

Second Edition

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

- Segun Obadje,
Lecturer, OAU.
Set-Man, GLT.

DAYO ADETILOYE



UNLEASHING YOUR
**ENTREPRENEURIAL
POTENTIAL**
FOR AFRICAN STUDENTS

UNLEASHING YOUR ENTREPRENEURIAL POTENTIAL FOR AFRICAN STUDENTS DAYO ADETILOYE

This book is a gift

To

From

On the occasion of

Date



Praise For Unleashing Your Entrepreneurial Potential

“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.

“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.

“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. Dayo offers tips that are sure to lead students towards the opportunity of making the best of 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)

"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.

"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.

“Unleashing your entrepreneurial potential is practical, helpful and insightful. It is a must read for every student that wants to make impact in their generation.”

- **Ademola Balogun**
CEO, SAB MART Stores International

“Dayo Adetiloye has written a book based on solid research and nailed key concepts regarding combining academics with business for student entrepreneur in a clear, concise and motivating way”

-**Sola Osasona**
Executive Director, BelBew Ventures.

“A practical how-to guide. Reading this book will empower you to combine anything with your academics as a student and still come out with excellent grades.”

- **Olaolu Abidoye**
CEO, Great Insight Concept.

This book will help you to understand the positively tested fundamental principles of financial liberation and how to key into it. I see this book as a cross-over bridge connectible with all realms of financial success. WHAT A BOOK!

-**Biodun Makinde(Esq)**

“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)

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2nd edition, 2014.

www.dayoadetiloye.com

Published by: Hundred and Five Academy (100/5 Academy)

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ISBN-978-978-48748-6-1

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08034060137



DEDICATION

This book is dedicated to all student entrepreneurs; who desire to reduce unemployment in Nigeria by exploring opportunities in the business world. It is my donation to help you provide gainful employment for people and to make Nigeria the most desirable nation to live in.



ACKNOWLEDGMENT

This book is a sum total of my experience, what I have learned through inspiration and wisdom of all who have taught me, both great and small through books, tapes, CDs, seminars, conferences and mentorship sessions. If there is one or two things I have learned one or two things from writing this book, it is that I could not have done it alone. I am grateful for the inspiration from Almighty God to write this book.

For the development and production of this work, I feel a deep sense of gratitude to: My parents, Peter and Lola Adetiloye for their support, most especially for the superlative editing of this work and for their constant demonstration of love that has inspired me to maximally pursue my dream as an entrepreneur.

My gifted, diligent editors and advisors, who shepherded the book from its early formless stage to its present form: Andrew Ajeigbe, Ademola Balogun, Olorunshola Osasona, Olaide Taiwo, Abidoye Olaolu, Korede Omolehinwa, Ogene Tega, Oyewale Fikayo.

My mentors that took pains to go through the manuscript and endorse the work: , Kamal Oyedule, Pastor Segun Obadje, Rev Tunde Amosun, Ayo Adedeji, Oludare Mudasiru, Saint Kunle Agboola, Seyi Awobadejo and Dare Kelani.

My siblings: Engineer. Bukky Adetiloye, Mrs Kemi Adedeji, Mrs Taiwo Shotounwa and Barr. Adejoke Oyewumi for their contributions to this work.

My financial sponsors for making the dream of placing this book in to the hands of 70% of Nigeria students a possibility.

Everybody I interviewed and cited their stories in this book.



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INTRODUCTION

Over the years, I have seen students struggled to give expression to their ideas and visions as it relates to their dream business. It is to this effect that God laid it upon my heart to write this book; which by design, offers practical solution and answers to the longing of such hearts.

The ideas in this book constitute a fragment of my experience. As a student, I had an unusual drive for self dependence and a life of financial freedom. By possessing a wealth of entrepreneurship potentials, I was spurred into exploring various business opportunities which include: marketing, photography, running a business centre, printing works, empowerment academy that is, training institute, consulting services on enterprise development, writing of business plan, starting up services, marketing strategy, customer service, idea generation, and agriculture, among others.

One of the questions I had cause to proffer answers to on different occasion is, “How do you handle the challenges of academics and business on campus?”

Consequent upon this, I have highlighted some basic principles that will help anyone who cares to apply them to maximize the possibilities and opportunities in being an excellent student, and a fulfilled entrepreneur.

Back then as an undergraduate, in spite of all my involvement in business, politics and fellowship activities, I still graduated with a second class upper (2:1). And at the end of my final year, I was given an award as the Most Enterprising Male student of the final year brethren of my fellowship. I believe so strongly that my all round success as a student and an entrepreneur is necessarily not just as a function of special abilities and

capabilities possessed by me. You too can even achieve something greater. As a student, this book will open your eyes, inspire and empower you to implement your business idea even while yet a student.

There was a time when “go to school, get a degree, graduate with a good grade and get a high paying job” was the best piece of advice any parent could give her ward. However, time has revealed that the promotion of such a mind set is a clarion call to mediocrity and poverty.

Smart youth of today have taken it upon themselves to be job creators- to be entrepreneurs. This resolve is further strengthened by the high rate of unemployment and the close to zero job security of those “privileged” to be employed, hence it is not surprising to see youths that combine academics with business. This goes a long way to confirming the saying that “necessity is the mother of invention.”

Nowadays, our university system has introduced entrepreneurship orientation, training and development in their curriculum, alongside conventional academic pursuits in order to equip our young men and women for self employment.

I wrote this book to process the mental capacity of our students into productive and resourceful entities. More so, it will make them become enterprisingly self dependent, expert thinkers and visionary leaders.



WHO NEEDS THIS BOOK

This book is a resource material designed for people with a drive for knowledge, and those that are willing to deliberately press into all that God has destined them to be, particularly in the area of business. These are people who have perceived themselves to be change agent. May I remind you that this is the foundation laying stage of whatever you want to become in life. It is now that you are in school that you can start and the earlier the better.

