

**FREE REPORT**

# HOW TO WIN YouWiN! 4



**YouWiN!**

YOUTH ENTERPRISE WITH INNOVATION IN NIGERIA

**By  
Dayo Adetiloye**

**[www.dayoadetiloye.com](http://www.dayoadetiloye.com)**

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## About The Author



**Dayo Adetiloye** is a successful entrepreneur, business consultant, speaker, and Trainer, author and business coach.

He set up 100/5 Academy to help young people improve their lives, physically, professionally, financially, and spiritually.

Through his training, mentoring, speaking and coaching programmes, he has empowered many young people over the years to start and grow their own business, build wealth, create multiple streams of income and achieve financial independence.

Dayo wrote “**Unleashing Your Entrepreneurial Potential**” a book with a vision to reaching out to 70% of African students either they buy it or somebody buys it for them. The book focuses on how students can combine academics with business.

Dayo conducts a regular monthly business seminar on the platform of Hundred and Five Academy (**100/5 Academy**), with a vision of raising hundred young millionaire entrepreneurs in five years.

Dayo is the CEO of HOUSE OF PATILAD ltd; a publishing firm, Patiladwonder Solutions; an agro-based firm and the Lead Consultant of 100/5 ACADEMY; a social enterprise and human capacity development firm.

He sits on the board of several businesses including Life Moulding Academy, SAB Mart International, Agavin Foods Ventures, Adeyemo Farms among others. He was once member of the executive council of GLT Business School.

Dayo hosts Youth Empowerment Summit, Financial Intelligence Summit, Business by Grace Convention and Unleashing Your Entrepreneurial Potential Bootcamp for secondary schools.

He generally helps people to discover, develop and fulfil their business potentials.

## Meet some of our past YouWiN! Millionaire Winners



### Ademola Balogun (YouWiN 1 Awardee)

#### CEO SAB MART Stores International

Youwin 4 is here! Maximize the opportunity with Mr Dayo. He is a consultant of notable repute. His unique contribution to my winning YouWiN 1 cannot be quantify.



### Bunmi Arowosafe (YouWiN 2 Awardee)

#### Proprietress, Life Moulding School

I recommend him everytime to work with you on your business ideas and plans. He has grace to raise millionaires. I am one of his products in YouWiN Business Plan Competition.



### Olaolu Abidoye (YouWiN 2)

#### Block Industry

My friend will not start her block industry today with out God sent Help, Mr Dayo.

He is a consultant per excellence. Follow his Guide, Workbook and any sujestion he gives.



### Pelumi Aribisala (YouWiN 3 Awardee)

#### Cassava Farmer

I can boldly tell you that YouWiN is real. It's the government way of supporting new and existing businesses. Thanks to my friend Dayo Adetiloye for his input.

“  
The world is moving so  
fast that there are days  
when the person who says  
it can't be done is  
interrupted by the person  
who is doing it.

”  
*Harry Forsdick*

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## Introduction

I thank God for the privilege of sharing with you this information on Youwin and also tips that will help you become the millionaire winner of your dream.

People have participated before in this competition and they have been very successful and I believe you too can become a successful winner.

Some of us have applied before but did not win, the encouragement I have for you is to keep on trying. Winners never quit. Your business dreams and vision are still possible.

## ATTITUDE

Attitude is the determining factor of whether your present/past failures can make or break you.

The persistence of a person who encounters failure is one sign of a healthy attitude.

**WINNERS DON'T QUIT!** Get up and get going - begin to TRY! You may feel disappointed if you fail. **BUT you are doomed if you don't try!**

Destiny is not a matter of CHANCE, it is a matter of CHOICE. It is not a thing to be waited for, rather a thing to be achieved!

Disappoint your predicted future by intentionally heading the way of your preferred future!

We can do anything we want to do as long as we stick to it long enough!

Consistency will drop gold in your palms!

**CHANGE your DOUBTs to WEALTH! Achieve your goals!**

YouWiN 4

Is

Here!!!





**As we prepare to win YouWiN 4, we need to put a lot of things in place to ensure that we do our part and expect God to do His own divine part.**

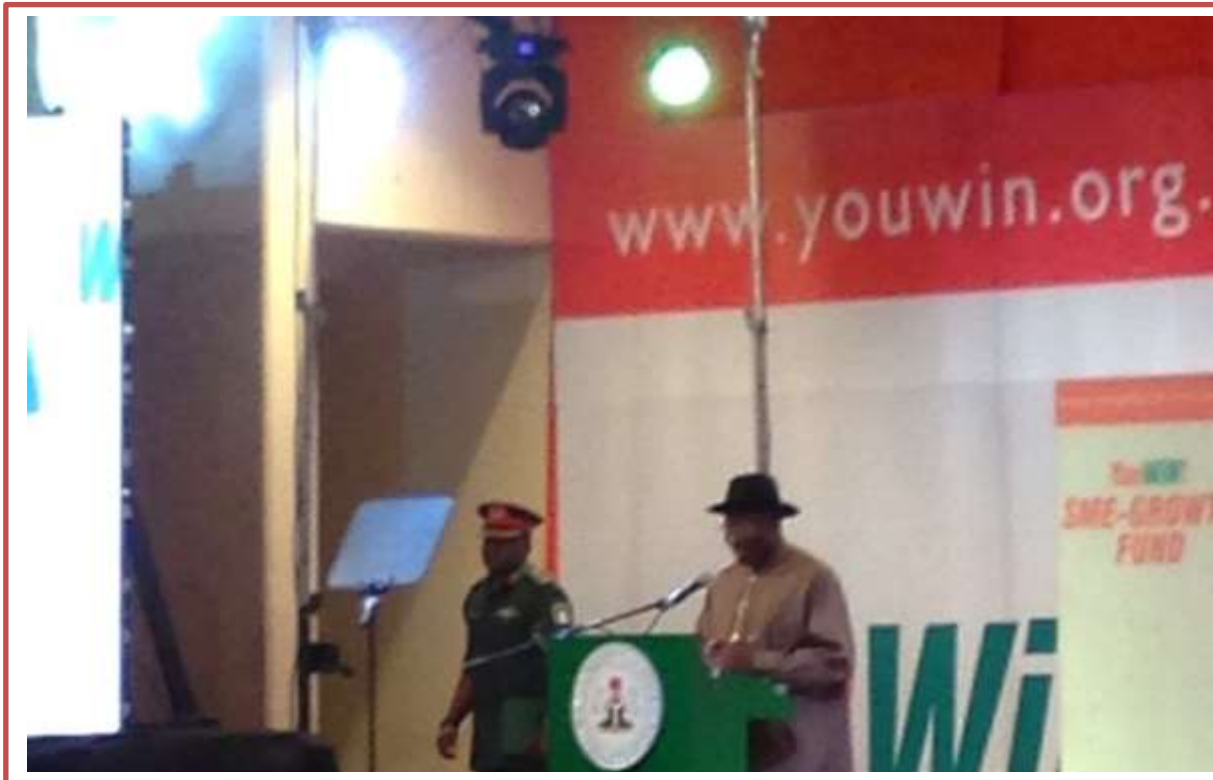
**Most of the people that have won the award through us did not know anybody in Abuja that could help them. What I do know is that apart from a good business plan they submitted, I could see the finger of God in the whole process.**

## INTRODUCTION TO YouWiN! 4



YouWiN! stands for Youth Enterprise with Innovation in Nigeria. It is an innovative business plan competition aimed at job creation by encouraging and supporting aspiring entrepreneurial youth in Nigeria to develop and execute business ideas.

Mr President, Goodluck Jonathan launched the YouWiN 4 in Abuja on 17<sup>th</sup>, November 2014.

Youwin started in 2011 with 1200 awardees in YouWiN 1. Another 1200 women awardees in YouWiN 2. In youwin 3, Mr President surprised us with 1500 winners. This is YouWiN 4 now and 1500 people will also be expected to win as confirmed by Mr President, at the end of the competition. The question is, will you be among?





*Programme For The Presidential Launch  
Of*  
**4th Edition Of Youth Enterprise With Innovation In Nigeria  
("YouWiN! 4) And YouWiN! SME Growth Fund**  
*Monday, 17th November, 2014*  
*At The Conference Center, State House, Abuja*

<b>Time</b>	<b>Activity</b>	<b>Person(s)</b>
1.00 pm– 1.45 pm	Arrival of dignitaries & invited guests	MC
2.00 pm– 2.05 pm	President's Arrival	CME / HMF
2.05 pm– 2.40 pm	Product exhibition walk – through	Mr. President &
2.40 pm– 2.45 pm	Entrance of Mr. President & National Anthem / Centenary song	MC
2.45 pm– 2.55 pm	Welcome remarks	CME / HMF



## Stages in YouWiN Competition

This programme has evolved over the years and has provided jobs for many Nigerians. According to Dr. Ngosi Okonjo-Iweala, the first and second edition of the YouWiN created 22,000 jobs. Mr President said at the end of YouWiN 4, 44,000 jobs will have been created for Nigerians.

