

Youth Entrepreneurship Support (YES) Programme



BANK OF INDUSTRY
...transforming Nigeria's industrial sector.



Dayo Adetiloye
www.dayoadetiloye.com

YES Programme

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Thanks for downloading my e-book. Please note that this is a training programme, in case you are yet to register, kindly visit www.dayoadetiloye.com to do so. This will enable you to get updates from me on this programme. Thanks.



About The Author



Dayo Adetiloye is an Alumnus of Enterprise Development Centre (EDC) of the Lagos Business School (LBS), Pan Atlantic University (PAU).

He is a successful serial entrepreneur, International business planning consultant, Speaker, Trainer, Author, Business coach, Blogger and a Professional Networker.

He has been working with business owners since July 2012 and has produced over 40 YouWiN winners and over 25 TEEP winners.

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

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

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

Dayo conducts Igbara-oke Youth Empowerment Summit, a yearly Youth Summit in Ondo state, Nigeria. Previous activities can be seen at www.igbaraokeyouth.org

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

He sits on the board of several businesses including Life Moulding School, SAB Mart International, SOLAREX Information Technology World among others. He was once member of the executive council of GLT Business School.

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

For the wise, 2016
will be the year
that
entrepreneurship,
and not
employment,
will be the best
way to make a
living in Nigeria.

Application closes by 30th of April 2016

My Dear Millionaire Friend,

I am happy to introduce to you Youth Entrepreneurship support (YES) Programme.

It is an initiative of Federal Government of Nigeria led by President Muhammadu Buhari.

This package is similar to YOUWIN Programme by the last government regime in the application process but it is a loan. You are going to pay back.

The first information I got about this programme from one of my loyal customer was this:

Please share widely...

The FG's Youth Entrepreneurship Support Programme (YES-PROGRAMME) supported by the Bank of Industry (BOI) in partnership with the Federal Ministry of Trade and Investment, aimed at addressing the worrisome phenomenon of youth unemployment in Nigeria by developing the capacity of the youths and funding their business ideas.

The YES programme is aimed at equipping young people with the skills and knowledge to be self-employed by starting and managing their own businesses.

Okay, here is the full gist:

YES Programme

Participants will be drawn from young aspiring entrepreneurs between the ages of 18 and 35 years, with innovative ideas who must have a minimum educational qualification of an Ordinary National Diploma (OND).

COMPONENTS OF THE YES-PROGRAMME

The YES-Programme comprises the following:

Eight (8) weeks extensive online Entrepreneurship and Business Management training which has the ability to test participants understanding and track their progress.

Five (5) days in-class Entrepreneurship and Business Management training (5 modules).

Technical skills training in partnership with the various technical training and vocational institutes in the country.

Financing the businesses by BOI under its SME Cluster initiative in consonance with the United Nations Economic Commission for Africa Commodity-based Industrialisation Strategy.

PROGRAMME OBJECTIVES

The YES-Programme has the following broad objectives:

To create an interactive learning platform to train young aspiring entrepreneurs in Entrepreneurship, Business Management and Technical Skills that will ultimately translate into improved efficiency and productivity.

YES Programme

To kindle the entrepreneurial spirit of the youths.

To act as an incubation center where business ideas are nurtured to their full potential as well as entrenching global best practices by inculcating a culture of innovation-driven entrepreneurship and ethics in the programme participants.

Promotion of self-employment among graduates of institutions of higher learning, thereby changing their job-seeking mindset.

To deepen financial inclusion by de-risking the young aspiring entrepreneurs and making them eligible for small business loans to be provided by BOI.

Applicants will register online and will be expected to provide accurate answers to questions. Such answers count towards determining the suitability of the applicants for the training programme. Only the top 1,200 online participants will qualify for the in-class training programme annually.

The in-class trainings will be delivered by BOI accredited partner Training Institutes and shall take place on a bi-annual (twice yearly) basis at selected centres spread across the six geo-political zones. Hence, 600 participants shall be trained at the designated locations bi-annually.