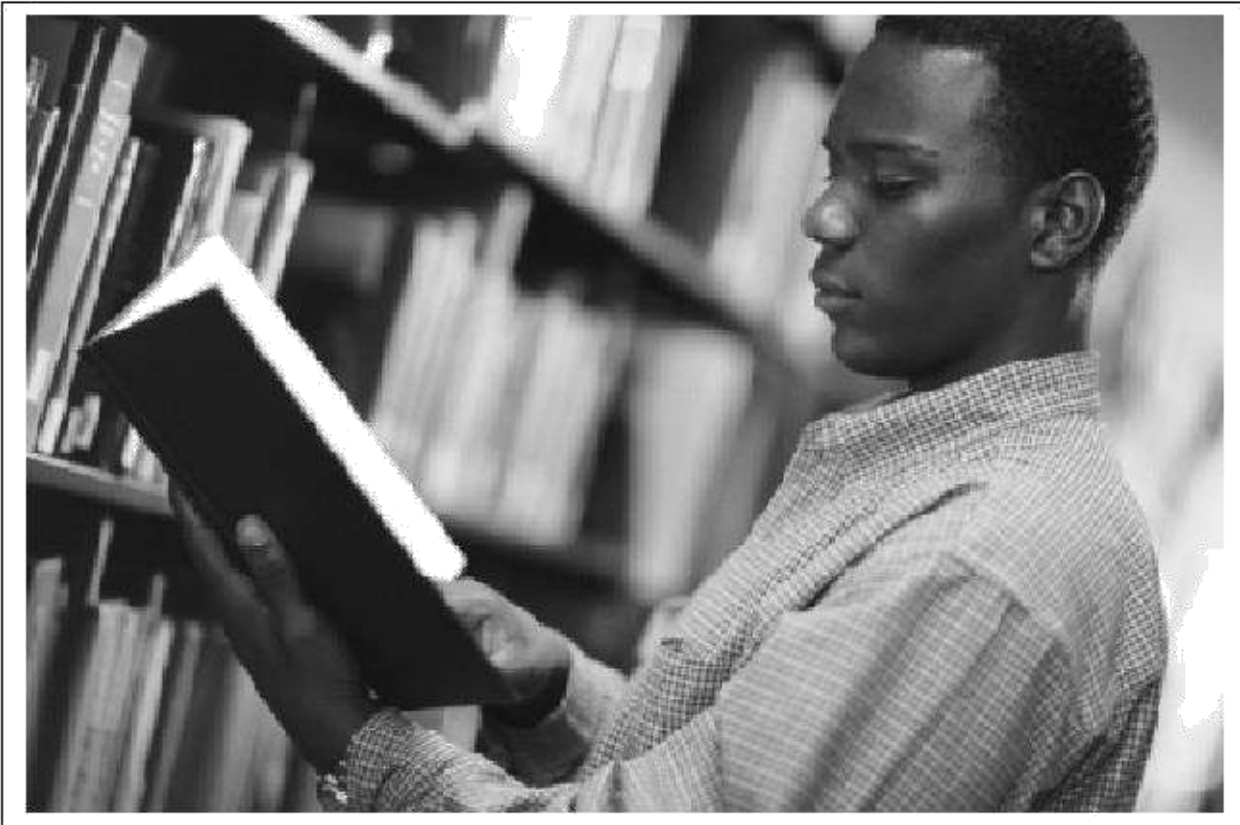
This book is also good for people that believe in personal training and development, a prerequisite for greatness in life

I understand quite well that some schools do not allow their students to receive calls from home let alone do business. If you are in that category, this book is going to prepare you and give you knowledge on how to start a business after school. It is still the same principle but a different environment.

More importantly, you will learn how to be excellent in your academics. Intelligent risk taking is what entrepreneurship is all about. Every idea in this book is focused on increasing your overall levels of productivity, performance and output in your academics and business pursuit.

Chapter1

SCHOOLING IS FOR A SEASON



“There is time for everything under the sun”

- King Solomon



SCHOOLING IS FOR A SEASON

Congratulations for being among the privileged few that are in one school or the other. Either secondary school or higher institution. Thousands of students year in year out apply to enter the higher institution. It is indeed a rare privilege. At most you spend 4 to 5 years, and for medical students 7 years, in higher institution.

My charge to you is that, schooling is for a period of time. There is a time count for being in school. Education is to train your mind to think and take right decision. It is to enhance your skills and empower you for the future. If you do not go to school, you can hardly read or write, which invariably closes you to some levels of knowledge.

Men have passed through schools and have excelled powerfully. Indeed, it is a platform to prove your worth. Whatever your hands find to do, do it well. If you excel, nobody will doubt your worth.

A wise man once said, “A person that is not skilled in his job, no matter how hard he prays, cannot expect to enjoy promotions, only experts excel; and expertise is a product of training and personal development” Schooling is for a period, while learning is for a life time.

For you, graduation should not be

the end of learning; it should be the beginning of a lifelong learning process.

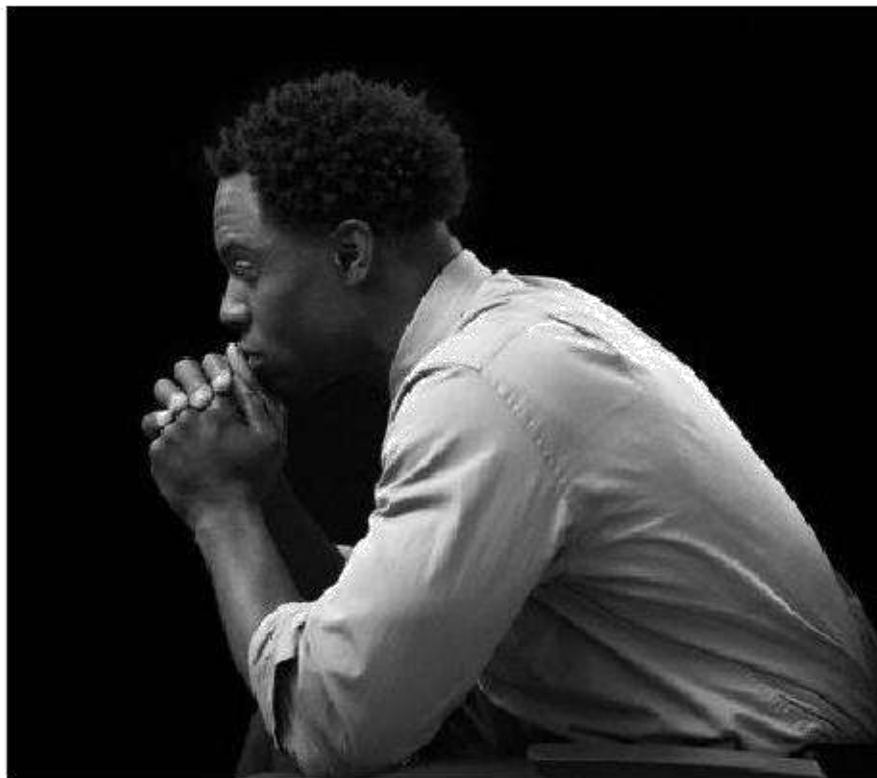
Education is to train your mind
to think and take right decision

Most people drop books after graduation. As a result, the level of information they have access to begin to reduce gradually. Consequently, the process of deterioration begins to set in.

