

ZERO CAPITAL

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How to start Absolutely ANY Business Venture in
Nigeria without capital or - Bank Loan

Waju Abraham

ZERO CAPITAL

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ZERO CAPITAL

To You.

To the clearing of doubts.

And redefining of impossibility

About This 3rd Edition

In the time since the first edition was written the first edition in 2008, I have gone from millionaire to poor civil servant, and to millionaire again.

Its been 10 years. An amazing 10 years, and one thing that's stood by me in all these is that you can do this!

In the last decade, I have grown through a series of phases that have ultimately brought me to the conclusion that WE ARE ALL WHERE WE WANT TO BE IN THIS LIFE.

I've added a number of newer examples with fresher insight into how to get this done. I sincerely hope you will have the courage to put what you learn here to work.

If you insist on excuses, this book will not work for you.

It is perhaps the only working manual that has ever been written to help people put their business dreams to flight without capital, or suffocating bank loans.

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Why are you doing this, Waju?

First, as an entrepreneur, I know the indescribable torture of having an unfundable idea. It is like having a baby that you cannot feed. Like being stuck with a wife, and a nursing child without food on a cold Christmas night.

You are tempted to do something stupid and illegal. A young single mother told me last month in tears about how she had to go and sleep with a man in a car park at shoprite mall in order to raise money to pay for her child's hospital bill.

I am talking about that kind of torture.

Dear friend, you don't have to be that desperate anymore.

Secondly, I am guided by that statement by Zig Ziglar that says

***“You can have everything in life that you want,
if you can only help enough other people
get what they want”***

My First Time

Look, I ordinarily should not be wasting my time over what I have done, but I know there will always be doubting Thomas, trying to figure out where the loophole is.

My real name is Olanrewaju Ogunleye. I started doing business in 2004 as an undergraduate in Lagos State University. I lived at #11, Jagun Street, LASU 2nd Gate, PPL Bus Stop.

My landlord, now of blessed memory had 3 sons who are doing quite well now. His wife, also late, used to wonder if I was a catholic priest, because she never saw girls coming to look for me.

Those days, the absence of a girlfriend in my life made it easy for me to develop a reading habit.

One day, I met Mr. Segun Opadeyi (a marketing consultant, owner of ShoutinSMS) who talked about a new business in town called BULK SMS.

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I being a techie, caught on and tried to invest. I think it was still 6 or 7 naira per sms then.

That night, I couldn't sleep. I prayed and cried. Lord, this is the kind of business that I want. Now, how do I get money to start my own business???

For a whole week, I worried, prayed and worried some more.

And then one Sunday like that, I met him in Church (Fountain of Life Church) and forced him to agree to give me a lower price with the understanding that I would get a lot of business to him.

Armed with that, I approached my campus fellowship. Kpam! It was profitable.

Next, I extended to the many fellowships and association that dotted out the Chapel Side. WOW!!!

I later setup my own portal which exists till today.

Today, our service now include shortcodes, callertunes, and voice sms. My clients are now mainly political campaigners.

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I knew there and then that beyond the income, I had learned something NEW that I did not know before. I later went on to serve even Celebrities like Tara, Fela Durotoye and political aspirants. Money dey sweet to make ooo! Guess who sent bulk sms in the 2014 #EkitiDecides? Hehehe

You see, I really do not have have a rags-to-riches story.

My parents were okay by many standards.

BUT I JUST HATE BEGGING THEM FOR MONEY OUTSIDE MY NORMAL POCKET MONEY.

WHY ZERO CAPITAL?

Maybe it is pride? Me, I don't know. But I don't like begging for money.

Wait a minute.

Do you want to know the difference between BEGGING and ASKING?

I'll show you the difference.

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Beggars have nothing to offer – not even their manipulative prayers. It all amounts to zero.

ASKERS, on the other hand, have something on you.

When you tell a waiter “Can you please get me non-chilled pure water”? You are not begging. His salary is in your hand, so he must do your bidding so you can pay, and his boss can pay him.

That is asking.

Begging on the other hand is like paying 100 bucks for a sachet of water in Nigeria. Even though you get it, you will have this sunken feeling deep down on your inside because you still know that you cheated yourself.

Begging is ALWAYS costly.

Most of us have business ideas that we have allowed to die because we kept begging our uncles, aunts and neighbours for help.

My dear friend, if you have been like this in the past, I want you to know that it is bad.