The different stages of the competition has been evolving year in, year out. And as of today, we have different stages:

1. **The Concept Note-** This is the first stage. In this stage, you register and you answer the concept note questions, about 20 questions.
2. **Training-** 6000 people will be selected out of thousands of people that applied and will be invited for training. The location of the training will be in the different locations in the six Geopolitical zones.
3. **Stage 2:** The business plan proper- Youwin is always in form of question and answers business plan format. At this stage, you answer about 50 questions.
4. **Interview Stage:** This stage, close to 2000 people will be invited to attend this interview and will be asked to defend their business plans.

At this stage, you have to register your business with Corporate Affairs Commission if you are a new business and for an existing business, you need to provide your Tax Clearance.

5. **The Final Winner** – After the interview, the 1500 final winner will be announced. Before, they used to be 1200 winners.
6. **Verification exercise and signing of Agreement with Federal government.**
7. Latter, you go back to your state of business location to **open a bank account with a bank specified by YouWiN**. In less than a month, you will receive your first tranche then after about two months you will receive the 2<sup>nd</sup> tranche and finally when you meet up with milestone, you will receive the third which is also the final tranche.
8. Expect **monitors** to come around to see what you are doing. They write reports and recommendation so that your tranches could be paid on time.
9. Expect Youwin **Survey** personnels to come and ask you questions about your business and the challenge you might be facing in your business.

Whaoo! At this level, you are a millionaire managing at least 6 to 10 employees.

Then you can now package yourself for **YouWiN SME Growth Fund**.

You will see more information about **YouWiN SME Growth Fund** at the end of this Free report.

**Note :**

- The first edition of YouWiN was disbursed in four tranches.
- Youwin is very dynamic; expect any additional stage at any point in time during the competition.



## My Experience Raising YouWiN! Winners

In 2012, my organisation, Hundred and Five Academy (100/5 Academy), we set up a goal to raise a minimum of 100 millionaires in five years. At the time we set this goal, we did not know that an opportunity like this will come to make our dream become a reality.

To fulfil this dream, we ensured that we take advantage of any legitimate platform that can make this dream of ours come true. And here comes YouWiN.

In YouWiN<sub>1</sub>, we raised **1 millionaire winner**

In YouWiN<sub>2</sub>, we raised **4 millionaire winners**

In YouWiN<sub>3</sub>, we successfully got over 500 people to stage two. They accessed our Website contents, Grant Winning Workbook, Expert Review and Professional write-up services. Then, close to 50 people go to the interview stage and we have recorded over **35 winners**.

We did mock interview for our winners before they went for the main interview. YouWiN conducted interview for the first time as against previous ones.

For the people that attended the mock interview, only one of them did not win, others made it to the 1500 list. We give glory to God.

## 8 REASONS WHY PEOPLE DON'T WIN YouWiN!



You will discover that so many people had applied to win this competition but were not successful, that is why it is competition.

One of my mentors once asked me, “what is the secret of winning YouWiN and how did I manage to raise the winners I have produced”

By the time you finish reading this free report, it won't be a secret any more.

**So, what are these reasons why people don't win YouWiN?**

### 1. Lack of Awareness

There are so many people with very good business ideas. They can write a very good business package but are not aware of what the Federal Government of Nigeria is doing. Once you don't know, you don't know. We have to develop an eye, ear, heart, and feel for information. If you need to buy a book and read, do so. If you need to attend seminars, attend it. If you need to follow a blog or read newspapers regularly for information and ideas, do it. Statistics have shown that the difference between successful and unsuccessful

YOUWIN applicants are the information they have access to. To get more information on YOUWIN, visit [www.youwin.org.ng](http://www.youwin.org.ng)

## **2. No Idea**

That sounds funny, but it will surprise you that many people registered for YouWiN and have no idea of the possible businesses they can do. As a result, they do not submit their business plan. In YouWiN 1, 110,000 registered, only 25,000 submitted their business plans.

## **3. Good Idea But No Market Need**

Many people do not scrutinize their ideas before submitting it to YouWiN!. The question is how many people will patronize your idea. Do you think the market need this idea? Or simply put, do you think there is a market for your idea? People do not do their market research well.

## **4. Poor Business Plan**

Writing a business plan is a skill you can develop. That is the reason YouWiN! will request that you attend the business development training before you write for the second stage of the competition. Many people have a unique idea but a poor business plan presentation.

## **5. No Experience**

Some people have a good idea, but no experience in the industry. I will rather give my money to a lady with 10 years experience in food business than to the one that is just starting out and has no experience.



## 6. Location Competition

There are six (6) geopolitical zones in Nigeria. The total number of winners must be 1200. 300 of these are picked on merit, and 150 from each zone. During the competition, close to half of the contestants are from the South West. So the competition is very high and keen in the region. Your idea might not be selected, not because your idea is not good or is not well written, but because of high location competition. That is where the divine and also good consultancy factors, come to play.

## 7. Unrealistic Financial Projection

Too many people have not developed skills of being able to prepare their cash flow, income statement, and balance sheet well. If you gamble in this area, it will show and might lead to your not winning in the competition.

## 8. 1500 Ideas Must Be Selected

When people hear of this, they are discouraged. For you to win in YouWiN!, you must have a positive mind set. Believe you can win YouWiN!4. Believe that God will arrange and re-arrange things in your favour. There were some people that were favoured in the YouWiN!1 competition based on their gender, not their idea per say. Females are given priority. Please, don't do YouWiN! 4 ALONE, carry other people along into the competition, especially females. They have potentials. Most of the time, the selection is 50:50 ratio by gender, but there are few ladies with good ideas to fill in these spaces.

## 4 CRITERIA FOR WINNING YouWiN!

1. **Good Idea-** An idea that is good is the one with great economic potential that can employ people.
2. **Good Business Plan-** how to present your plan is fundamental in winning YouWiN. That is what this book is set to teach you.
3. **Unique Business Model-** This is how you intend to run your business. How to get your input, process it and how to sell your output.
4. **Divine Factor-** God's factor in winning YouWiN is important. I have seen people with mistakes in their business plan and they eventually won YouWiN.

## How to Prepare to Win YouWiN 4

1. Register on YouWiN site [www.youwin.org.ng](http://www.youwin.org.ng)
2. Select a winning business idea /industry
3. Copy the questions on a Microsoft word.
4. Study the question and do the industry Research very well
5. Get all the help you can get along the way.
6. Get a competent business consultant to help you to review your work. If you have to pay for your review, please do so.
7. Copy and paste your answer on the YouWiN site.
8. Click on the submit button
9. Please, Pray! Pray!! Pray!!!

**7 Top Industries/Business Sector that have Recorded Highest Winners**

- 1. Agriculture**
- 2. Education**
- 3. Service- IT and Telecommunication**
- 4. Food and restaurant**
- 5. Manufacturing shoes, cloths and personal items etc.**
- 6. Retail**
- 7. Manufacturing-Chemicals, Industrial**

