industrial Cleaner production is a profitable business with low start-up capital. You can start with as little as N5,000. Industrial Cleaner is very easy to produce; all the chemicals and raw materials for production are readily available locally and affordable. This business can be done anywhere by anyone. No special skill is required the only thing you need is the step by step how to produce industrial cleaner and chemicals needed for the production. Space is not a problem as you can do this business in your backyard. No costly equipment or tools needed.

### **WINE PRODUCTION**

Wine is an alcoholic beverage, typically made of fermented grape juice or juice of other fruits. Wine is a popular and important beverage that accompanies and enhances a wide range of cuisines from the simple and traditional to the most sophisticated and complex. Wine is enjoyed by everyone and the market for it is huge. This is an opportunity for wise and smart investors, businessmen and opportunity seekers to fill the vacuum in wine-producing business as 95% of the wine consumed in this country is imported.

Consumption of wine is statistically associated with a decrease in death in due to cardiovascular events such as heart failure. Red wine contains polyphenols and these are thought to be particularly protective against cardiovascular disease.

### **POLYTHENE SHOPPING BAG PRODUCTION**

If you have been looking for a business you can start with little capital with huge turnover, this is the best business opportunity for you. This

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business I want to introduce you to is packaging. Packaging is the process of wrapping goods. It is a very lucrative business because almost all goods sold in the market are packaged to make it attractive to buyers. The demand for polythene shopping bags is on the increase and you should be part of this boom as a manufacturer or a supplier.

Polythene shopping bags are not only used for packaging goods, they are also used by Banks, Eateries, Supermarkets, Pharmaceutical stores, Fashion houses, Textile stores to mention a few; the profit potential in this business is enormous.

### ICE CREAM PRODUCTION

Ice Cream is a nutritious beverage taken by children and adults alike. It contains nutritive carbohydrate as sugar, fats, protein and minerals etc. Ice cream is enjoyed by both adults and children especially in the cities. It is however, consumed any time but more in the dry seasons. Ice cream is taken by almost everybody due to its sweet taste.

This is one business you can do and make a lot of money within a very short period of time. The start-up capital is minimal and it can be done from home. You can start with less than N10,000 and the raw materials are readily available in the Nigerian market. The raw materials are cheap, the profit margin is high and that makes it a very lucrative business.

If you are unemployed, underemployed or you are a job seeker, pensioner, retiree, opportunity seeker or you are simply looking for what to do to augment your income, then this is what you have been looking for; so don't look any further.

### FOOD ITEMS REPACKAGING

It is painful when I come across graduates who complain they have been jobless for years. Some graduated six years ago some more. More painful is finally broke pensioners and employees struggling to make ends meet. Day in day out people complain of lack of jobs, but

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we only need to look around us and read between the lines. There are thousands of job opportunities around us which we see everyday but they mean nothing to us until the veil behind the gold in them is revealed to us. One of such easy-to-start businesses is repackaging.

What then is repackaging? Repackaging is giving an already existing product a face-lift. Take for example you buy a 25kg bag of garri or salt you now refill the garri or salt into small and affordable printed nylon bags or sachets. The printed nylon or sachet carries your branded name. It's that simple using the locally fabricated repackaging machine and it is 100% legal.

Do you know that big companies in food and beverage industry are now repackaging their major products into sachets? This is to let you know that there is a huge income opportunity in the business. Cadbury, Friesland, Nestle, PZ etc all have products in small packs in the market. And don't be afraid of these big names you are not going to compete with them. The market is so large and everyone is a player.

It is your turn to take part in this business making quick cash. Even Mallams and local women who repackage under unhygienic conditions using spoons, cups, bowl and ordinary nylons make quick money selling nylon-packed garri, rice, salt, sugar, milk, detergent and the like. This opportunity is for all those who want to sack their boss and be on their own.

The repackaging business is one with very quick turnover. This is because the items are repackaged into easy-to-sell sizes. The roadside Mallams running their small kiosk can confirm this. They sell very easily and fast too. Your business is only to buy in bags and repackage. You can repackage rice, beans, garri, sugar, salt, milk, ground pepper, palm oil, groundnut oil etc. The start-up capital for this business is minimal.

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### **BUYING LAPTOPS FROM USA**

If you have been looking for how to buy cheap and durable laptops from the United States, then look no further. I know many Nigerians are facing this problem and after much research I was able to find a solution to this problem and you can now buy laptops from US with ease. Besides buying laptops for your own personal use, this is a business opportunity as you can become an importer of laptops. These laptops are factory-refurbished and are almost new. They also come with bags and accessories.