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Begging is bad for you, and bad for your self-esteem, and bad for your precious relationship with the person that you begged.

Do you know that anytime you beg another human being, you trade away a part of your self-worth in that person's presence?

You feel bad about it. They feel bad about it. Money doesn't show up, so you feel bad towards them.

Friend, it is one bad complex journey that no informed person has a reason to embark upon.

Anyway, I rejoice knowing you will never do it again.

This is why robbers rob, and kidnappers kidnap with such violence and aggression.

THEY WILL RATHER DIE, THAN BEG.

But you don't have to rob, because there's a better way.

I remember the wise servant in the Bible.

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Book of Luke, chapter 19 verses 1-9.

He said, I am too old to dig gutter, and I am TOO PROUD TO BEG.

He is my first example of a person that used my Zero Capital principle.

Go read the scripture yourself. Luke 16.

My goal is to keep this REPORT as short as possible.

However, I want to point out something Jesus said there.

*“The people of this world are
shrewder in handling their affairs,
than the people that belong to the light.”*

This means that the religious houses are full of maggas and mugus. GBAM!

They put everything in God’s hand and refuse to use their initiative.

That man used his senses, when a Christian would likely be going to fast on a mountain top.

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Fear not. I am Christian myself, but I speak the truth. Abi nah?

I remember in 2005, my mentor at that time, Kunle Soriyan, was opening his new multi-million naira office on Otunba Jobi Fele Way, Alausa, Ikeja.

I quickly went to a computer centre to design an invoice for the supply of computer systems. No sorry.

Before that I went to scout the entire computer village for the best prices on computer. I had never sold any hardware in my life. So I was naturally nervous, but I had what they call MOUTH!

I bragged and bragged and got the cheapest price available from one guy like that. Then I printed the invoice and handed to PK.

Some dude had come with a professional looking proposal. Lol.

My overhead was cheaper. So they naturally preferred me. PK too was just setting up at the time.

I think I made like 18k from that sale. I was so excited that I went back to sow a seed of 3k to my then mentor and client.

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I recall giving my friend in med school 3k.

It was an error I would later regret.

Remember, I said I was not into business because I was poor and broke. I just loved being able to SEE and SEIZE opportunities.

By the time those systems needed servicing, OMO!!! My friend deserted me and I ended up doing it all alone.

There, I learnt to always have a BSA (business service agreement with either clients or partners).

NOTE: zero capital does not always work too well for partnerships -especially if there is no agreement on responsibilities.

I love to go it alone until it is obviously beyond my power to continue alone.

That was my business number 2.

I'm running out of time.

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My goal in this short report is not to brag, like I said earlier. It is to help you unlock some of those dreams that are inside you.

I think it was Myles Munroe who said the wealthiest place on earth is the cemetery or graveyard if you prefer.

It is so because in the grave, are books
unwritten, songs unsung, heroes unsung,
leaders unelected, damn!!!

Nothing scares me more than to die unproductive in life.
God forbid, big time.

So, you are itching right now, and you say,

“Waju, this is page 7 already and you haven’t shown me anything.”

I took said time to be sure you really want to learn. I did it to whet your appetite.

Oya, let’s go there.

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Economists say that the first thing a person needs to start an enterprise is capital.

I say, they LIED TO YOU.

The first thing you need is Wisdom, or Strategy, if you will.

What is strategy?

It is the COMPLETE laid out plan for any desired goal.

A good strategy has plans for IF there is no capital. That is like guerilla warfare...sadly like boko haram...no tanks, no jets, yet...formidable.

Like our military, the problem with having capital is that it deceives the holder, and makes them to overlook certain factors of utter importance.

I just heard that a Nigerian colonel was killed in a boko haram. Without strategy, having capital may be your albatross.

For example, a man wants to open a restaurant business, and he goes to open it in front of a church. Because he has the capital, he makes it so tush, but he overlooks the one thing that will kill the business.

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MOST PEOPLE THAT COME TO CHURCH WANT TO GO EAT AT HOME. (for example)

The sense of power that money/capital gives can be so delusional that you feel invincible.

Only the insured are secure.

A woman without capital, on the other hand, does not even have money to spend on buying choice plot of land.

This automatically reduces her cost of starting.

Next, because she is a ZERO CAPITALIST, she doesn't even build a wooden shop. She buys no pots, pans or rice.

She understands that a business idea is dead without customers.