The final evaluation and selection of the candidates that will qualify for funding under the YES-Programme, will be by a seven-man panel made up of senior management staff of the Bank and other eminent members made up of successful entrepreneurs, professionals, retired bankers, etc.

YES Programme

FEATURES OF THE FUND

PROJECTED IMPACT: The fund shall be deployed to support the establishment and/or expansion of an estimated 1,200 enterprises promoted by Nigerian youths across the country. The scheme is expected to create a minimum of 6,000 direct jobs and 30,000 indirect jobs annually, totaling 36,000 jobs.

PROGRAM LIMIT N10.0 billion.

SINGLE OBLIGOR LIMIT Up to N5 million for loan.

Equity investment could also be considered on a case-by-case basis.

APPROVAL LIMIT In line with the Bank's approval limit.

PRICING Interest Rate: 9% per annum.

Fees: 1% Processing fee.

TENOR 3 to 5 years.

MORATORIUM Six (6) months from date of Loan Disbursement.

The Youth Entrepreneurship Support (YES) Programme was officially launched on Thursday, 17th of March, 2016 at the Transcorp Hilton Hotel, Abuja

Are you ready? Then click on the link below to send your application. Errm, Good luck to all applicants, remember me in your kingdom when you hammer.

<http://onlineregportal.com/YesProgramme/Home>

Please note that there is Live Chat feature on the BOI website on www.boi.ng for immediate help/assistance,

www.dayoadetiloye.com

YES Programme

So, let's see what is written on their website.



The Youth Entrepreneurship Support (YES) programme is an ambitious programme by the Bank of Industry (BOI) aimed at addressing youth unemployment in Nigeria which is currently over 50%. According to a 2013 survey by the Nigerian Institute of Social and Economic Research (NISER), most of the capacity building programmes aimed at addressing youth unemployment, have concentrated more on training without any tie-in to the provision of small business loans, which is a critical success factor to the establishment of small businesses. In addition, they hardly take care of the entire training value chain in terms of Entrepreneurship, Business Management and Technical Skills.

The YES Programme

BOI's approach to tackling the youth capacity building challenge is to focus on young aspiring entrepreneurs within the age bracket of 18 – 35 years that have

YES Programme

viable business ideas by developing a Product Program - Youth Enterprise Support Programme (YES Programme), for empowering them. This crop of Nigerians forms a significant proportion of unemployed youth in the country.

Components of the YES Programme

The YES Programme comprises the following:

- Eight (8) weeks intensive online Entrepreneurship and Business Management training which has the ability to test participants' understanding and track their progress.
- Five (5) days in-class Entrepreneurship and Business Management training
- Technical skills training in partnership with the various technical training and vocational institutes in the country.
- Financing the businesses by BOI under its SME Cluster initiative in consonance with the United Nations Economic Commission for Africa's Commodity-based Industrialisation Strategy.

Programme Objectives

The YES Programme has the following broad objectives:

- To create an interactive learning platform to train young aspiring entrepreneurs in entrepreneurship and business management that will ultimately translate into improved efficiency and productivity.
- To kindle the entrepreneurial spirit of the youths.
-

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- To act as an incubation center where business ideas are nurtured to their full potential as well as entrenching global best practices by inculcating a culture of innovation-driven entrepreneurship and ethics in the programme participants.
- Promotion of self-employment among graduates of institutions of higher learning, thereby changing their job-seeking mindset.
- To deepen financial inclusion by de-risking the young aspiring entrepreneurs and making them eligible for small business loans to be provided by BOI.

Call for application closes April 30, 2016

YES Programme

How to Apply

Step 1 – Check Your Eligibility

Check that you are qualified to apply. See the section “Who can apply?” below.

Step 2 – Register

Click [here](#) to register if you have not already done so

You will receive a confirmation email from YES Programme with all the details you will need to log in.