You can start bringing in laptops from US like those guys at Computer Village. You will be able to buy any laptop of your choice from US and get it delivered to your doorstep here in Nigeria.

There is no minimum or maximum purchase. You can buy one or more. In fact, if you can buy 50 laptops then you can become their agent in Nigeria and distribute laptops for them. The demand for laptops is on the increase and will continue to grow. So don't be left out.

### **RECHARGE CARD PRINTING**

Recharge card printing is one of the most profitable businesses in Nigeria today. Before this business used to be for the big boys alone, I mean people who can afford startup capital of up to N5 Million or more. You can now start this business from the comfort of your room with as little as N10,000. The subscriber base of GSM users in Nigeria is now close to 45 Million put together and it is on the increase which means more market and more money for you.

You can do this business anywhere in Nigeria, whether you live in Calabar, Kaduna, Ibadan or Port Harcourt. Even if you live in the village it does not matter because GSM network is everywhere now

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and people must buy credit and recharge their phones. The importance of communication can not be over emphasized.

If you live in a community of N500,000 people, with effective marketing you can make over N200,000 monthly. Just look around you and see how many call centres are there. Almost every Nigerian now has mobile phone, some more than one. So the market is there and will always be there and couple with the fact that more GSM companies and other phone companies are coming into the market.

**MAKING 10% COMMISSION FROM CALLS MADE BY GSM  
SUBSCRIBERS**

You can earn 10 percent commission from calls made by GSM subscribers. You can make this 10 percent profit which runs into millions with no start up capital. Like I said earlier this business runs into millions but you can start with small profit say N50,000 – N200,000 monthly you can later increase your profit. Most people think this business is not real but it is real.

This is how the business works. You will get a credit of between N50,000 – N10 Million upfront without paying for it. This credit will be given to you without paying a dime. At the end of the month you get 10 percent commission from the calls made by the subscribers who used the credit. Assuming the subscribers consumed N4 Million worth of credit you get 10 percent which is N400,000 for that month. What an easy way to make money.

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**PART 2: ONLINE BUSINESS OPPORTUNITIES**

**ARTICLE WRITING**

You can turn your writing skills to cash and make huge income doing so. A lot of people don't know that they can make a living writing articles online. People shy away from article writing because they feel they can't write or they don't know how to write. Well, you don't have to know how to write, the work is already done for you, you don't need to come up with unique content from the top of your head, you just need to look for what is already out there and improve on it. Every topic has been covered by someone so you can use their ideas and learn from their work to write your own. I believe you can write an article of 1000 words within few minutes if you have the right content in front of you.

**PROFESSIONAL HACKING**

There are usually negative connotations associated with hacking - and rightly so. Hacking is fun and the knowledge may not be used for committing crime. In fact you can work for companies as a professional hacker and make a fortune doing so. You can earn as much as \$250 per hour helping companies protect their network and intranets against hackers' attacks. Only a hacker can protect a site from other hackers.

**WORKING WITH CLICKBANK & PAYDOTCOM**

Clickbank is a platform where businesses, companies and individuals sell their digital product online. You can make money in two ways on Clickbank either as an entrepreneur who has something to sell or as an affiliate who helps businesses, companies and individual market their products and services and in turn you are paid commission for each product or service you help them sell.

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### ECOVER DESIGN

The word 'Ecover' stands for electronic cover and means e-book cover. Ecover of a book has no relationship with the book whatsoever. It is a virtual cover, a virtual packaging for digital product. The demand for good, quality ecovers is very high and it's on the increase. Thousands of ebooks are written everyday and ecovers are needed to market them. Good ecovers are known to increase sales by 300%. Internet marketers are in need of good, quality ecovers and you as an ecover designer can make a fortune by designing ecovers for them.

Ecovers are available in different forms. We have CD cover, Box cover, DVD cover, CD jewel case, Spiral cover, Hardback, Paperback etc. The choice of ecover depends on the product. Take a look at these websites

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[www.newbiecashmachine.com](http://www.newbiecashmachine.com), [www.projectquickcash.com](http://www.projectquickcash.com),  
[www.killercovers.com](http://www.killercovers.com) observe how nice looking the ecovers are. The

ecovers you saw on these websites go for as high as \$100 each and it takes only 20 minutes to design a nice cover. You can master the skill in just 3 days or less, you don't need rocket science to design an ecover, anyone can do it.