Some people take precious money to go rent luxurious office spaces without knowing where the first client will come from.

She doesn't do that.

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She jumps a bike to business offices and government agencies in her city where most of them will not have breakfast from home.

She strikes rapport with just a few of the staff. And offers to bring samples. She gives one to the office messenger and a few people she knows that have mouth. GBAM!

Business don start.

I am blessed with a magical memory. In 2005/2006, I decided to take this knowledge to students of schools (from primary to tertiary).

By this time, I had made up my mind that

THUNDER FIRE CAPITAL!!!

So I was not even disturbed by the fact that I was just an undergraduate without an office, or staff, or anything that a training firm usually has.

At that time, Mosunmola Abudu aka MO Abudu host of Mo'ments with MO, was still running her training firm, Vic Lawrence Associates.

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Again, all I did was offer free lectures in secondary schools, and to campus associations as well.

At the end of each lecture, I got my participants to make comments on form I has prepared.

Na so I take comments take market the paying jobs. I had comments from Professors, Permanent Secretaries, Directors, Principals, and a lot of students. Who no like free! Yay!!!

Even some of the schools I went for free training gave me honoraria.

NO OFFICE. NO STAFF. NO BODY. NO CAPITAL.

I still remember borrowing neckties to attend my training.

I have so many stories of business I have started without capital.

In fact, I want to say something that will seem like I am boasting here

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Take me to any city, in any nation, with just \$100 and I will be a king in 6 months in that same city.

I will teach you more, but that defeats the purpose of this short report.

I have a wealth of experience in startups that can help you, my readers.

My aim is to help you unlock your dream and start living it out for real.

Do you know that...

In the time it takes you to perfect your idea, and to raise capital, a less than prepared person usually steals the show with less than perfect version of your idea.

IN THE STOCK MARKET

In 2005, as the stock market gained momentum, I took three thousand naira (screaming) to the stock exchange and bought First Bank shares at #29 apiece.

That's what happens when you NEED capital. Your imagination, productivity, and potential are limited by the quest for money.

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Perhaps that is why they say, do what you love, and money will come.

In 2006, I was still longing to have a real bite of the opportunities I was seeing. I had this method of analysis which, coupled with my gut, could tell where the market was going.

Eventually, I travelled to my home state and there met 3 adults who said they had little change to invest but didn't know what to do with it.

Long story short, I got the money and USED IT AS PLANNED (most people err here and go partying) buying Zenith bank stocks, as well as few others.

The first harvest came in March of 2007, I helped the first client make a total of N470k, and he was so excited that he asked me what I wanted. I told him I needed my own laptop. He paid N150k for a brand new Dell Inspiron.

By August 2007, I helped my second client, a woman make N2.7 million from an initial investment of about N500k. I made about 6 million naira that year.

MIDAS TOUCH?

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Hardly!

I know you are thinking in your mind right now that maybe, it's because I am lucky, or I am gifted. It's okay, if that's how you want to see it.

What I will call my gift however, is the inability to see and seize opportunities around me.

There are hundreds of thousands of opportunities floating around us like mosquitoes over the Lagos lagoon, daily. Those who turn rich are the ones who have the courage to see and seize.

As I write now, I have beside me a copy of the Forbes Billionaire's Edition 2013. I buy a lot of these old copies cheaply, because inside, I can find the freshest ideas to implement in Nigeria and still look like a king. You should try it.

In this edition, apart from heirs, heiresses and the like, I found that most other billionaires were people who started their businesses **in their garages, or basements.**

Very few of the world's billionaires had an uncle to loan them N500k (about N50 million naira today) in 1979 like Uncle Aliko.

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It is so easy to sit idle, hating the fact that your uncle is not a Dantata and you are not Aliko Dangote. In any case, let us note that Aliko Dangote was not the only young man who received N500,000 in 1979. I am sure at that time, at least a dozen other young Nigerian folks got it, either from uncles, or from parents. It just so happened that they squandered it.

Why am I saying this?

Simple. **If you do not think like me, you cannot do what I do.** You cannot start business with zero capital. Your dream will remain at the mercy of MTN millionaire promos and NairaBet.

This method herein stated are not unique to me alone.

Richard Branson, founder of Virgin Group is one of my heroes.

Years ago, after a vacation in the Caribbean, he got to the airport only to discover that all flights were cancelled because the airlines were on-strike sort of. People were just milling around idle, complaining, dozing and picking fights – a small Nigeria.