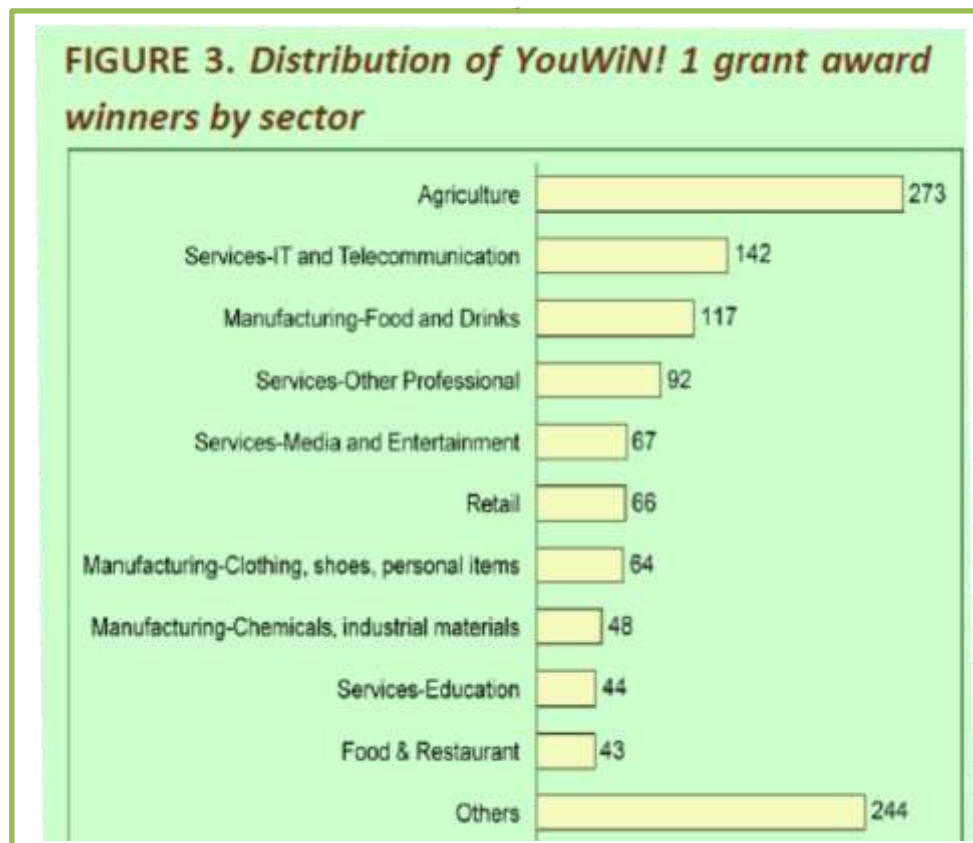
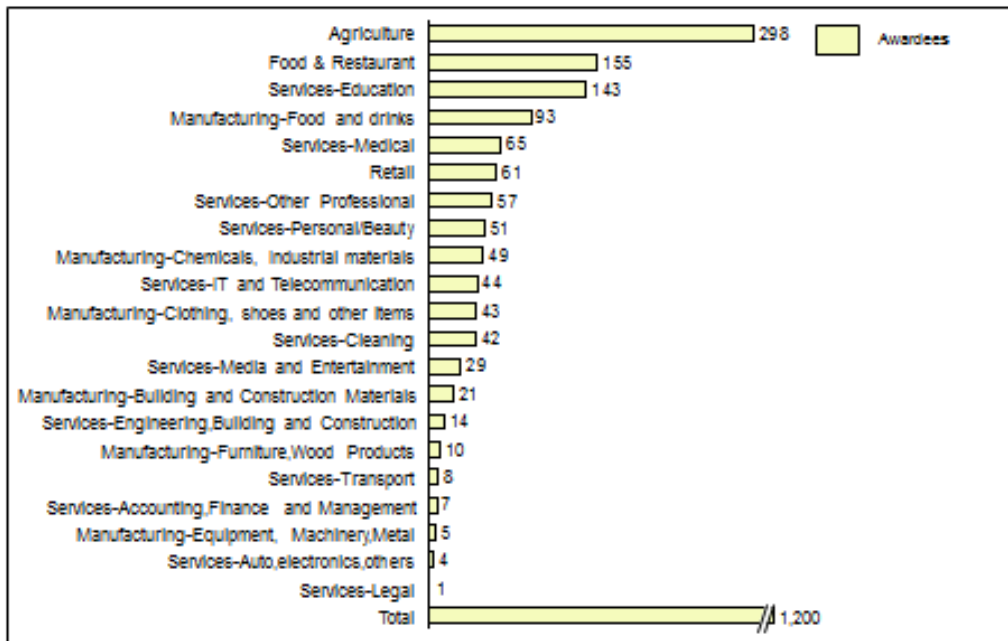


Figure 5: Sector distribution of YouWiN! Women provisional awardees



# How to register for YouWiN! 4

Login to [www.youwin.org.ng](http://www.youwin.org.ng)



Click **Login**

Click **Register**



# Filling in your information

The screenshot shows a web browser window with the URL <https://apply.youwin.org.ng/registerp.php>. The page features the YouWiN! logo and the tagline "YOUTH ENTERPRISE WITH INNOVATION IN NIGERIA". Below the logo, the heading "Register for YouWiN!" is displayed. A link for "login" is provided for users who have already registered. The "Personal Details" section contains the following fields:

- Surname : \*
- First Name : \*
- Other Names :
- Sex : \* (Radio buttons for Male and Female)
- Email : \*
- Phone number 1 : \*

The screenshot shows the "Address" section of the registration form. It includes the following fields and dropdown menus:

- House Number/Name: \*
- Street Name: \*
- City/Town: \*
- State: (Dropdown menu with "Select ..." option)
- (If you are not resident in Nigeria, select N/A).*
- Local Government Area: (Dropdown menu with "Select an Option" option)
- (If you are not resident in Nigeria, select N/A).*
- State of Origin: (Dropdown menu with "Select ..." option)
- (The state where you came from).*
- State of Residence: (Dropdown menu with "Select ..." option)
- (The state where you currently live).*
- State of Business Location: (Dropdown menu with "Select ..." option)
- (The state where your business is currently located or where you want to locate your business).*

State of Business

Location :  
(The state where your business is currently located or where you want to locate your business).

Date of Birth : \*

**Education and Qualifications**

Highest qualification obtained :

Or other : \*

School where you obtained your highest qualification  University  Polytechnic  Other

Or other : \*

**YouWiN and You**

How did you hear about this business plan competition? : \*

Other:

Highest qualification obtained :

Or other : \*

School where you obtained your highest qualification  University  Polytechnic  Other

Or other : \*

**YouWiN and You**

How did you hear about this business plan competition? : \*

Other:

**Click register.** A mail containing your password will be sent to your e-mail box.

**Your user e-mail address and password is what you need to login.**

**You can later change the password to a word you can remember.**

# Advise for people that have applied before

1. During registration, you may use another e-mail address to register.
2. You might need to change something in your old plan, like your business idea or the business location.
3. If you write it before on your own and you did not get any assistance along the way. You may need to reconsider that, this time around. You can access our workbook, expert review or professional write up.
4. Just stay positive. This is your TIME.

# Factors that will make your business plan a success.

1. The business model
2. Your experience in the business
3. Your technology
4. Your marketing strategy
5. Your understanding of the business environment
6. Your team members and their capacities.
7. The creativity in the idea and your competitive advantage.



# 7 Things I will do differently in YouWiN 4

## **1. I WILL INFORM MORE PEOPLE**

I have realized in life that you need to help more people to achieve their goals so as to achieve yours. To share information does not cost you so much. You are just like a candle that is about to light another candle.

The difference between successful people and the unsuccessful ones is the level of information at their disposal.

One of the YouWiN! winners I have worked with got the information through us at 100/5 Academy. Get information along your line of interest, and run with it by acting on it. Action is the blood of vision.

Our organization, 100/5 Academy has provided a platform to reach out to a lot of people for this Youwin 4. Some of the platforms are free seminars, internet, social media and networking platforms.

**Dear reader,**

Youwin!4 is the last business plan competition for this administration; I encourage you to inform a lot of people to participate by sharing the information. If 10 people win through your network including you, then you can form a millionaires club.

## **2. I WILL PLAN MORE**

When the purpose of a thing is not known, abuse is inevitable. The purpose of a thing will help you a lot in planning. Planning is a critical aspect of YouWiN that most people are not aware of.

**Dear reader,**

Your planning should be on two levels,

1. Plan for what you will do when your idea is selected and win the competition.
2. Plan for what you will do if your idea is not selected.

### **3. I WILL RAISE MORE BUSINESS PLAN WRITERS**

Raising people with skills is more crucial and sustainable than just giving people money. If your business-plan writing skill is very good, you can raise more money than the 10million naira from YouWiN!.

**Dear reader,**

For the Youwin 4, our organization 100/5 Academy is set to train people on the A B C of Business Plan writing and has also packaged a workbook along side.

I believe so strongly that we should teach more people on how to fish than just giving them a very big fish. A big fish is 10 million naira won off YouWiN! While learning the act of business plan writing can get you additional money from investors.

### **4. I WILL WRITE A WORKBOOK TO HELP PEOPLE LEARN**

One of the dreams of 100/5 Academy is to raise 100 Young Millionaire Entrepreneurs in Five years. It started in 2012 and has raised 4 millionaires through the YouWiN! programme and has also set up a business for over 200 young people that can make them a millionaire in the next 3 years if they work the business.

The work book is going to contain samples of YouWiN! business plans that we have written and were meritoriously successful at the competition.

This will help both learners and relatively experienced fellows to learn how to write business plan generally and more especially, to suit and favour their chances with YouWiN! It will also contain an aspect on how you can pitch investors.