### SELLING PICTURES ONLINE

Do you love taking pictures? If your answer is yes then you are on your way to making cool big money doing what you love. Even if you don't love taking pictures but you can lay your hand on a digital camera and take snaps, then you are on your way to becoming a millionaire with this carefully guarded secrets. If you are looking for ways to make clean money legally on the internet, then I can assure you that you have struck a goldmine.

This business is so simple that anyone can do it, even a kid. You don't need to be an expert photographer. Even if you have never taken

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pictures with a camera before it does not matter. All you need is a digital camera and you are good to go. You can rake in steady \$1000 or more monthly. You know, taking photos is fun. You just walk into any place and you see some interesting scenes, you take a shot and upload it to some sites and in few days you have made some money from your pictures.

### **RESALE RIGHTS AND PRIVATE LABEL RIGHTS**

PLR stands for Private Label Rights and it gives you the rights to change or modify a product in any way, put your name on it as the author. The product could be an e-book, software, an article or an audio product. Many people find it difficult to create their own products because they are too busy. With Resale Rights and Private Label Rights, you don't have to spend time, effort and money researching on the topic, and creating the product. Thus, you only have to set up your internet business using the Resale materials provided by the product's author and market your internet business.

### **HIGH YIELD INVESTMENT PROGRAMS (HYIP)**

One quick way of making money online is through HYIP. HYIP is a high-risk way of making money. The interest rates are extremely high compared to other kinds of investments. The interest paid could be as high as 250% per month. The higher the interest rate the higher the risks. Most HYIPs use e-currencies that enable people to quickly invest their money online. The most commonly used e-currency for HYIP is Liberty Reserve. A lot of HYIP pays your returns into their own accounts, you can get the money after some days or when the money is up to a certain amount, this method is widespread and ok but it needs to be tested before you invest a lot of money.

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When you begin investing, you may find yourself wondering where to begin. The first thing to do with online investing or HYIP is to start small. Don't put your entire life savings into an online investment. Start with a smaller amount which you can increase when you become more confident with the system.

Given the fact that the HYIP industry is a very risky one, most people are very hesitant when it comes to investing in HYIPs – which is legitimate.

Although there are unserious players in all markets, the HYIP arena seem to have more of them than many other industries. The reason for this is the big amount of money involved and the fact that it's pretty easy to steal money on the net.

Taking both the negative and positive aspects of High Yield Investments into consideration, the conclusion is; if done right, High Yield Investments can be extremely lucrative.

### [AFFILIATE MARKETING](#)

Affiliate marketing is a simple concept. You promote products of companies, organizations, merchants and individuals in exchange for a commission, which is a percentage of the products' price. Affiliate marketing is simple; sell something to someone and get paid commission. You may ask how do I sell the product and get paid? You simply send people to someone else's website; you are paid when they buy something or sign up for something.

Joining an affiliate program is completely free and easy to do. You simply fill out a form just like when opening an email address and in minutes you are done. When you sign up for an affiliate program, you are provided with "an affiliate link". This link is unique to you and all visitors/buyers referred through the link are tracked and credited to you. You can use the link on your website, in your e-mails, in forums,

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on articles, in social networking, on blogs, in Google Adwords (PPC) etc. when the link is clicked, it will take the visitor to the merchant's website and when a purchase is made you receive a commission.

Affiliate marketing is a quick way of making money online as you don't need to create your own product or service. You can even combine it with Pay-Per-Lead programs. In Pay-Per-Lead programs, the persons you refer to a website do not need to buy anything. If they download software, fill out a form or request for a free report, you get paid.

### ONLINE SURVEY

A survey is a questionnaire given out by survey companies for your opinions in return for money. You are paid for your opinions and time when you complete a survey. A survey is a process of accessing clients and getting useful information. Companies are always looking for ways of increasing sales and profits and through surveys they can get vital information from clients and consumers which can assist them in achieving their targets.

Surveys are focused on sport, automobile, sex, career, consumer goods, salary, health etc. How much you make in taking surveys depends on the number, type and duration of the survey you get. The number of surveys you get depends on your location. People in advance countries like US, Canada and Europe normally get more surveys than the rest of the world while some surveys are only for US and Canadian citizens. Surveys take 10 to 30 minutes to complete. You receive between \$1 to \$50 or more for participating in surveys. Some companies give gift certificates or enter you into sweepstakes for cash or prizes while some award points which can later be redeemed for cash or gifts.