There is no substitute for continuous learning. Bishop Oyedepo said, "It is investment in literature that creates your actual future, schooling helps you to become literate." This period of your life is a defining period. You have to start defining your purpose in life.

CHAPTER 2

THE STUDENT ENTREPRENEUR
&
HIS QUALITIES



“Entrepreneurship will become a core skill which all our young people will need to exploit the opportunities emerging from science and technology, culture and communications.”

-Tony Blair



THE STUDENT ENTREPRENEUR AND HIS QUALITIES

A student entrepreneur is someone who combines academic activities with business. He is the owner or manager of a business enterprise who, by risks and initiative, attempts to make a profit and combine this with academics.

However, certain qualities are indispensable in the making of the student entrepreneur. These include:

RISK TAKING

A student entrepreneur must be willing to take a well calculated risks. This attribute is the centre of an entrepreneur's makeup. You must be able to consider every possible consequence of your action. Yet daring to take bold steps irrespective of the nature of the consequence. For instance, a student may use all his or her savings to learn a skill, or might forgo sleep to learn something for a whole week, or even borrow money from a friend to do business which might be profitable or not. As a student entrepreneur, you must be ready to take a chance in a situation of uncertainty.

LEADERSHIP

As a student entrepreneur, you will have to coordinate so many things effectively. Therefore, this quality is not debatable. You will have to work with people to make your dream come true. Leadership is all about influence and inspiration. It is about taking the lead. You must have the quality of being able to initiate actions, organize, guide, inspire and motivate others. You must continue to see things not only the way they are but the way they can be. You must be a good team player. Where there are no people, the vision is likely to perish. Get good people into your team.

GOOD COMMUNICATION

The ability to communicate who you are and what you are doing is very important in business. You must be bold to speak to people about your goods or services. You have to learn to talk to your mates and build good rapport with them. This is because there will be times when you will unavoidably miss out on some core activities. At this point, the relationship you have built will help make up for such limitations.

HARD WORK

A student entrepreneur must be hardworking, both in academics and also in business. It is believe that hard work does not kill; it is wrong work that kills.

I believe that academics and business are not wrong works because if they were, you would not have registered in the first place. Great eaters and great sleepers are incapable of doing greater things. This attribute is an indispensable ingredient of success anywhere. Every business man is a busy man. Until you stay with your work, nothing works.

ABILITY TO DEVELOP VISION

Vision is the picture of a preferred future. A student entrepreneur must be able to see a brighter picture of a better tomorrow. You must be able to say emphatically that, in the next 6 months, I must have learnt this, in the next 2 years I should be in first class or by the end of this semester I should be a 2:1 candidate or at the end of my 4 or 5 years on this campus, I must graduate with a first class or a 2nd class upper e.t.c. Just set a target and realistic goals for yourself.

WILLINGNESS TO LEARN

As a student, what will differentiate you from your colleagues after graduating is what you have learnt, and how much passion you have developed for learning together with your certificate after 4 or 5 years on campus. A student entrepreneur must develop an insatiable hunger and thirst for knowledge.

Your business line e.g photography, baking, bead making e.t.c may require some necessary knowledge or skills. Learning must become the life style of the student entrepreneur.

ABILITY TO RECOGNIZE AND MAXIMIZE OPPORTUNITY

It is very important to develop this ability. For example, someone once told me that during his undergraduate days he used to sell past questions to students. He said, he used to gather past questions together and make photocopies for sale. Another student from Faculty of Technology in one of our tertiary institutions said he sold drawing instruments to students in 200 level which made him some cool cash, another also sold medical text books e.t.c.

Dear aspiring entrepreneur, you have to look at the needs around you and start meeting them. Provide solution to problems around you and I know you are on your way to financial success. Someone did tutorial lessons during his own time. We are in the world of opportunities.

COMMITMENT

You must be committed to your endeavours. Attend your classes and also do your business. Remember you are first a student before you discover opportunities in your environment. As an entrepreneur, you must strive not to sacrifice one for the other. Be committed to everything you are doing. Whatever your hands finds to do, do it well. To open a business is very easy, but to keep it, is very difficult. Idleness invites the company of lazy people.

DYNAMISM

A student entrepreneur must be up and doing. He must have a strong personality, ambition and energy to perform his duties as a student and also as an entrepreneur, if you are not dynamic, you will be static.

CONFIDENCE

A student entrepreneur must be very bold and confident in himself and the business he is involved in. Nobody will wish you well than yourself; you have God and 99% responsibility to make your dream come true both academically and business wise.

COURAGE

As a student entrepreneur, you must be courageous and not easily put off by setbacks because entrepreneurship is fraught with risks and frustrations and could become a test of one's ability to face difficult situations. Courage is the quality that makes one carry on in spite of setbacks. For example, I organized financial seminar when I was in school and I was expecting over 500 students but I did not get up to half of my expectation. I just had to encourage myself. Courage is the currency of champions, to purchase their demand in the market of challenges.

PRUDENCE

Taking a risk is crucial, but prudence- due care in the management of resources, is also important. One of the most frequent causes of business failure in the world today is reckless extravagance and the misuse of financial resources. When you do business and make money, do not just spend anyhow on girlfriends and boyfriends. They have to understand that business must grow.

Some people instead of investing the profit, they spend it and also forget and spend the capital. Lack of accountability, mismanagement and wasteful spending reveal lack of integrity in your character, and it is just as if you have been stealing, you must be able to account for every Naira. Your book keeping has to be immaculate.