## **5. I WILL NETWORK MORE**

Business Networking is the lift that can take your business or business idea to the next level. Networking is about knowing people and how you can assist them in their ventures.

### **Dear reader,**

There are various platforms in YouWiN that provides networking opportunities.

1. **Pre- YouWiN:** Before starting the competition.

I remember that one of the YouWin 1 winners is my close friend and we wrote the competition together in my room and he won the competition. Today, he is one of my millionaire friends.

2. **When you get to stage 2:** This stage is when 6000 participants will have to go for training. I remember a friend of mine I met at the training. He had to put one of my book adverts in his magazine. He is a magazine publisher. The title of the book is **Unleashing Your Entrepreneurial Potential**. The book was designed for students and youths generally to combine academics with business thereby learning entrepreneurial skills.

3. **Post YouWiN** - This level is when your name is among the 1,500 winners. That means you can network with 1,500 millionaires. Your suppliers will be among them, your customers will be among them too.

## **6. I WILL CHARGE MORE FOR MY CONSULTANCY**

It will amaze you how much you can make by helping people to package a business plan if you have the skill. You can learn it and charge people to write for them.

Our organization, 100/5 Academy makes money for writing business plan for corporate organization and individual businesses. We are making more of that service available this period of YouWiN 4.

## **7. I WILL INVOLVE A LAWYER**

Our business environment is so critical that you need to be protected legally. I have seen messy situations in which business people found themselves and the only means of settling it was through litigation.

Human beings have some tendency not to abide with agreements and promises. That is why you need to legalize all the process of business transactions.

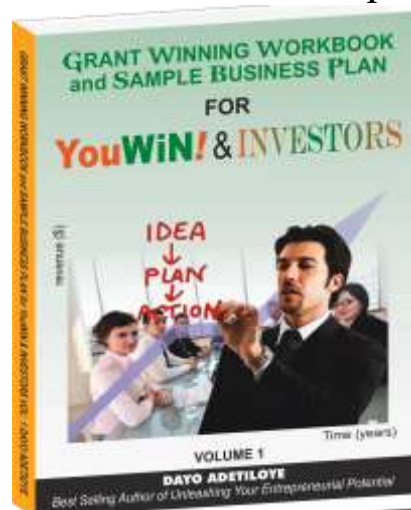
**Dear reader,**

If you want to help your friends and families to put in for the YouWiN business plan competition, have a formal, written, contractual or partnership agreement that states your own role and benefits when they eventually win the competition. And let a lawyer stamp and sign it.

People change when money comes, i.e. winners change their commitments when they win even though they did not do anything at the initial stage of writing. Caveat emptor.

# 3 Ways we can Work Together to Win YouWiN 4

1. You can **Access our Grant Winning Workbook**- we have explained each of the questions step by step and you can use it to write the answers to the questions.



We have two types:

- A. General:** You can use it to write for any industry. It contains general guide. Cost ~~N~~5000

## CONTENTS FOR GENERAL

- About YouWiN!
- Step by step registration of YouWiN!
- 8 reasons why people don't win YouWiN!
- 4 criteria for winning YouWiN!

- How to raise investors beyond YouWiN!
- A-Z of writing a business plan
- 5 Stage 1 Sample business plans from YouWiN! 2 competition
- Life sample for YouWin 4

**B. Specific:** This contains all the content in the general workbook and specific information tailor made for a particular industry and contain business Model for that industry. Cost **₦10,000**

The industries Available are

1. Agriculture- Poultry farming, Fish farming, Cassava farming, Plantain plantation.
2. Education- Crèche, Nursery and primary school, Vocational training, Tutorial centre.
3. Fashion business
4. Printing Press
5. ICT
6. Restaurant
7. Food processing
8. Pure water Factory
9. Bakery
10. Car wash.
11. Block Industry

**Note:** You can request for any other industry apart from this ones and it will be delivered to you in 3 days.

2. **Expert Review-** We encourage it a lot. Either you do it with us or you do it with other people. After you have finished writing it, we can help you review it and see what we can add or remove to make it fit for success. Cost: **Is Negotiable.** It will take 3-4 days to get your job You can give me a call:

08060779290. Or 08174584556 or send me an email to [dayoadetiloye@gmail.com](mailto:dayoadetiloye@gmail.com)

3. **Professional write-up:** This is a very good option if you can afford it. You just give us details about your idea and we help you package it from start to finish. We have some questions we will ask you, like the name of your business, your location, your competition etc. This option is good for busy executives and people that can afford it. Cost: **Is Negotiable. It will take 4-5 days to get your job.** You can give me a call: 08060779290. Or 08174584556 or send me an email to [dayoadetiloye@gmail.com](mailto:dayoadetiloye@gmail.com)

## **Seminar/Group Training/ Coaching programme**

If you have a platform and you want us to train and coach your people on YouWiN 4 and how to prepare to win. You can give me a call: 08060779290. Or 08174584556 or send me an email to [dayoadetiloye@gmail.com](mailto:dayoadetiloye@gmail.com)

# Testimonials/Recommendations from some of our past YouWiN! Millionaire Winners



Ademola Balogun (YouWiN 1 Awardee)  
CEO SAB MART Stores International

Youwin 4 is here! Maximize the opportunity with Mr dayo. He is a consultant of notable repute. His unique contribution to my winning youwin 1 cannot be quantify.



Bunmi Arowosafe (YouWiN 2 Awardee)  
Proprietress, Life Moulding School

I recommend him everytime to work with you on your business ideas and plans. He has grace to raise millionaires. I am one of his products in YouWiN Business Plan Competition.



Olaolu Abidoye (YouWiN 2)  
Block Industry

My friend will not start her block industry today with out God sent Help, Mr Dayo.

He is a consultant per excellence. Follow his Guide, Workbook and any suggestion he gives.



Pelumi Aribisala (YouWiN 3 Awardee)  
Cassava Farmer

I can boldly tell you that YouWiN is real. It's the government way of supporting new and existing businesses. Thanks to my friend Dayo Adetiloye for his input.





Kemi Ibukun (YouWiN 3 Awardee)  
CEO Glitters Creativity World

I run a vocational school. YouWiN has made it possible to enlarge my capacity. I thank God for sending Mr Dayo To make it happen. Any advise he gives to you. Listen to him.



Peter Ogunlowo (Youwin 3 Awardee)  
Poultry Farmer

I failed youwin 1. When I had the opportunity again in YouWiN 3, I invested all my Vigor and also consulted Mr Dayo. Today YouWiN made my dream come to pass. I Thank God.



Olufemi Ayoola (Youwin 3 Awardee)  
CEO, Print Mind Technologies

Like play, like joke, my dream of becoming the Top Printing Establishment in my state is now possible. I Thank God for the YouWiN Programme and the God sent to me, Mr Dayo.



Alere Ifedayo (Youwin 3 Awardee)  
CEO, Tradio Clothiers

Mr Dayo is God sent to me. I have not seen him before, but I have won YouWiN through his great contribution. YouWiN is Real. Any thing he advise you to do, just do it.

NB: working with you does not guarantee that you will win the competition. We have some other people we worked with also, who did not win.

What we guarantee you is a solid business plan. We depend totally on God for you to be selected.

### How To Make Payment For Any Of Our Services

#### **Step 1**

You can make cash Payment or Online transfer to any of these bank accounts and follow the instructions there after ::

1. Bank: **GT BANK**

Account Name: **Adetiloye Adedayo Patrick**

Account Number: **0037218392**

Account Type: **Savings**



2. Bank: **ACCESS BANK**

Account Name: **Adetiloye Adedayo Patrick**

Account Number: **0033807847**

Account Type: **Savings**



3. Bank: **FIRST BANK**

Account Name: **Adetiloye Adedayo Patrick**

Account Number: **3087803393**

Account Type: **Savings**



4. Bank: **DIAMOND BANK**

Account Name: **HUNDRED AND FIVE ACADEMY**

Account Number: **0041562713**

Account Type: **Current**



### **Step 2**

After making the payment, make sure you send your payment details to me through SMS to: **08060779290** or **08174584556** and/or email to: [dayoadetiloye@gmail.com](mailto:dayoadetiloye@gmail.com) . The subject of the email should be "YOUWIN 4 GRANT WINNING WORKBOOK".

The payment details you are to send are:

1. Your Full Name
2. Bank paid to & Teller number
4. Amount paid
5. Your Phone Number
6. Your email address
7. The Product or services requested for

e.g Yemi Allo, First Bank, 10,000, 08060779290, [yemiallo@yahoo.com](mailto:yemiallo@yahoo.com), Poultry(Specific).