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Some sites pay by check and will send it to you directly. You might want to own a PayPal account for the purpose of receiving payments as it helps greatly. Another thing you might need is a US virtual address and a US telephone number for some sites that accept only American and Canadian citizens. If you wish to join these US and Canadian citizens only sites, you will need to visit the sites through anonymizers to change your IP.

Never pay to take a survey. If you are asked to pay to register to take surveys, don't bother. The aim of taking surveys is to make money from it not to incur expenses. It is difficult to say how much you can make from surveys, the tricks with surveys is to join as many surveys as possible. You might need to open a separate email for your surveys and check it regularly because surveys have time limit. You will be notified by email of ongoing surveys. The mail will contain a link that will take you to the survey page when clicked.

### ONLINE PAYMENT SERVICE

Online payment service is a lucrative business if done in a right way. Your duty as an online payment service provider is to provide payment solutions to thousands of Nigerians who want to make payment for one thing or the other online. The payment solutions you will provide in this regard are Visa Cards and liberty reserve. One good thing about this business is that your clients keep coming to you each time they need to make payment online and you keep making unending profit. The only thing you need to succeed in this business is credibility; sky will be your limit if you are honest in your dealings.

### INFORMATION MARKETING

Information marketing is the process of packaging valuable information about what you know and offering it for sale. It must be what people need and are willing to pay for. Your information

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product must solve a problem or show people how to do something. Identify people's problems and needs and provide solutions to them. Compile a list of what you know how to do, your hobbies, your skills, things you are passionate about, your past experiences; and write about them. You can also research a topic and write about it. You can focus on the local market and sell your info products to only Nigerians you can as well target international market or you can combine the two.

There are many advantages of going into information marketing business:

- Information marketing is a lucrative business
- It is a lazy man's way of making money
- It is a money-spinner
- Anyone can do the business
- There is hardly any cost involved in creating an information product
- The profit margin is very high
- Information products are easily downloadable and accessible to buyers
- You only create your information product once and you can sell it countless times
- It is an invisible paymaster; it pays you 24/7 even when you are sleeping
- You can do it without quitting your present job or stopping what you are doing presently
- You can do this business anywhere
- You don't need an office, a license/permit, or a university degree to do it

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- It doesn't take much of your time you can be doing it without people knowing that you are doing it.

### GSM SHORT CODES

GSM Short Codes are unique phone numbers assigned by value added service (VAS) service providers to interested entrepreneurs for the purpose of offering value added service (VAS) to millions of GSM subscribers across the country. Certain amount of money is deducted from the phone credit of the GSM subscribers that respond to it by text message. The money deducted is shared, according to the approved sharing formula between the VAS provider, GSM operators and the entrepreneur that operates the short code service. You are paid every 90 or 120 days depending on the GSM operator and the volume of text messages or calls received from your short code. You could make between N1million – N10 million depending on the volume of text or calls and you make this money over and over again.

There are close to N60 million GSM subscribers in Nigeria and the number continue rising by the day. This business is a goldmine as long as you know what to do. All you need to do is to set up your short codes, promote it and get GSM subscribers to send texts to your short codes and smile to the bank every 90 or 120 days.

### BLOGGING

What is a blog? Simply put a blog or weblog is a journal that is frequently updated and intended for reading. Anyone can blog. Blogging requires no special skills and cost nothing. You can blog about anything – news, sports, events, careers, business, hobbies, investments, real estate, fishing, health and various other topics. You can generate nice income from your blog by monetizing it. Ways of monetizing your blog to make money are placing ads, like banners on

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your site, selling directly to your readers, placing adsense or other PPC ads on your blog, affiliate marketing, reviewing products, creating a newsletter, joining a blog network, asking for donations etc

### GOOGLE ADSENSE

Adsense program works by serving targeted ads on blogs and websites. Whenever someone visits your blog or website and clicks on the ads you earn \$\$\$\$s. This means once you have your website set up with adsense ads, the flow of dollar into account is automatic without you doing anything. Of course the only thing you have to do is getting people to visit your website. Google Adsense offers great earning opportunities and if you do your adsense campaign very well, your bank account can swell tremendously.

### CONCLUSION

Now that you have genuine business opportunities laid bare before you there is no reason for you not to start something immediately. Procrastination is the number one enemy of success; don't procrastinate. Don't also be a doubting Thomas. It is difficult for doubters to succeed in anything. Act now before it is too late.

To Your Success

Peter Amule, CEO Zillion Ztanmac Global Limited

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