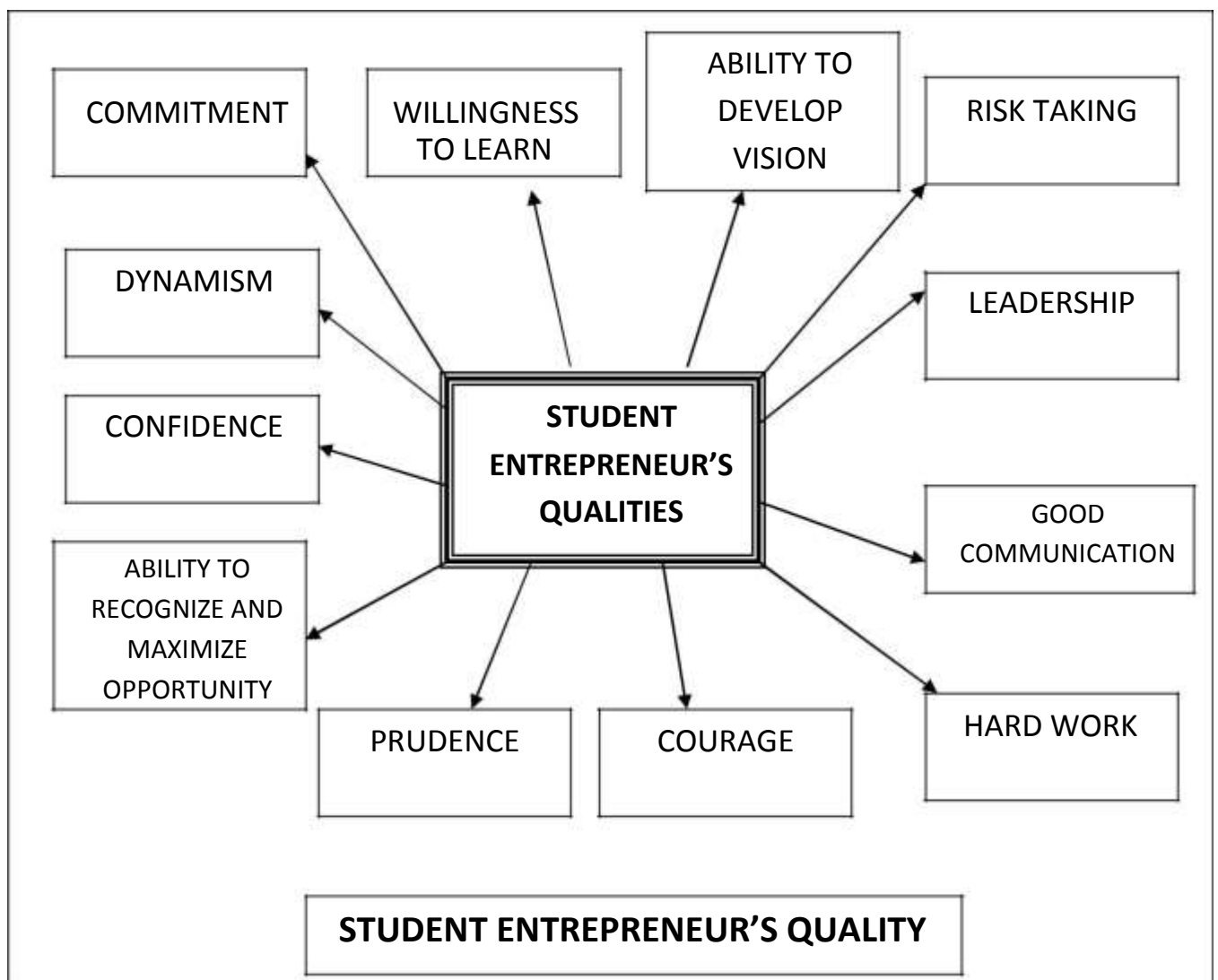
7 ADVANTAGES OF BEING A STUDENT ENTREPRENEUR

1. You will be developing your entrepreneurial skills.
2. You will have a proof of working experience when you attend interviews as a fresh graduate.

3. Access to multiple streams of income.
4. You will be learning how to take decision and be independent.
5. Employers of labour are looking for experienced candidate to employ. You can count on your experience running business on campus.
6. You will be developing your skills and talent to command commercial value.
7. You will have options after school either to look for Job or continue your business or change your line of business.

“I believe there is the capacity to be an entrepreneur in every individual; the extent to which entrepreneurial abilities are developed, the level of exposure to relevant information, and the willingness to launch out makes the difference.”

- Ayo Adedeji



CHAPTER 7

PERSONAL DEVELOPMENT



“It is better to be prepared for an opportunity and not have one, than to have an opportunity and not be prepared”

- Glen A. McQuirk



PERSONAL DEVELOPMENT

I want you to know that for you to be a balanced student; you have to develop yourself personally. Many people making tremendous impact today develop themselves personally.

As a student in higher institution, make sure when you finished your 4 or 5 year course, you do not just graduate with a certificate. Rather graduate with additional skills, certificates and experiences. Develop your God given gift and talent before you graduate.

I know someone who does not know what to do in life even at 300 level. He assumed that God did not give him any skill or talent. He did not know exactly what he had passion for. However, he later discovered himself and began to develop himself along public speaking. Today, he is the managing consultant of SAB Consulting. His interest is in business development, peak performance and so on. Before he graduated, he was invited for many speaking engagement and he also established a monthly training programme called “From nothing to something seminar.” He also finished with a very good grade. I don’t know what you are thinking now but, I know for sure that your dreams will come true. Just go ahead and start.

TIPS ON SELF DEVELOPMENT

The first thing is discovering your purpose. Then you begin to gather resources together along that line to fulfil your purpose.

READ BOOKS:- There is no successful person I have seen with, remarkable impact, influence, and significance that is not a reader. I believe every student reads but what we read is what differs. Some like reading newspaper, mills and boon, novels e.t.c.

They are good, but if you want to make great and tremendous impact in your field, you have to read along your line. Read books that will develop your skills and talent as a business person, books in line with entrepreneurship, motivation, leadership, management, finance, bookkeeping and so on, should be your major focus. E-books have made things easy, you can have millions of e-books on your laptops and other electronic devices. However, read books on other topics that are not related to your field so as not to be stereotyped, myopic and narrow minded in your view of life. Love knowledge for the sake of knowledge.

In one of my investment seminars, I asked one of my attendees “what will you do with N10,000 now?” He said, ‘I will buy a text book on guitar, read and practice the principle in the book and will produce x1000 of the money within 4 months.’ I said that was very great; investment in knowledge is key to prosperity.

As a student, buy and read books, go to library. Most organizations, fellowships, mosques, departments have libraries where you can get various books that will help you develop yourself. I want to tell you that when I was in school, I didn’t have so many books but I made sure I read every book that came across my way, that mattered to my destiny as an entrepreneur either from friends or neighbours. So, there is no excuse for not reading. Plan your schedule and include personal development reading into it. Reading gives you understanding to become outstanding. As a student, the only time you have for reading is now. When you start working, there is little you can read.

“Books are the carriers of civilization. Without books history is silent, Literature dumped, Science crippled, Thought and speculations at stand still.”

-Borders bookshop US

ATTEND SEMINARS

It is also important to attend seminars. I started attending final year brethren seminars since 200 level. In some fellowships, it is called FYB weekend. In some departments, a whole programme is organized for it throughout the session.

Some people came then, to organize a seminar called “Beyond Ife”, Life After School Academy, Empowerment Academy e.t.c. This is what has been helping me till today. Please integrate this kind of seminar into your programme or schedule.