**Your product will be delivered to your email in less than 24hrs.**

**YouWiN! 4**

**QUESTIONS, EXPLANATIONS AND LIFE**

**SAMPLE**

I thank God for giving me the privilege to give you explanation on this YouWiN 4 questions and the answers. YouWiN 4 question is same thing as YouWiN 3 and is technically different from the previous ones but you just need to supply the same answer in a shorter form. In Youwin 2 you can answer the same questions with minimum of 150 words and maximum of 250 words but now everything has been reduced to 50 words.

You could use fewer words but not more than required. In fact, the website will not allow you to save and/or submit your application if you have exceeded the maximum number of words.

In a way, this is both beneficial to you and the committee. You are forced to summarize your business idea as much as possible; and the committee is able to evaluate all business concepts in the shortest time available to decide winners.

When writing your plan, make it simple and easy to comprehend. This is because you are not going to be present at the first panel that will review it. It is just like you submitting your CV for Job pursuit.

I advise you don't just rush to submit your application.

The answers for some of the key questions are very short. Just 50 words and you need to give facts and figures and not stories, doing this can be challenging.

That is the reason why this book called **Grant Winning Workbook** is in your hands now.

**Note: Don't rush to submit your plan, once you are through with it, give it to one or two professionals to help you screen and review your business plan before you submit.**

You will win this award not because you are the 1<sup>st</sup> to submit but because you write a good, unique, innovative and irresistible business plan.

The people that will mark this competition are looking for specific things in your business plan. If they find it, you will enter the next stage. If not, you are out of the competition irrespective of your industry. All these things are what we will discuss here.

I will explain this YouWiN! 4 questions to you based on my experience of writing it since YouWiN! 1 through YouWiN! 2 where we raised 4 millionaire winners, YouWiN! 3 we raised over 35 winners. Our target for YouWiN! 4 is to raise 500 millionaire winners.

We have explanation of the questions here and afterwards, you will see a sample that you can use to write for any industry you want to explore.

**No1 rule: You must be very vast in your area of business if you will write this business plan well.**

**No2 rule: You must strictly adhere to the number of words you are told to use.**

I advise you copy the questions into Microsoft word and answer it in word format and do copy and paste online and submit.

## Explanation of the YouWiN 4 Questions

### Business Application

#### Description

The first question you need to answer is to describe your business and to select what industry sector your business belongs.

Describe your business

Tell us if it is a new business or existing business.

- e.g .
1. My business is poultry business. It is an existing business.
  2. My business is information technology consultancy business
  3. My business is a nursery and primary school and is an existing business
  4. ABD Baking is a diet bread making business. It is a new business to provide loaves for people with special dietary need.
  5. My business is a block making business and it is a new business.

Words used: 0/20

Select your industry-sector

Animal Farming

**Description**

Describe your business

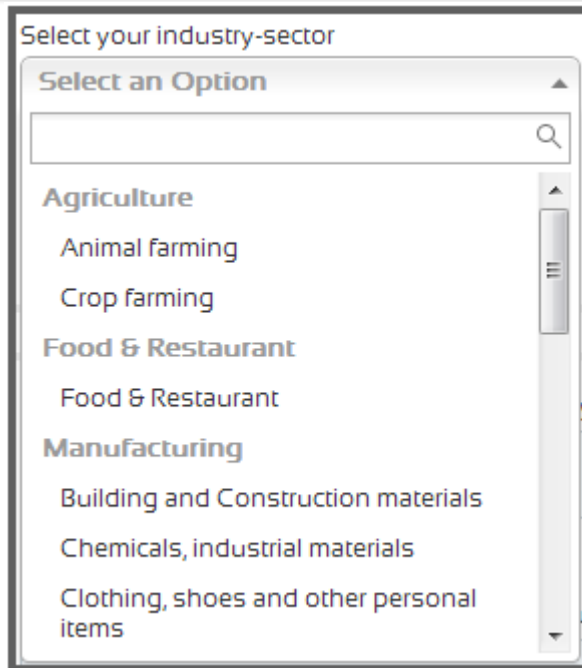
Words used: 0/20

Select your industry-sector

Select an Option ▼

Other sector

Select Industry sector from drop down menu



If your sector is not listed, you could write your sector under “Other Sector”

## 2. Marketing Plan

Here, there are 3 questions each of which allows a maximum of 50 words:

-What benefits of the product or service enables your business to stand out from your competitors?

You need to tell us your product and services, the benefits, and what makes it better than your competitors. Find more details on this on the sample plan below.

-Does this meet a particular need or demand (your competitive advantages, if any)?

Tell us the problem you are solving with your business. Why do people want to buy from you?

-Name five of your existing or expected top customers. How will you attract these customers to your point of sale?

You must tell us real customer that will patronize you and give us ways you will reach out to them.

Different industries have their own peculiarity of how to market their products and services. That is why you must understand your industry.

**Marketing**

What benefits of the product or service enables your business to stand out from your competitors?

Words used: 0/50

Does this meet a particular need or demand (your competitive advantages, if any)?

Words used: 0/50

Name five of your existing or expected top customers, How will you attract these customers to your point of sale?

Words used: 0/50

### 3. Business Management

The main aim of this competition is to create jobs in Nigeria. So, your business must be capable of providing sustainable jobs in order to win this competition. Most of the current YouWiN awardees own businesses that are employing close to 10 new employees on the average. You should factor this into your overall business plan.

The questions here are:

-How many new, full-time (or equivalent) staff will be employed in the business 12 months from receiving the first stage award?

If your business can only employ you alone, then you are on your own. It is obvious you cannot enter the next stage.

Numbers between 10 and 15 is ok. But make sure is realistic.

You will get the rest inside the  
YouWiN 4 Grant Winning  
Workbook



# LIFE SAMPLE YouWiN! 4 BUSINESS PLAN

**Use this as a guide to write your own YouWiN!4 Business plan today.**

**Don't postpone it till tomorrow.**

**Start now!**

**YouWin!**

**Youth Enterprise with Innovation in Nigeria**

- [My Account](#)
- [Change Password](#)
- [Logout](#)

## **Business Application**

Description

Describe your business

**My business is poultry business. It is an existing business.**

Words used: 0/20

Select your industry-sector

**Animal Farming**

[Select an Option](#)

- Animal farming
- Crop farming
- Food & Restaurant
- Building and Construction materials
- Chemicals, industrial materials
- Clothing, shoes and other personal items
- Equipment, Machinery, Metal

- Food and Drinks
- Furniture, Wood Products
- Others
- Other (Specify)
- Retail
- Accounting, Finance and Management
- Auto, electronics, others
- Cleaning
- Education
- Engineering, Building and Construction
- IT and Telecommunication
- Legal
- Media and Entertainment
- Medical
- Other Professional
- Personal/Beauty
- Transport

Other sector

Marketing

What benefits of the product or service enables your business to stand out from your competitors?

**I raise and produce poultry birds and its derivatives**

**Our supplying strategy is one in town. We supply meat and egg to different quick service restaurant in south west. We brought a new way of packaging eggs for distribution. We have special way of producing big egg.**

Words used: 0/50

Does this meet a particular need or demand (your competitive advantages, if any)?

**Most meal in Nigeria is not complete without poultry input like meat or egg. Nigeria has over 170 million growing population which means a huge demand for egg and meat.**

**You will get the rest inside the  
YouWiN 4 Grant Winning  
Workbook**

## What you should do differently in YouWiN 4

1. Ensure you review your work with an expert before you submit at every stage of the competition.
2. Attend mock interview to prepare to defend your business plan. So many people dropped out of the competition at this stage.
3. Pay for professional services as long as you can afford it.
4. Register your business name with Corporate Affairs Commission (CAC) before you get to the interview stage.
5. Partner with people that can write. If you know you don't have money to pay now. 70% of 10 million is better than 100% of 0 million.
6. For existing business, Register your business with CAC, open a bank account for it and start transacting on it. Collect receipts for all your business transactions and also issue receipt for your clients or customers.
7. Be positive throughout the competition and release your faith.



**Hundred and Five Academy** HUNDRED AND FIVE ACADEMY (100/5 Academy) is an Human Capacity Development firm and a social enterprise that started in 2012 with focus on Vocational Training Services, broad consulting, implementation and design of customized/outreach training courses to governments, small businesses, civil society organizations, aid agencies, and individuals around the world seeking to improve their effectiveness and productivity.

**Our idea-** Is to become a one-stop Business Resource Centre where people develop their capacity.

**Our Vision-** To be foremost grassroots people empowerment institute across Africa

**Our Mission-** To inspire, empower and promote a new generation of entrepreneurs by providing the skills, knowledge and recourses needed for business and individual development, thereby contributing to national development.