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Richard would have none of that. He noticed a small plane has just landed. He ran outside to negotiate with the pilot. They agreed to a fee of \$10,000. Richard quickly got a piece of cardboard and wrote

Now Boarding.

Virgin Airlines.

\$2,500

Now, you tell me who wouldn't pay that much just to get home. This was how Virgin Airlines began.

But the average Emeka will say:

- I don't have a flying permit
- What if the plane crashes?
- I have not registered a company yet.
- What if they do not pay?
- I need more answers first.
- Why are the airlines on strike sef?
- This government is very bad o!
- Ah! I forgot something in the hotel.

There are a million and one excuses for the average Emeka to tender any day. Just remember this: People who make excuses very rarely succeed in life.

2009: HOW TO DREAM RIGHT

In 2009, August, my friend told me he was trying to raise about half a million for the purpose of buying 2 plots of land in a yet to be discovered part of town that would surely explode in the next 10 to 15 years.

I MADE SOME CALLS AND ASKED SOME QUESTIONS

(There are only 7 questions to ask about any matter on earth. More on this later)

I found out that the family who owned the land would prefer to sell the entire 50 plots for 5 million naira. Yet, here was my friend trying to buy 2 plots for 500k. I didn't have the money to support him, but guess what I did?

Seriously, guess...

Did you guess?

Anyway, here's what I did.

I started marketing said land for 15 million naira. I would get a buyer who would pay it and I would make 10 million plus in commissions. Then I would borrow my friend 500k to buy 2 plots out of the 50. LOL.

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That's what Robert Kiyosaki calls "Buy The Pie."

As a ZERO CAPITALIST, you have to be able to have a dream, or see a picture that incorporates the smaller dreams and aspirations of others.

So many people just dream big for themselves and this is counterproductive. For example, dreaming of owning a Bugatti Veyron is a big dream. Yes. The ride costs about \$2million BUT there are too few people on the food chain.

In a nation like ours, of 160 million people, there will be perhaps 1 mechanic, 5 vulcanizers, 10 car wash centres, and a shipping executive. That makes 17 people, owner inclusive. Damn too small.

For \$2million, I could build a mini-estate and put the homes on sale in partnership with a mortgage financier. That figure will give me about 50 choice apartments, selling at 12 million apiece. Total sales equal 600 million. Profit is 280million. Say I even scrape off 80million for overhead, brown envelopes and omo onile settlements. I will still have 200 million left over.

Those are the kind of dreams that God assists to manifest.

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Did you ever notice (I'm preaching here)?

Solomon's Thirst?

You know the story of when he became king, and he sacrificed a thousand bulls as a burnt offering. Okay, Solomon goes to bed that night and God appears to him saying ask anything.

Solomon says to God, "You know I am leader over this large nation – your people, give me wisdom and understanding so I can lead them right.

God was taken aback and comments thus:

1. You didn't ask for wealth and riches.
2. You didn't ask for long life.
3. You didn't even ask for the death of your enemies.

Wow!

The difference between what Solomon asks for and what he doesn't is what?

SELF INTEREST

He asked on behalf of his people. In the interest of public good.

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God says MOST other people would ask in the interest of their selves.

This lesson is very important to the success of any business venture:

I don't know many successful business people who started out to be rich, and who didn't have **an overarching desire to solve a problem, or to provide a solution.**

This is how to dream right, and you should give yourself a pat on the back if this is how your mind is wired – otherwise, REPENT.

Let's go Deeper!

FIRST THINGS FIRST

I had been looking forward to service year for years as an undergraduate. Moreso, that I had read an article in Success Digest magazine (good resource, by the way) in 2004 where Jimoh Ibrahim was interviewed.

Wow! That was 16 years ago. Honestly, I am smiling right now because I seriously appreciate how far God has brought me.

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Anyway, one sentence struck me in that interview. Barr. Jimoh, that village boy from Igbotako, in Ondo State said”

“I made 70 million during my service year”

Lol. I think I went to heaven and back upon reading that line. The magazine was in possession of my coursemate, Usman Imanah, another active mind who wasn’t always looking for employment.

I can still recall that day very clearly in front of the student union building.

Jimoh made 70 million by “uncovering” a niche that would serve all 749 local government areas in Nigeria. Mehn! I think he deserves to be a billionaire.