There, you will learn what you can do before you get your dream job, how to attend interviews and how to become a successful entrepreneur among other things.

REGISTER FOR TRAININGS

When I graduated from the university, I already had a certificate I did for 6 weeks on ministry and ministerial ethics because I know that what God has called me into needs it. Some of our colleagues registered for ICAN and they are already chartered accountant before graduating. Some registered for CISCO, JAVA, ORACLE and now they are certified and it is an added advantage when looking for jobs.

Please I beg of you, if it is only diploma in computer you can get, get it. Make sure you are computer literate before you graduate. The training is so cheap on campus, when you go out, it is very expensive.

The idea is, just learn. Learn more software programmes like Photoshop, Microsoft word, Corel Draw, Mat Lab, Auto Cad, Peachtree, SPSS, Dream Weaver etc.

You can also register in business school and learn the basics of business ethics.

If it is driving, just learn. I could remember that my first driving lesson was in school when I was appointed as the transport secretary of my fellowship. Today, I thank God for helping me to pass through the fellowship and the subgroup. The impact is still speaking till today.

**The seed of
success is service.**

VOLUNTEER YOURSELF IN SCHOOL

So many people discover themselves by volunteering their effort in one organization or the other. I will advise you to join organizations that will help you develop your potential. These include; fellowship, social organization, and departmental association e.t.c. Be part of the activities in the organization, to develop leadership skills and team spirit. More so, you would have equipped yourself with requisite attitude and basic requirements needed in entrepreneurship and job hunt after school. You cannot harvest success unless you plant the seed of success, and the seed of success is service.

NETWORKING

I agree with Charles “Tremendous” Jones who said that “your life will be the same five years from now except for the people you meet and the books you read”. I have discovered in life, that if you want to move to the next level you may have to change the people you move with.

Locate people that you can learn from and make friends with them. You could learn so much at little or no cost at all. Even if your friend will collect money, it will not be up to the amount he or she will collect from outsiders.

Your network is your net worth. Move with people that know where they are going.

Please don't join secret cults. In fact, it will be an abomination for you to be reading this book and join a cult. If you are there already, I prophesy upon your life, receive the capacity and the spirit to denounce it in Jesus name. Some people finished school and they were able to get good jobs easily because of their network. Don't just be a lone ranger, network with people.

“Relationship with a superior – for counseling

Relationship with a colleague –for sharing

Relationship with a younger person – for sowing.”

- David Oyedepo

Make sure you service your network. Give to people more than you take from them. For a business person, for your idea to materialize you need a team. Parasitic relationships are not allowed. Pessimistic friendships are not allowed. As you read on in this book, you will be exposed to the rudiments of networking as an entrepreneur.

MENTORSHIP

This is very important in life, Isaac Newton said, "I see farther than my equals because I stand at the shoulders of the giants." A mentor is someone that has passed through what you are passing through now, and he or she is ready to put you through. Once again, I will advise you to have an academic mentor and also a business mentor. I can remember in my 400 level. It is also called farm year, I met with my mentor and he explained to me how I could pass without stress in the farm year and also do business. As a result of this information, I was able to use part of my savings to buy a camera in which I used in my farm year.

As a photographer, I made cool money at the same time, my highest Grade Point was during this farm year, everything was based on the information I received from my mentor who was just a year ahead of me. My friend, life is easy when you connect to the right people.

LISTEN TO GREAT PEOPLE

During my stay in school and up till now, I listen to messages of great men and women who have done one or two things along my line of calling and purpose.

For example I listen to Brian Tracy, Robert Kiyosaki, John C. Maxwell, David Oyedepo, Segun Obadje, Sam Adeyemi, Poju Oyemade, Olusola Areogun, Fela Durotoye, Deolu Akinyemi, Ayo Adedeji and a lot of others. When I listen to their stories I know quite well that I am on my way to stardom. This motivates me to take corresponding action to my mental picture. Distinction in understanding will break any intercontinental barrier. Then I used one of my savings to buy an mp3 player in

which I loaded all these messages, and I begin to listen to them any time I am free either walking or resting.

INTERNET:- There are a lot of information along your line of calling and destiny on the internet. Avail yourself of these opportunities and gather information. Some people just browse only Facebook, Yahoo e.t.c. on the internet.

But they have not engaged the power of Google in bringing them information for the place they are going in life. For example, if you are called into business, ministry, education, media and entertainment, politics or governance e.t.c. you will get profiles of people that have made remarkable impart in your field. You will see a lot of websites that will discuss your interest.

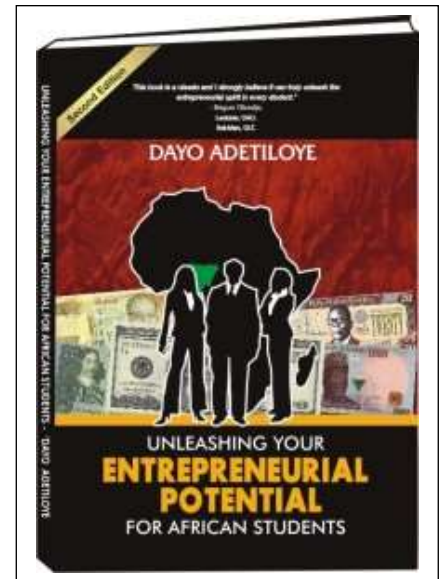
One of the things that challenged my mind was what Bishop Oyedepo said, that he read 39 biographies of great people along his line of purpose and calling before he started ministry, as from that time I have read quite a number of biographies too. Internet makes it easy. If you grow and know, it will start to show.

VOLUNTEER TO WORK IN AN ESTABLISHMENT DURING THE HOLIDAY

This is a powerful tool to acquire knowledge in your field. It put you on a platform to practice your profession. For example, a lawyer going to volunteer to work for free in a law firm during the holiday, an agric expert working in an agric farm, a computer engineer working in a computer firm e.t.c. Employers are willing to help young undergraduates who are willing to learn and not looking for money.



Unleashing Your Entrepreneurial Potential for African students



Buy UNLEASH E-Book and Kiss poverty goodbye even as a student!

Now, You don't Have to Graduate into Unemployment!

This book will teach you how to:

- Use your talents to earn regular income as a student
- Acquire skills for self-reliance
- Become an entrepreneur for financial freedom
- Excel academically

Dear Student,

- ✓ Do you desire to build your capacity for business?
- ✓ Is your pocket money too small to sustain you in school?
- ✓ Do you always have money problem as a student?
- ✓ Do you desire to always have money beyond the one your parents and uncles give to you at home?