**Our Goal-** To raise 100 Young Millionaire Entrepreneurs in Five Years

**Our Core Values-**

Possibility Mentality

Excellence

Love

Sacrifice

Creativity

Passion

Capacity building (Personal Development)

Opportunity maximization

Job creation (Wealth creation)

## **Our Core Services include:**

1. Vocational training
2. Printing and publishing
3. Bookshop and online store
4. Business Development Library services.
5. Training Centre facilities
6. E-learning services.
7. HR Support Programme that helps our clients with recruitment and provides internship opportunities.
8. Enterprise Development Support Programmes that provides Business trainings and project management certification.

## **OTHER SERVICES RANGE FROM**

- Business proposal writing
- Business plan writing
- Business research and development
- Strategic business management
- Funds management
- Report writing
- Market research
- Marketing plan writing
- Discovery of business concepts
- Business feasibility study
- Business establishment
- Business growth management
- Investment and portfolio management consulting
- Organizational profile writing

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HUNDRED AND FIVE ACADEMY

PRESENTS

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ENTREPRENEURSHIP AND LEADERSHIP PROGRAMME (ELP)  
FOR TEENS (Specially designed for secondary school students  
and young students from age 12 and above)

This is a practical course that takes kids through entrepreneurship, leadership, personal development, selling, marketing, creativity, advertisement, simple but effective proposal and business plan writing, public speaking e.t.c.

Time duration: Flexible as agreed

Fee: Highly flexible and negotiable

For more information Contact Dayo: **08060779290** Or send e-mail to

**hundredandfiveacademy@gmail.com**

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## Give your career a head start!

### Start up. Grow up. Expand

Entrepreneurship as a way of life has to be learnt formally and informally. ENetwork provides you with platforms that promote successful entrepreneurial life and experiences.

#### WHY JOIN ENETWORK?

**Professional Mentoring** How would you feel to have somebody hold your hands and take you through all the points needed for successful entrepreneurship? Get mentoring, learn from those who have successfully gone ahead within and outside of your locality.

**Networking** The right people + The right information + The right set of Actions = The right Result! Your success in life and in Entrepreneurship is dependent on the quality of your network. Learn to build a network as you make the most of existing ones

**Business Development Skills** It takes time to develop a skill set and successful Entrepreneurs depend on a multiplicity of skill sets.

Fast track your knowledge and proficiency, learn the business development skills and get professional results faster than you can imagine Great Result Speaks, Great Result Motivates!

## **Start-up Capital**

The resources of the world are more than what is currently being utilized. Learn how to attract as much as you need from the global reserves. Get the needed capital to fund your ideas!

Money is just a means of exchange, one of the needed forms of capitals for successful Entrepreneurship; don't let it stop your dreams! Become a resource magnet.

There is more from where these came from! Attend our Training Sessions at any centre near to you!

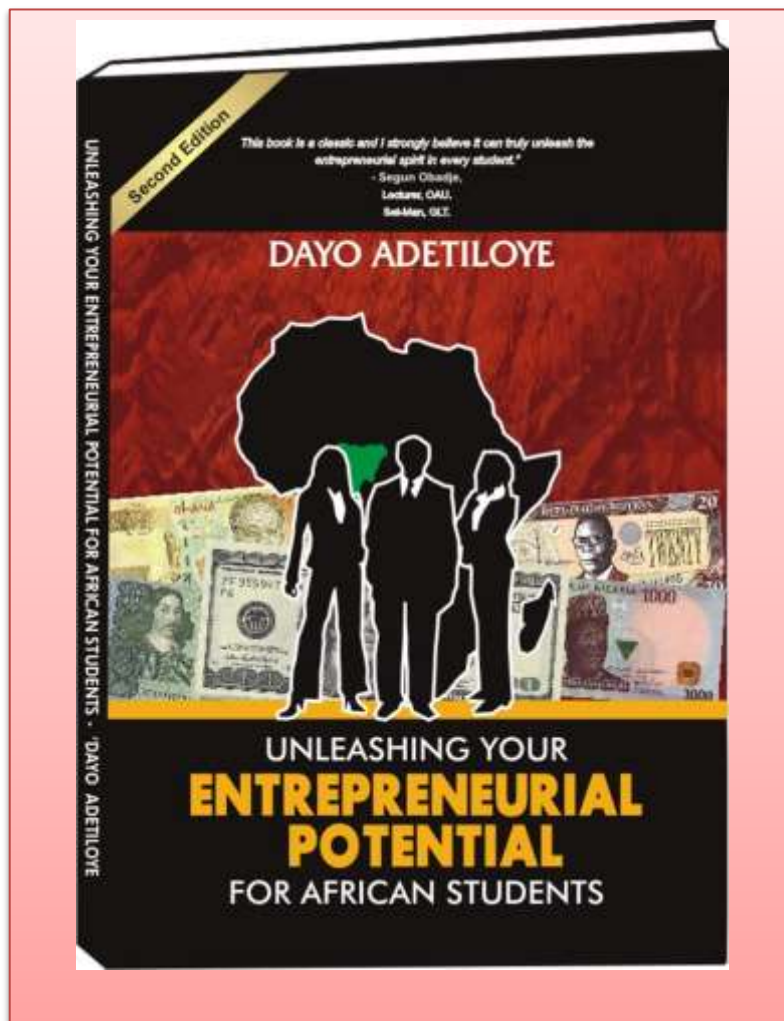
For further enquiries about ENetwork

Call: 08095247713, 08174584571, 08053565411 E-mail:  
info@enetwork.com.ng



# Another Book by the Author

## Unleashing Your Entrepreneurial Potential for African Students



## THE VISION OF THE BOOK

*To reach out to 70% of African Student, either they buy it or somebody buys it for them.*

## SEE WHAT PEOPLE ARE SAYING ABOUT THE BOOK



“This book is a classic and I strongly believe it can truly unleash the entrepreneurial spirit in every student.”

- **Segun Obadje,**

Set-Man and Senior Pastor,

God’s Love Tabernacle Int’l Church.

Lecturer, Obafemi Awolowo University.



“Dayo has distinguished himself as part of the group of doers by placing this book in the hands of young people who must stop waiting — and most create opportunities. In *Unleashing Your Entrepreneurial Potential (For African Students)*, Dayo offers tips that are sure to lead students towards the opportunity of making the best of their school years. The tips that Dayo discusses in this book will help students develop skills that will make them maximise their school years. Read this book, and make sure you practice the principles of success in it. Unleash your entrepreneurial potential!”

**‘Gbenga Sesan,**  
Executive Director,  
**Paradigm Initiative Nigeria**



“This book bridges the missing link in our education system. There is no better time to teach students and youths the skills in this book than now, as it will liberate them from financial bondage to become financially independent. I therefore, strongly recommend it to be used as text-book in our secondary schools and higher institutions.

– **Favour L. Idogun**  
Founder and President,  
Inspiring Students Unlimited Network (ISUN)



This book is uniquely designed to help unleash the entrepreneurial potential of both students in higher institution and young secondary school students that are about to gain admission into higher institution. It is a must read!

**- Bunmi Arowosafe**  
Proprietress,  
Life Moulding School (LMS)



“I particularly recommend this book for its simplicity approach as well as the practicality employed by the author. Here is a material that contains instruction on how to strike a balance and succeed in academics and enterprise at the same time. It is a good read!”

**- Peter Alabi**  
Lead Pastor,  
Rhemaword International Christian Center.



“I recommend this book as a manual for every student and young entrepreneur with the dream and vision of becoming an employer of labour instead of a job seeker”

**-Saint Kunle Agboola,**  
Lecturer,  
Federal University of Agriculture, Abeokuta



“This book does not only instruct but also inspires, easy to read but difficult to forget. Many people will read and reap the benefits for a lifetime. What a deep wisdom mixed with common sense. Unleashing your entrepreneurial potential is a matter of priority and urgency in this generation.”

**- Andrew Ajeigbe**  
Coordinator,  
Society for soul.



“I encourage students to take advantage of the powerful insights shared in this book. This book will inspire and motivate you to greatness.

I wish I had access to the book while I was in school.”

**- Seyi Awobadejo**  
Coordinator,  
Wisdom Training Center.



“Incisive and straight to the point! Dayo has answered the very many questions of all would-be entrepreneurs. If I had known some of these truths as a student, I would have doubled my present status. This should be a guide for anyone aspiring to venture into business now or in the future.”

**- Kamal Oyedule**

Managing partner, Impetus Tactical Solution.