While I cannot categorically (lol) say that he made it on zero capital, I will assure you however, that this statement was the precise catalyst for my business endeavours.

If you look at my antecedents, you will observe that my products or services are targeted at niches with large buying audience.

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If I were into car business, I doubt that I will ever sell Rolls Royce cars. The niche is too narrow based on affordability.

Check this out

Bulk SMS	115 million subscribers, thousands of schools, churches and associations.
Computers	Low priced being fairly used and large buying audience.
Stock Market	Compounding interest
Land	So profitable, it felt like sin. Lol
Benue Yellow Pages	15, 000 businesses listing at N500 only. 15 full page ads at N120, 000 each 22 double page slots for each local govt. at N200, 000 per LGA.

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I actually have somewhat sad memories about the Benue Yellow Pages project: because I was unable to finish it as planned.

You see, it was during my NYSC year. While many colleagues gamboled around camp, I was silently praying, **GOD OPEN MY EYES!!!**

I was transferred to a village far from the state capital, and that was where my idea was born.

Luckily for us, a lot of our students preferred going to farm than going to school. At the earliest free moment, I would hop on a bus and head that tortuous journey to Makurdi.

Again, Almighty Capital was missing.

My only experience was when I bought letterheads and printed letters to the state government. That's all.

Eventually, I skipped classes altogether and moved to Makurdi. In all humility I was feeding many mouths during the period of that exercise.

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Unfortunately, a sad family emergency came up and I had to go to Ekiti planning to return after 2 weeks. I have not been able to go back ever since. E pain me die.

Dear friend, I am not the regular teacher. I do not learn the way a lot of others learn. I prefer to learn lying down in bed. If I were to ever teach a class on my own terms, I would have their desks replaced with a couch and settees.

I said that to point out that IT IS UNLIKELY I WILL STATE ANY POINT OUT CLEAR TO YOU.

I want you to take cues from the narration.

If there is anything worth stating clearly, it is this:

The Yoruba people have a proverb that says: *“Na for the slender end, dem dey chop moin moin.”*

***No matter how scary your dream is,
there is a starting point that does not
require CAPITAL. You only need to look
deeply to find it.***

I hope you got that.

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I don't care if it is crude oil export that you want to go into, or diamond mining. Friend, there is a way in that does not require Almighty Capital.

In this class, I intend to be able to provide you with specific one-on-one counseling and guidance as you steer the ship of your dreams out of the Port Stagnant and into the ocean of possibilities.

NOW LET'S GO LOOK AT MY ZERO CAPITAL CHECKLIST

ZERO CAPITAL CHECKLIST

What. When. Where. How. Why. Who.

WHAT DO I NEED?

Have an idea. Ideas rule the world, Sam Adeyemi said. Although the word itself is almost a cliché. It doesn't change the fact that you need to birth an idea first.

Write it down. An idea in its written form is like the visa for its actualization. There is a spiritual connection between the written word and the word made flesh. Get a notebook, or even just a sheet of paper (I have ideabooks). Write it at the top.

WHAT EXACTLY WILL YOUR DREAM REQUIRE?

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WHEN DO I NEED THE CAPITAL?

Very few dreams require capital from the scratch (at least you don't need capital to write your dream down on paper). I have scribbled ideas on EVEN toilet papers. Eew, right? OK. Dey dia o.

You must determine how far you CAN go in pursuing your business without capital. Why? This is because, I believe when God gives you a business idea, you can be sure that he has given like 1,001 other people. If you start on time, you will have the sober and thankful pleasure of hearing people saying "heya, and I once thought about it too ooo!" Had you delayed, it would have been you. It has been me many times. I shit you not.

WHERE IS THE BEST PLACE TO FIND WHAT I NEED?

I assure you, you don't need to travel out of your location to get your capital. Somebody near you has an office you can use, a computer you can use, the helping hand you can lend, AND the money you can spend to get your first batch of products. In my earlier instances, I showed you how I did it.

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Lovers of music will know one of the successful producers in Nigeria today, Folorunsho aka Fliptyce. I wish I could still call him my boy, but he is now richer than I am. Lol.

Fliptyce started while he was an undergraduate in the University of Ado-Ekiti. He made beats without owning a single computer. Back then, what he did was to go to a computer center and literally beg them to allow him use their systems. Some let him use it for free. This young man would then install his software “Fruity Loops” on the system, plug in his headphones and produce his beats.