- ✓ Do you desire to combine Academics with Business?
- ✓ Do you desire to learn business?

If you answer YES to any of the questions above, then your solution is *here!* Unleashing Your Entrepreneurial Potential Book is your Solution.

Who is Dayo Adetiloye? And why should you buy this E-book?

I graduated about 6 years ago from Obafemi Awolowo University, (OAU) Ile Ife, Osun State, Nigeria where I studied soil science from faculty of Agriculture. I have my Masters in Business Administration (MBA) from same OAU. I have a Certificate in Entrepreneurial Management (CEM) from Enterprise Development Centre (EDC) of the Lagos Business School (LBS), Pan Atlantic University (PAU).

I have been featured as one of the top 50 Budding Entrepreneurs Today (BET) by Diamond Bank and I have also been featured as one of the top 1000 entrepreneurs in Africa by the Tony Elumelu Foundation (TEF).

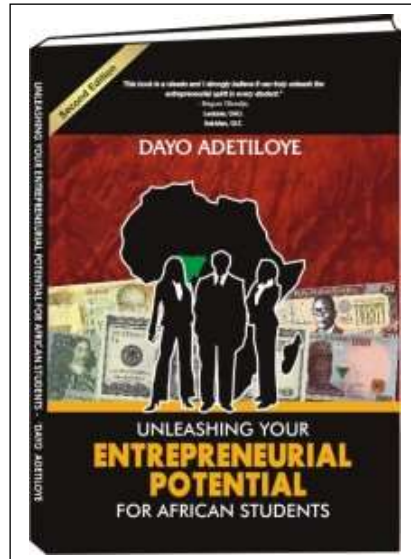
I am saying all these so that you will know that I have been in your shoes before and by the grace of God, I have grown to where I am today and I am more than passionate to help young people like you succeed!

As a student, I did several businesses and was looking for a book that could help me combine academics with business but I couldn't find any book that explains it well.

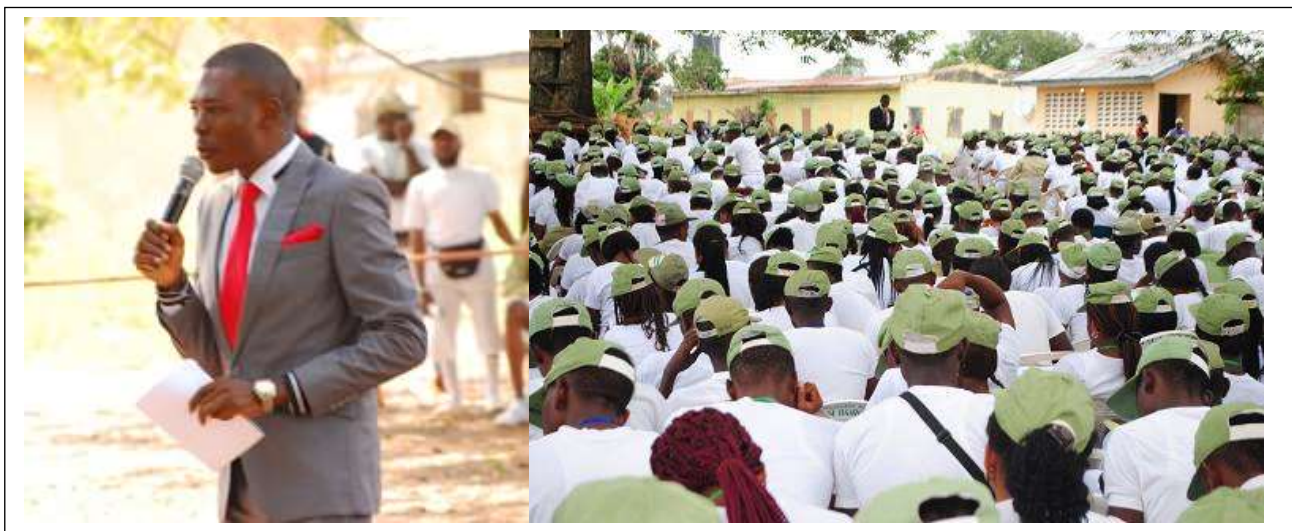
And that was it! This was the question that I needed to answer for my generation. And that was what birthed the idea of this book.

So, here comes the book:

Unleashing Your Entrepreneurial Potential for African students



Some of the information here, I have used them to train **National Youth Corp Members** (corpers) **during their 21 days NYSC Orientation Camps** for Skill Acquisition and Entrepreneurship Development training (SAED).



Buying and implementing this book at your level is a big blessing.

Entrepreneurship principles is the same either as a student or as a graduate, small or big business or multinational level.

Hear what lecturers, pastors, parents, students, motivational speakers and business leaders are saying about this book



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

- **Segun Obadje, Ph.D**

Set-Man and Senior Pastor, God’s Love Tabernacle Int’l Church.

First first-class graduate, Department of Building and
Former Senior Lecturer, Obafemi Awolowo University, Ile-Ife.



" 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 **must** 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 content 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.

What I did with a lot of money I made as a student?

- ✓ I studied agriculture so, I did fish farming and poultry farming in my 200 level days.
- ✓ I learnt computer and phone repairs, hard ware and software and I made money from it.
- ✓ I did photography business. I was in Shekinah subgroup in my fellowship and I used the skill of photography to make money from my classmates.
- ✓ I sold different products ranging from clothes, books, cards, kerosene, etc.
- ✓ I started my seminar and business consulting outfit as a student.

Most of the money I made, I used them to buy books. When I graduated, the worth of my library can conveniently buy two cars. I knew at that time that knowledge is my greatest investment.

Today, I consult for individual, small business, government agencies and multinationals.



My new profile is

Dayo Adetiloye is a successful Serial Entrepreneur, International Business Planning Consultant, Speaker, Trainer, Author, Blogger and a Networker Marketing professional.

Through his training, mentoring, speaking, coaching programs, and accessing grant opportunities in Africa via www.dayoadetiloye.com, he has empowered many young people in the last 5 years to start and grow their own business, build wealth, create multiple streams of income and achieve financial independence.