## PAST EVENTS ON THE BOOK



Book Donation to secondary Schools Library



Entrepreneurship Bootcamp for Higher institution



Secondary School Entrepreneurship Training



Book signing @ Wisdom Training Centre



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Idea and Opportunity Business Seminar (IOBS) for Young People



NYSC Camp Starting my own Business Presentation Seminar





Book Signing at Fajuyi Hall, Obafemi Awolowo University, Ile- Ife, Osun state



Book Signing at Moremi Hall, Obafemi Awolowo University, Ile- Ife, Osun state





Book Signing at Moremi Hall, Obafemi Awolowo University, Ile- Ife, Osun state



## **STORY BEHIND THE BOOK**

I was desperately looking for a book that will help me excel in combining academics with business as a student of Obafemi Awolowo University Ile Ife, Osun state. I searched, searched and searched but I could not lay my hands on any. I realised that a book like this will really help students to unleash their entrepreneurial potential before graduation from school.

Now, you don't have to graduate into unemployment. This book will help you to use your talents to earn regular income, acquire skills for self-reliance, become an entrepreneur for financial freedom and excel academically.

## WHO NEED THIS BOOK / WHO DO YOU BUY IT FOR

1. Secondary school students graduating into higher institution.
2. Students in tertiary institution – college of education, polytechnic and universities.
3. Youths in your religious platform.
4. Your family and friends that are in higher institution.
5. Young fresh graduate.
6. Anybody that has flair for knowledge.

## CONTENT OF THE BOOK

### Introduction

### Who needs this book?

**CHAPTER 1** – Schooling is for a season

**CHAPTER 2**- Unveiling the student entrepreneur and his characteristics

**CHAPTER 3**- Pathway to academic excellence

**CHAPTER 4**- Balancing academics and business

**CHAPTER 5**- Help for the academically challenged entrepreneur

**CHAPTER 6**- Business opportunities in the higher institution

**CHAPTER 7**- Personal development

**CHAPTER 8**- Mind your mind

**CHAPTER 9-** Generating business idea and opportunity

**CHAPTER 10-**How to get the starting capital

**CHAPTER 11-** Starting out

**CHAPTER 12-** On your way to financial freedom

**CHAPTER 13-** Developing your marketing, selling and negotiating skill

**CHAPTER 14-** Academics, business models, and strategy

**CHAPTER 15-** Multiple streams of income

**CHAPTER 16-** Solving problem of multitalented entrepreneur

**CHAPTER 17-** Networking student entrepreneur

**CHAPTER 18-** Successful personalities of student entrepreneur

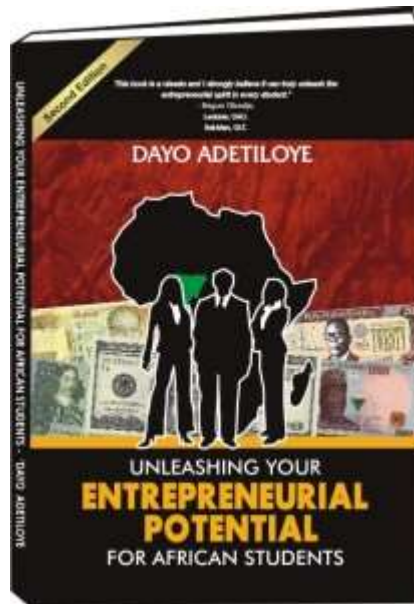
**CHAPTER 19-** Entrepreneur after school

**CHAPTER 20-** Last words

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2. You can book **FREE SEMINAR** for your group, youth platform, religious platform, secondary school, higher institution.
3. 50% discount from my follow up book coming soon titled: "**MILLIONAIRE GRADUATE**" - The secrets to make your first million. It also contains 20 interviews of graduate millionaires from different works of life.
4. Opportunity to attend my **IDEA AND OPPORTUNITY BUSINESS SEMINAR (IOBS)** for free in the 36 states in Nigeria.
5. Opportunity to join **DAYO ADEILOYE COACHING PROGRAMME (DACP)** where you will access professional mentoring from Master Mentors and Advisors of Dayo Adetiloye, Networking skills, Business development skills, Start-up capital sourcing etc.

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**Just**

**N500**

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1. For your own personal launch copy- N500.
2. Orders between 50 copies- 100 copies- N450 per each.
3. Orders between 101 copies- 500 copies- N400 per each.
4. Orders between 501 copies- 1000 copies- N350 per each.
5. Orders between 1000 copies and above- N300 per each.

### **FOR Resellers/ Marketers**

Order for minimum of 10copies for N350 per copy and you sell N500 and above.

## **N:B.**

The price is so cheap because I know the economic situation of this country and we want to give every student equal chance of succeeding by buying this book. It is also cheap because I want to make the vision of reaching 70% of African students a reality.

## **HOW DO I PAY FOR THE BOOK?**

### **Step1**

**Pay CASH or Online Transfer into any of these bank accounts below and follow the instructions there:::**

Bank Name – GT Bank

Account Name – Adetiloye Adedayo Patrick

Account Number – 0037218392

OR

Bank Name – Access Bank

Account Name – Adetiloye Adedayo Patrick

Account Number – 0033807847

OR

Bank Name: Diamond Bank

Account Name: Hundred and Five Academy

Account Number: 0041562713

## Step 2

After making the payment, make sure you send your payment details to me through SMS to: **08060779290** or **08174584556** and/or email to: [dayoadetiloye@gmail.com](mailto:dayoadetiloye@gmail.com) .

The subject of the email should be

**“Unleashing Your Entrepreneurial Potential “.**

The payment details you are to send are:

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2. Bank paid to & Teller number.
4. Amount paid.
5. No of copies purchased.
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**ANDREW**- 08055857241

### 2. IBADAN

-**University of Ibadan**- 08060714372, 08095585436

**APOSTLE PAUL**- 08060714372, 08095585436 or visit – No,Abayomi  
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state, Nigeria.

- **BUSOLA** – 07062284261 Or visit: No1, RAYOB Complex, Shop 28, **Alakia**  
Air Port, Ibadan, Oyo State, Nigeria.

- **OLAOLU**- 08060635925, 08053858111 Clemol Concepts , Orisun Hall,  
Block D, First Floor,

Annex 3, South Campus, **The Polytechnic Ibadan**, Oyo state. Nigeria.

### 3. ILE – IFE

- Obafemi Awolowo University

- **SOLA**- 07031880634

- **AYANFE**- 09091912947

- **PATRICK**- 08174584556

- **DAYO ADETILOYE**- 08060779290,



**Author's Location**

Suite 17, Yakubu Shopping Complex, Modakeke, Ile Ife, Osun state, Nigeria

**4. OSOGBO**

- Osun State University

**Faith** – 08095247642

**5. ABEOKUTA**

**Federal University of Agriculture, Abeokuta**

**College of Education, Osiele, Abeokuta**

- **WALE**- 08035607095

- **SOLA**- 07062223158 or visit: Belbew Cottage, c/15, Mulas Crescent, Asero, Abeokuta, Ogun State, Nigeria.

**6. IGBARA-OKE**

- **PATRICK** - 08060779290 or visit No 1, Oluwatoaye Street, Molete Quatres, Igbara-oke, Ondo State, Nigeria.

**MORE LOCATION REPRESENTATIVES IN MAJOR CITIES IN NIGERIA WILL BE ADDED SHORTLY.**

## **Contact** **Dayo Adetiloye**

For Training programmes, seminars, workshops, conferences, business solutions, for various audience ranging from corporate bodies, tertiary and secondary institutions, churches to arms of government.

Also for comments, questions, contributions, requests and additional copies.

E-mail: [dayoadetiloye@gmail.com](mailto:dayoadetiloye@gmail.com)

Tel: 08060779290, 08174584556

President GoodLuck Jonathan launched YouWiN! SME Growth Fund the same day with Youwin 4 Launch.

Most people don't know about it. Visit their website: [www.smegrowthfund.com.ng](http://www.smegrowthfund.com.ng) for full details.



## About the YouWiN! SME Growth Fund

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The YouWiN! SME Growth Fund is a commercially focused fund established by the Federal Ministry of Finance (FMF) of Nigeria and the Nigeria Sovereign Investment Authority (NSIA). It was established with a seed capital of N3.9bn (approximately \$25m which is expected to grow to about \$50m) to support small and medium scale enterprises (SMEs) in Nigeria. This support is aimed at accelerating the growth and development of SME's by financing business plans and proposals that are likely to have a positive impact on the Nigerian economy. Areas of expected impact include job creation, innovative solutions to market, development of skills and human capital, and the generation of profits/increased incomes.