That was how he made the beats for the hitsong, “*Oju titi won*” by Danny Young. Today, that young hustler has produced for the African Legends, P-Square and many others.

I am proud to say that Fliptyce also produced **the first audio recording of ZERO CAPITAL in 2009.** In the spirit of ZEROISM, Fliptyce charged me only 5k for the entire studio session spanning 1 week in Ado-Ekiti. That edition completely sold out selling at N500 per CD.

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HOW CAN I CONVINCe PEOPLE TO GIVE ME FREE SERVICES?

Look, I don't care what your idea is. If it is in my hands, I will make it work without a single kobo in my pocket. In fact, these days, I will rather start a business without capital, than have a billion bucks to do business with. It is called O.P.M (Other People's Money)

In order to get people to put their money in your dream, you have to be bold and mature about it. There are keys to everybody's heart and pocket and it is your responsibility to find it.

The truth is you need to start seeing your dream as a living, breathing infant, and you as the broke parent. The question now is, will you let your child die? Or will you rob a bank to feed your child? Both options are unfortunate and unnecessary.

Let me give you an example of how I got a Blackberry z10 smartphone for N100 (hundred naira) today. I woke up to a touchscreen phone (Q5) with a dead screen. I couldn't pick calls or do any messaging. Calls kept coming in from clients and I couldn't pick it because the screen had failed. I was at my day job and couldn't get access to a phone mart.

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A week before, a tenant of my family had agreed to trade his phone with mine, on the condition that I would add N10,000 cash in exchange. His phone was a far better than mine and I agreed it was a fair deal.

By afternoon, I was really worried and didn't have his number. I borrowed a co-worker's phone and loaded it N100 airtime on it, then I called someone whose number I remembered, and got the guy's (Yomi) number from him. Then I called Yomi, told him what happened to my phone (always say the truth).

"I want to make you an offer that will be worth your while, Yomi. I hope you will like it. Yes, we agreed I would add 10k to it and that's fair (let them know you trust them). I don't have 10k right now, but if you will give me your phone in exchange for my (no-useless) Q5, I will give you 20k next week. Do you trust me to do that?"

What do you think he did?

First of all, if I didn't pick the phone, he would have no 10k. Now, I was making him a double offer in exchange for the phone 20k for free! He would probably fix my phone for 5k and still keep 15k next week.

That's what I call "An offer He Can't Refuse".

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MIND YOU, I AM OBLIGED TO KEEP MY WORD, AND 20K IS A SMALL FEE COMPARED TO WHAT I MAKE PER WEEL. THE POINT IS THAT I SOLVED MY PROBLEM WITH ONLY N100

In project management, there is something called **the future value of money.** That N100 is probably worth about N120k in view of the deals I can make in week alone through the power of a working phone. Besides, if I had tried to sell off my bad phone at the phonemart, they would be offering me a lousy N15k or even far less. So now, you tell me, was that a good deal?

Now, you too knowing the future value of what you need must be willing to share a portion of the short-term future in exchange for a much glorious long-term future.

Please, get this point straight. When I say zero capital, I mean NONE from your own pocket.

Let us say the cost of building a filling station is N30million, and I don't even have a million naira, WHAT WOULD I DO?

Using the power of 6 magic questions, I will find out who can raise the said sum. Then (**this is a live practical, and**

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you can apply it directly), I would find out the cost of selling a 6 pump filling station. I think that should be between 50-80 million naira depending on the location.

Using 1 million naira, I would have an architect draw up a plan for a 6 pump filling station in a prime location.

Then I would market the filling station on paper.

Through that strategy, I will have a ready list of 10 to 20 people who can buy.

Next, I will select the 5 most open-minded prospects and convince them to build for cheaper. Or I would ask them to loan me the money (30 million) for 20-30 percent interest on return. ***THERE IS NO SUCH THING AS FREE LUNCH***

I will then commence to build then sell to one of the remaining 15 prospects at 80 million naira.

Let us do the math: 30% of N30million is N9million. That means I will pay back N39million to the guy who loaned me money in the first place.

This leaves me with N41million – more than enough to build my own desired filling station.

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I tell you, friend, IGNORANCE IS TRULY EXPENSIVE. To fulfill your dreams, you need information – not capital.

I think I hear you say “Hmm! It doesn’t work that way in real life. This is just theory joor!”