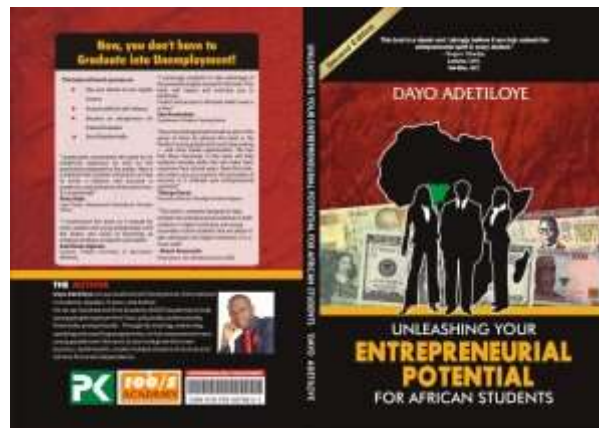
He is the convener of the popular Igbara-oke Youth Empowerment Summit (I-YES) in Ondo State, Nigeria. <http://www.igbaraokeyouth.org/>

He is the CEO of Dayo Adetiloye Business Hub (DABH). And he sits on board of several businesses.

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



Check out some content of our E-Book



CHAPTER 1

SCHOOLING FOR A REASON

“This is the time for everything under the sun” –King Solomon

Men have passed through school and have excelled powerfully. Indeed, it is a platform to prove your worth. Whatever your hands find doing, do it well. If you excel, nobody will doubt your worth.

A wise man once said, “A person that is not skilled in his job, no matter how hard he prays, cannot expect to enjoy promotions, only experts excel; and expertise is a product of training and personal development”

CHAPTER 2

UNVEILING THE STUDENT ENTREPRENEUR AND HIS CHARACTERISTICS

“Entrepreneurship will become a core skill which all our young people will need to exploit the opportunities emerging from science and technology, culture and communications.” –Tony Blair

A student entrepreneur is someone who combines academic activities with business. He is the owner or manager of a business enterprise who, by risks and initiative, attempts to make a profit and combine this with academics

However, certain qualities are indispensable in the making of the student entrepreneur. These include:

RISK TAKING

A student entrepreneur must be willing to take a well calculated risks.

CHAPTER 3

PATHWAY TO ACADEMY EXCELLENCE

“Excellence is the attainment of the highest level of quality and perfection. Being excellent means becoming a person of distinction.” –Dag Heward-Mill

Excellence in academics can be achieved by anybody following some basic principles that guarantee success.

Years ago, I discovered that some of our mates were doing well more than us in class, I was so inquisitive and I found out that, they had access to some information that we didn't know.

I believe that following these paths will change your gear for academic excellence.

- **Discover your personal responsibility as a student.** What is required of you? Know that if you pass or fail, it is your responsibility, it is your

decision. As a student, you have to get your priorities right.

CHAPTER 4

BALANCING ACADEMICS EXCELLENCE

“No one lives long enough to learn everything they need to learn starting from scratch. To be successful, we absolutely, positively have find people who have already paid the price to find people who have already paid the price to learn the things that we need to learn to achieve our goals.” –Brain Tracy

As a student you should understand that your primary assignment is your academics. You are first a student before you start thinking of starting a business in your institution. I believe very much that students should do well in their studies. Whatever your hands find doing, do it well. I have always believed that business can never affect my academics negatively.

CHAPTER 5

HELP FOR THE ACADEMICALLY CHALLENGED ENTREPRENEUR

“Failure is only the opportunity to more intelligently begin again.” –Henry Ford

Some students do have academic challenges like carrying over a course and having extra year in school.

The question is, what should you do if you have challenges in your academics?

- **Find the root of the failure.**

Is the fault from you or a mistake from your lecturer? If it is from your lecturer, try and meet him or her and explain your views. I believe you will be told what to do.

CHAPTER 6

BUSINESS OPPORTUNITIES IN THE HIGHER INSTITUTION

“Finding something you like to do and make it pay.” –Harvey B. Mackey

In this chapter, I am going to introduce to you different kinds of businesses in higher institutions that can engage your entrepreneurial commitment while in school, which of course, will not place undue demand on your time, especially if you are a good time manager. Out of several of them that exist, Thirty three (33) have been under listed for your mind engagement.

1. Photography / Videography
2. Internet business e.g Information Marketing, Web hosting, Web designing
3. Computer repairs and assembling
4. Trading e.g recharge cards, eggs, weavon, empty CDs, Indome, sachet water, flash drives, clothes, shoes e.t.c.
5. Training: Training people on different things like software packages e.g Microsoft word, CorelDraw, Photoshop, Peachtree, SPSS. Also training people to speak French, and other foreign languages e.t.c.
6. Phones and laptops repairs
7. Laundry and cleaning services

CHAPER 7

PERSONAL DEVELOPMENT

“It better to be prepared for an opportunity and not have one, than to have an opportunity and not be prepared.” –Glen A. Mc Quirk

I want you to know that for you to be a balanced student; you have to develop yourself personally. Many people making tremendous impact today develop themselves personally.

As a student in higher institution, make sure when you finished your four or five year course, you do not just graduate with a certificate. Rather graduate with additional skills, certificates and experiences. Develop your God given gift and talent before you graduate.

CHAPTER 8

MIND YOUR MIND

“Whether you think you can or whether you think you can't...you 're right” –Henry Ford

As a student, you must be aware of what you programme in your mind. That is the

reason why not every student will be able to combine so many things together in school let alone business and academics. Some people are struggling today on their academics simply because of their mindset.

They believe the course has no future and that the lecturers are sadist.

CHAPTER 9

GENERATING BUSINESS IDEA AND OPPORTUNITY

“Every business fortune is built on ideas.” –Bishop David Oyedepo

The common question most people ask is, “how do I know the type of business to run?” There are so many ways to generate business ideas and opportunities. You have a great role to play if the business must be successful.

Poverty is lack of creative idea and initiative. A low income limits opportunity for self actualization.

Somebody said sometime ago, that people don't have money problem, it is an idea problem people have. Poverty is a thing of the mind and inability to sight opportunities. The word POOR could be said to be an acronym for Passing Over Opportunity Repeatedly. Where there is no vision, people become blind to opportunities.

CHAPTER 10

HOW TO GET THE STARTING CAPITAL

*“Provision follows vision. A venture so passionately planned with unwavering effort to make it succeed is bound to attract; it succeeds **and** is bound to attract its material equivalent.”* –Ayo Adedeji

So many people have ideas but the capital to start is a problem. I will share with you how I raised capital for some of the businesses I did in school and how easy it is to start some businesses without capital.

When I was in 200 level, I was involved in marketing of clothes and Christmas cards. I did not have any money to buy and resell. However, because I was able to convince the supplier that I am a man of integrity, he trusted me and I was able to sell. I have very good returns for my labour.

CHAPTER 11

STARTING OUT

“Everything you see exist because someone, somewhere had an idea that they acted upon”

–Glen A. Mc Quirk

The beauty of a plan or desire is to start out. It is what you start that can proceed or grow.