The Fund is established to invest capital of between N25m to N45m on average in SMEs, in return for equity share, or as secured loans. The Fund will be institutionalized to focus on SMEs with the potential to engender innovation, generate good return on investment, create jobs, and promote entrepreneurship and social development in general.

**"...seed capital of N3bn to support SMEs..."**

## About the YouWiN! SME Growth Fund

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### Our Objective

The Federal Ministry of Finance is aware of the challenges faced by Nigerian SME entrepreneurs when seeking finance to start and/or grow their businesses. The YouWiN! SME Growth is designed specifically to provide SMEs with another form of access to finance, and thereby alleviate these challenges.

The objectives of the YouWiN! SME Growth Fund is as follows:

1. To support up to 250 viable early-stage and high growth small and medium enterprises across Nigeria, investing a minimum of N3bn in these businesses over a 5 to 10 year time frame
2. To provide financing to these new and early-stage start-up or high growth companies primarily in return for equity in the business, but also possibly as a loan, or a combination of both. The investment must have a high potential for capital growth and return
3. To provide some Technical Assistance towards maximizing the earnings of the invested SMEs, and towards reducing the risk of business failures. The Fund will provide support in the form of technical and commercial expertise
4. To support and develop viable businesses, especially those likely to generate significant numbers of jobs for the unemployed youth
5. To help secure an enabling environment for SMEs to thrive in Nigeria by providing less onerous financing options

**"...to support up to 250 viable early-stage and high growth SMEs"**

## Frequently Asked Questions

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### What is the purpose of the YouWiN! SME Growth Fund?

The Fund was established with a seed capital of N3billion to encourage and support small and medium scale enterprises (SMEs) in Nigeria. This support is aimed at accelerating the growth and development of SMEs through funding and business development support that will have a positive impact on the Nigerian economy e.g. create employment opportunities, encourage innovation, improve GDP growth and local content development.

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### What are SME's?

For the purpose of this Scheme, a Small and Medium Scale Enterprise (SME) is an enterprise that has an asset base (excluding land) of between N1million and N50million and labour force of less than 100.

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## Who can apply?

All entrepreneurs and SME owners that meet the pre-qualification criteria can apply.

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## What is a Equity Finance?

Equity finance (sometimes known as investment finance) involves selling part of your business ('shares') to an investor. The investor will share the risks of the business and take a share of any profits or losses that the company makes.

---

## What are the benefits of Equity Finance?

- Investors can bring new skills and opportunities to the business, e.g. marketing or exporting overseas
  - You won't have to pay any interest, or repay a loan
  - You share the risks of the business with your investors
- 

## What types of business can apply?

The competition is open to all types of businesses as long it is viable and has a demonstrable capacity to grow.

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## Must I be registered with CAC to apply?

You must be registered with CAC.

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## My business is a partnership, how many applications can I submit?

The number of application is limited to one per business entity. Partnerships will need to make a joint application.

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## What is Debt Financing?

Debt financing involves borrowing money, typically in the form of a loan from a bank or other financial institution or from commercial finance companies, to fund your business.

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## What percentage of the equity in my business might I hand over to investors in return for financing?

The percentage of equity in existing SMEs that can be taken on by the YouWiN! SME Growth Fund is not more than 45%

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## Will I loose full ownership control of my business?

No. You will maintain majority shares in the company

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## Do I have to pay back the money?

Yes, in due course. You will be able to buy-out the investors at a fuure date if the financing from the Fund was through equity. You will be able to repay the money if it was provided as a loan.

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## How will my business be funded?

You will be paid by installments based on pre-agreed project targets over a period of a year (or longer).

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## How long will this program last?

The life cycle of the fund is for 5 to 10 years.

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## Since this is an equity investment from the government, does the government own a part of my business?

Yes, indirectly. The Federal Government and all other investors into the fund will own a stake in your business however capped at an agreed percentage with the business owner(s). The stake will be managed directly by the Fund manager, and not by the Federal Government.

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## Can I change my business idea if I have already submitted an application?

No. It is advisable that you think through your application before you submit. You will need to submit a fresh application for each business proposal.

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## Is there an application fee for the Fund?

Registration is free.

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## How do I know if I am selected?

You will be notified once you register. If you are selected, you will also be notified of the next steps.

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## I submitted a good business idea and I was not selected. Why?

The Fund Manager with the support of the Advisory committee will ensure only viable high growth businesses are selected.

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## How much money can I apply for?

The Fund projects to invest from N25 million and up to N40million in each viable SME. The amount invested will depend on each business opportunity, and may fall outside the indicative range given.

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## How safe are my business ideas?

Your ideas are safe. Everyone involved with the applications signs a non disclosure agreement. The website is also safe from potential internet hackers as it has top in class internet security.

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## I do not live in Nigeria, can I participate?

Yes. You can participate as long as you are a Nigerian and the business is located in Nigeria.

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## Is there a limit to how many applications I can submit?

You can only submit one application per business. You can submit more than one application if you own more than one SME.

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### I was unsuccessful with my first application can I reapply?

Yes, however you must ensure you have met all the requirements stated by the fund managers before reapplying.

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### Application Process

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Before applying for finance, it is important you make adequate preparations and have a solid business plan in place. The business plan is a mandatory requirement. It **MUST** be realistic, thorough, detailed, and should properly reflect your strategy for growing your business.

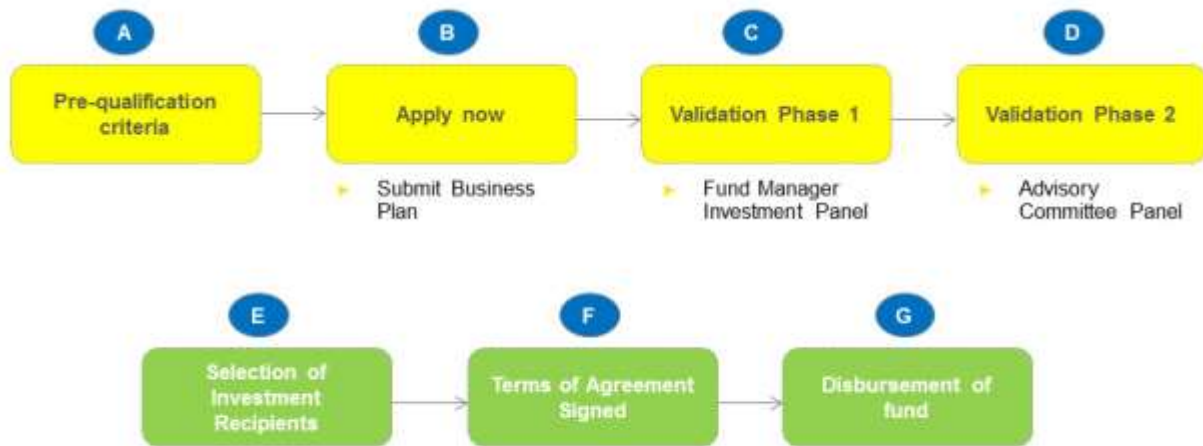
SMEs interested in seeking investment from the fund must also meet **ALL** of the following pre-qualification criteria (as is relevant), before submitting an application:

- Applicants must own the majority of the shares/equity of the business they are seeking finance for. Where there is an equal partnership, the application must be a joint application
- All applicants must have a registered business enterprise or company with the Corporate Affairs Commission (CAC). A copy of the Certificate of Registration must be submitted at pre-qualification stage
- All applicants must submit a copy of the management structure of their businesses, and a description of the corporate governance systems that are in place
- The main business premises must be in located in Nigeria, and the business address must be within Nigeria
- Existing SMEs must have less than 100 employees
- Existing SMEs must have annual financial statements for each year of their existence, or be able to prepare same
- Existing SMEs must hold verifiable business bank accounts
- Existing SMEs must be able to provide tax clearance certificates for each year of their existence
- All applicants must have suitable identification documents (e.g. a passport or a drivers license)

Detailed checks will be conducted to verify the information provided by the applicants. Applicants must be able to provide original documents and other evidence to support their application.

To go to the application page, log into your account and click the apply link. If you do not have an account, you can [register](#) to create one.





This package is for existing Business. This is the first time Nigeria Government will be doing this Programme.

If you have all the **requirements.**

Call me and we can work together to take your business to the next level.  
08060779290, 08174584556  
dayoadetiloye@gmail.com

# Speaking

**Hire Dayo to Speak at Your Next Event**

## Contacts



@dayo adetiloye



Adetiloye dayo



Dayoadetiloye@gmail.com



+234-806 077 9290



## REFERENCES

[www.youwin.org.ng](http://www.youwin.org.ng)

[www.smegrowthfund.com.ng](http://www.smegrowthfund.com.ng)