Everything is impossible until it is achieved. I read a quote by Wayne Dwyer in 2001 that says

“Sometimes, what we call impossible is just the unattempted.”

All my successes in business looked daunting on paper, but that’s what makes the difference between a Dreamer, and a Beggar.

Dreamers act, while beggars beg. You have got to be able to stick your neck out and take the risk.

Anyway, this is not intended to be a motivational book from the start. It has always been my hope that this book will ONLY find its way into the hands of Dreamers who are just waiting for the insight that they need to fly their dreams.

Next question

[Why do I need to apply Zero Capital?](#)

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I will take you to the book of proverbs to answer that.

Proverbs 23:4 Be wise enough not to wear yourself out trying to get rich.

Proverbs 23:5 Your money can be gone in a flash, as if it had grown wings and flown away like an eagle.

Basically, what that verse is telling you and anybody who cares to listen is that

Money is a Bitch

That's right. Like beauty, and wine, money will (excuse me) f*ck both its holder and its beholder up.

It must be the utmost duty of an entrepreneur never to let his dream, or confidence be powered by money.

Money has the ability to cloud judgment. I have right now, a billionaire client who has his senses clouded by his latest windfall. It is all a matter of time. Once you are clouded, you WILL fail to wake up.

If you enter a business with a millionaire, you will (sadly) be less prudent and painstaking in seeing that everything is done as it should be done. Drunkenness

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does not come from wine alone. I don't care how much is in my bank account right now. If I wish to start a new venture, I will prefer to start without capital.

www.garrihosting.com When in May 2014, the web service I was using went aground with about 32 of my clients' websites, I knew the time had come to have my own.

I had a long been mulling the idea of having my own web hosting service basically because as a web developer, I will save a ton of money and make even more doing it. As usual, I wasn't going to use a penny of my own money.

A client of mine couldn't afford to wait for me to fix the problem, and he offered a fresh payment under a new host. I took the money and started [my own web hosting company](#).

The idea of being rich is not about having money to throw around. Rather, it is about being able to raise money out of the thin air.

When the time comes to build my world-class golf resort in my home country, my mind will be able to grasp how to get such a big task done with Other People's Money.

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When the question, why to employ Zero Capitalism comes up in your mind, just tell the devil (because only the devil will ask such a misleading question) because it the best way.

Who should I talk to for Capital?

I'll tell you in one, nope, two words:

Hungry people

Please note, when I say hungry people, I do not mean starving people. In life there are two kinds of hunger:

1. Bodily Hunger
2. Inner Hunger

Bodily hunger is for people who can hardly get by daily. If you meet them, they will eat your dream alive. They will literally abort your dream for you with their own discouragement. NEVER, I repeat, NEVER share your dream with that kind of hungry person.

Inner hunger on the other hand, can best be described by its direct opposite:

THE DICKHEAD: Soulless, Selfish, Satisfied, Been there-done that Egotistical, Impossible to impress and always full of their own idea of how they are self-made.

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A classic example is in the bible story of the successful husbandman, aka, farmer.

Then Jesus told them this parable: “There was once a rich man who had land which bore good crops. He begun to think to himself, ‘I don’t have a place to keep all my crops. What can I do? This is what I will do, ‘he told himself: ‘I will tear down my barns and build bigger ones, where I will store the grain and all my other goods. Then I will say to myself, Lucky man! You have all the good things you need for many years. Take life easy, eat, drink, and enjoy yourself!’ But God said to him, ‘You fool! This very night you will have to give up your life; then who will get all these things you have kept for yourself?’” (Luke 12:16-20)

This man’s folly was in ever assuming that he had arrived. You can never get money from people like that.

I’ve billionaire kids amongst my friends, but I will never ever think of talking them into a venture, primarily because they are soul-satisfied.

A person with inner hunger is someone who is committed to constant growth and improvement. He understands that while there is life, there is still a higher calling to fulfill. They will never be afraid to enter into

ZERO CAPITAL

new ventures that can bring results. More importantly, they understand that failure can only make them better.

Of a truth, you can actually play on people's greed to get them "drop" money, BUT in the event of a backfire, you will honestly prefer to be stuck in a swimming pool with a starved crocodile.

I have been there too, so please take my advice and stay away from such people.

Remember, the purpose of this book is to teach you how to raise money to fund your dream venture.

It is assumed that you already have the drive and passion seeping through your skin, and your breath, such that when wise men hear you, they will catch your fever.