Starting where you are with what you have is the key to a progressive life. It is not wrong to start small; it is wrong to stay small.

There are various ways a student can start and grow his or her business.

CHAPTER 12

ON YOUR WAY TO FINANCIAL FREEDOM

“But thou shalt remember the lord thy God, for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.” –Deut. 8:18

As you do your business, you will begin to make some cool money. It is not about how much money you make, it is all about how much money you *keep*.

As you make your money, start a process of saving your money. If you don't save, all the money or profit it will disappear. It has been proven that your expenses will rise to match your income. There are five things you do with money:

- Give it
- Save it
- Lend it

CHAPTER 13

DEVELOPING YOUR MARKETING, SELLING AND NEGOTIATING SKILL

“There is only one boss: the customer. And he can fire everybody in the company, from the chairman on down simply by spending his money somewhere else” –Sam Walton

In life and business, everything can be learnt. You have to sell something in business. And it is either goods or services. You have to develop these skills because you have to market your goods and services yourself. It can be through posters, handbills, networks, room to room, offices etc. Some people do assume that they are not bold and cannot market.

CHAPTER 14

ACADEMICS, BUSINESS MODELS, AND STRATEGY

“Money flows in the direction of those who sit down to sit definite goal and think through on how to accomplish those goals.” –Sam Adeyemi

As a student, you must understand that you don't have all the time to do business because of your academics. Therefore, your business must have a mode of operation and strategy that will not make it affect your academics negatively. Have you ever thought that you don't necessarily have to be in your office, shop e.t.c. all the time?

CHAPTER 15

MULTIPLE STREAMS OF INCOME

“All wealth comes from adding value, from producing more, better, cheaper, faster, and easier than someone else.” –Brain Tracy

One of the ways a student can have multiple streams of income is by doing business. Not all students win scholarships, grants or have a big uncle or aunty somewhere that can give them money, the other option is to do business, i.e. sell goods or render a service.

I have earlier on enumerated different goods and services you can engage in a previous chapter. It now depends on your interest. Your talent can bring you money. A friend of mine called Ikeh Victor, is a talented artist. He writes and draws on cardboard and chip board. He makes sure he gets all the contracts in his faculty and fellowship on publicity. He got all the money for his final year project from this venture.

CHAPTER 16

SOLVING PROBLEM OF MULTITALENTED ENTREPRENEUR

“When you focus on your focus, you will soon be focus of those around you” –Andrew Ajeigbe

Multitalented entrepreneurs are people that are gifted in more than one area of endeavours. They have the capacity to combine so many things together. They are usually go-getters and very busy people. However, they struggle with the challenge of what to do and when to do them. Most of the time, they are not well organized in their activities.

CHAPTER 17

NETWORKING STUDENT ENTREPRENEUR

“You can't fly with the eagles if you keep scratching with the turkey.” –Zig Zigler

Networking student entrepreneur is the one who realize the potentials of relationships, and then being proactive, professional, and diligent in initiating,

nurturing, maintaining and placing demands on relationships to produce values for you and others.

It is about you strategically positioning yourself in the right place, with the right message, to deliver to the right people, who can make right things happen for you in the right quarters.

CHAPTER 18

SUCCESSFUL PERSONALITIES OF STUDENT ENTREPRENEUR

“Success seems to be connected with action. Successful men keep moving. They make mistakes but they don’t quit.” –Conrad Hilton

For your motivation and mind engagement, I have highlighted below a few personalities that engage in one business or the other during their undergraduate days, i.e. they combine business with academics. Most of them now have companies of their own.

S/N PERSONALITY BUSINESS NAME/INTEREST

- 1 Tara-Fela Durotoye House of Tara International
- 2 Jimoh Ibrahim NICON Group
- 3 Ademola Balogun SAB Consulting
- 4 Toyosi Akerele Rise Network
- 5 Tunde Owoeye Phoster Foundation/Phoster Solution
- 6 Adenike Ogunlesi Ruff ‘n’ Tumble
- 7 Akpor Donnel Gbemre 411 Entertainment
- 8 Lanre Messan Infinite Impact
- 9 Ola Peter Odofin Naijahotjobs.com
- 10 Simeon Michael Shoe maker
- 11 Oni Samuel Sammy Global Investment Ltd
- 12 Luck Uduikhue Data Point Microsystems
- 13 Saint Kunle Agboola Bazaleel Creative Venture
- 14 Abidoye Olaolu Tope Great Insight Concept

- 15 Leke Alder Alder consulting

CHAPTER 19

ENTREPRENEUR AFTER SCHOOL

“The price you pay for life today determine your value tomorrow.” –Bishop David Oyedepo

Life after school is one of the most interesting events in life of a student. This is a period that I called “reality dot come”. The money coming from home will not be

as usual. Few parents have plans for their wards after school. Most people leave their wards to look for jobs and leave them on their own. If you are a female, demands will be on you to bring home the Mr. Right, that is, the person you want to marry.

Since not every parent own a company to put their wards, there are four main paths you can take after school.

1. Go back for Masters.
2. Go and look for a job.

CHAPTER 20

LAST WORD

A Small jack can lift up a great car; small hinge moves great doors and small keys open great locks.

It is my heart desire that every student reading this book has a turnaround in both their academics and businesses. Life never gives you what you deserve but what you decide.

The price of the E-book

The price of this book is ~~₦~~2,500. Yes, it is that expensive because of the quality and value of the information in the book.

However, because this project is dear to my heart and I want as many people as possible to be able to buy it.

I will give the 1st lucky 100 people to buy it for just ~~₦~~1000

Yes, you heard me right.

~~₦~~1000

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My dear student,

Greatness is waiting for you.
Your dreams and visions are possible.
Action is the blood of every vision.
Remember Every vision thrives on knowledge.

Grab this opportunity while it last.

Till I see you in our SME WhatsApp group,

Keep succeeding!

Dayo Adetiloye (B. Agric., MBA)

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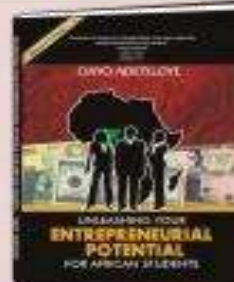
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- Acquire skills for self-reliance
- Become an entrepreneur for financial freedom
- Excel Academically



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

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Executive Director, Paradigm Initiative Nigeria.

THE AUTHOR

Dayo Adetiloye is a successful serial Entrepreneur, International Consultant, Speaker, Trainer, and Author.

He set up Hundred and Five Academy (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.