In this story of Moses during the Egyptian inquisition, Moses' mother paints the picture of a broke person with a business idea. She has looked on Moses and seen he was a special child. But she lacked the resources to fund his manifestation.

She didn't dump him in the river (killing her dream).

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She placed him in a reed basket (a clear waterproof/fool proof strategy) and put him in the bushes near where the Egyptian princess would find him (positioning for visibility among the people with inner hunger).

Remember, the young princess had probably hated her father's decree that all two year old sons and below of Hebrew descent be killed. How callous?! She already had pity for the Israelites. How much smarter could Mama Moses have been! *thumbs up*

Next, she didn't leave anything to chance. She told Moses' older sister, Miriam, to stay close by and watch.

"Don't be afraid, Miriam, those who come to bathe in these parts are cultured, and have hearts. When the princess comes close, use this stick to pinch Moses and make him cry out".

The idea was to make a strategic, eye-catching presentation of the business idea that would appeal to people who are capable of funding it. Apparently, the princess was hoping that by fending for Moses, the gods would forgive her father for his genocidal act. The idea plays out when we notice that the King on seeing a Hebrew child in his palace did not ask he be slaughtered too.

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Essentially, Mama Moses was offering Pharaoh's daughter an offer she couldn't refuse – a premium offer and strategy in which she herself was indispensable.

Are you getting my drift? Please do!

The final stroke of genius was that Miriam's strategic placement was such that she would say there was a nurse nearby.

Friend, there was thousands of people who will fund your dream as their own way of seeking redemption for been rich and selfish. GBAM!

Even if the princess later suspected that Mama was the real mother, she would have made peace with herself and it wouldn't matter much. The trick was "ordained of the gods".

In live practice, you do not go to people and ask them to fund your dream.

Let us say you have an idea that can turn in N500k per month, and it requires N250k to start it, this should be your plan.

- Tell your proposed sponsor you have an idea that **YOU WANT HIM TO DO** which can yield HIM

ZERO CAPITAL

N250k per month with N500k investment. ***By this time, I would assume that you are quite an expert in the field you are recommending.**

- You convince them you can run it for them for a fair SALARY in return, say N50k kpere.
- The idea is to give them the sense of ownership. Let me tell you this: NOBODY IS GOING TO EVER LET GO OF THEIR MONEY TO FUND “YOUR” DREAM. I am sure you have seen this in real life. It is the reason why most dreams are in limbo. We clutch our dreams so tight that we, not them, choke it to death.

Try setting up your company with one Baba Alaiye as Chairman. It doesn't mean shit. But many young minds will be trifling. They need to go to www.NoFreeLunch.com or tune in to NFL FM radio.

That widow who met Elisha was asked, what have you in your house/life/farm/head.

A N156,000,000 P.A CASE STUDY

In 2015, right after I got married again, I was looking to quit my civil service job.

I knew I needed a big idea that would shoot me out of reach of poverty for life.

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So I looked for a large audience.

Ekiti people have an anthem that everyone loves. I was going to make it into a callertune.

I wasn't going to spend a dime of my own money, so here's what I did.

A lot of people like saying politicians are stingy. I used to be like this until I learned my lesson. All you need to do is offer them something that makes their greed glands drip.

I approached a politician and offered him my idea. I painted the income clearly.

At N13.76 per callertune user (Network takes the rest), and with good marketing, we can hit 9 figures per year.

That's 13.7 million naira a month and 156m per year –IF we can get it to 1 million users.

With his money, we set up the callertune, and then used his influence to enter a partnership with TV and Radio stations.

The callertune is live and growing daily today.

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Remember my mantra

“You can everything in life that you want, if you can only help other people get what they want”.

I want to stop here and let you go to work with what you have learned.

I have so much that I want to share with you, but so little time.

I understand that each business has a different entry stage. As such, it will be impossible for a single book to be a cure-all for your startup headaches.

WARNING: Most people who read this ebook will end it here. They will say it opened their eyes, but take no further steps to actualize their dreams.

But I'm sure you're not like that. You want to make this year our year, don't you?

If you would like to take this further, [click here now](#). I have a very powerful offer for you to start your own 7 figure business this week. Very limited slots.

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**THIS IS
BIG**

want an instant empire?



NEW!

**Crazy Marketing Dude Wants To
Set You Up Like A Drug Lord!**