Step 3 – Complete Application

Once you have successfully registered, log in and click the “Start Application” button on the Start Application Tab on this page. To return to your application, click the “save and continue” button and come back to it at any time. Once you are done with your application, click on the “Submit” button at the end of the form to send it to us. You can submit only ONE application per “application cycle” (typically 3-4 months).

Step 4 – Keep Informed

After the closing date you will be notified if you have been shortlisted for the next stage of the competition. Constantly check the YES Programme homepage for regular updates.

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Who Can Apply?

To be eligible for the Competition you must satisfy the following criteria:

1. The applicant must be a Nigerian.
2. Must have a viable business idea within the [40 identified clusters](#) that is operated, or will operate in Nigeria.
3. Must be within the age limits of 18 and 35. (Proof of identity: International passport/Driver's License/National ID/Voters card required).
4. Must possess a minimum educational qualification of Ordinary National Diploma (OND).
5. Applicant must be able to carry out the application process online.

The purpose of this FREE report is to help you understand the programme and help you prepare as you apply for the programme.

Why should you consider it?

[NEWS EXCERPT] According to Emeka Anaeto, Economy Editor (March 22, 2016 12:33 Am):

“As economic downturn persists, the number of unemployed and underemployed persons in Nigeria surged to 22.45 million in the fourth quarter, Q4, 2015, about 9.1percent or 1.75 million, higher than 20.7 million recorded in the third quarter. In addition, during the period a total number of persons in full time employment (that did any form of work for, at least, 40 hours) decreased by 710,693 when compared to the previous quarter. According to the National Bureau of Statistics, NBS, unemployment is the proportion of those in the labour force (not in the entire economic active population, nor the entire Nigerian population) who were actively looking for work but could not find work for at least 20 hours during the reference period, to the total current active labour force population.”

Definitely the economic climate in our nation is unfavourable and it's only wisdom for you to embrace entrepreneurship as the way forward. Like our opening quote says, *“...entrepreneurship, and not employment, will be the best way to make a living in Nigeria.”*

Industry Featured in (YES) Programme

Industries represented in Youth Entrepreneurship Support

Business Sector

- | | |
|-----------------------------------|--|
| 1. Administration | 16. Logistics/transportation |
| 2. Agriculture/farming | 17. Manufacturing/production |
| 3. Banking/finance/insurance | 18. Marketing/ Advertising/
Communication |
| 4. Building design/architecture | 19. NGO/community services |
| 5. Construction | 20. Oil & Gas/mining/energy |
| 6. Creative (art design, fashion) | 21. Project/programme
management |
| 7. Customer service | 22. QA & QC/HSE |
| 8. Education/teaching/training | 23. Real Estate/Property |
| 9. Engineering | 24. Research |
| 10. Executive/ top management | 25. Sales/business development |
| 11. Healthcare/pharmaceutical | 26. Supply chain/procurement |
| 12. Hospitality/leisure/travels | 27. Telecommunication |
| 13. Human resources | 28. Vocational trade and services |
| 14. Information technology | |
| 15. Legal | |

Why should you work with me?

I started business planning consultation in 2012 when YOUWIN first edition came out. I applied and helped a colleague to review his financials and his own idea was selected. That formed the basis of my business planning consulting till today.

The YOUWIN2 which was for women, we had up to 5 women we consulted for that won the award.

In YOUWIN 3, we had up to 40 winners who used our consultation products and services such as our workbook, expert reviews and professional write up.

The result of Youwin4 is what we are still expecting from this new government when we saw the Youth Entrepreneurship Support.



Other Grant application that we have recorded Successes

Tony Elumelu Entrepreneurship programme (TEEP).

In the first edition, we consulted for over 25 people that used our materials, free workbook, expert review and professional write up and won the \$5000 grant (FREE MONEY) to either start or expand your start-up that is not more than 3 years.

In the second edition, our baby **IDEA Dayo Adetiloye Business Hub (DABH)** took a space among the 1000 winners in Africa.

We also recorded close to 20 winners from our network that were selected.

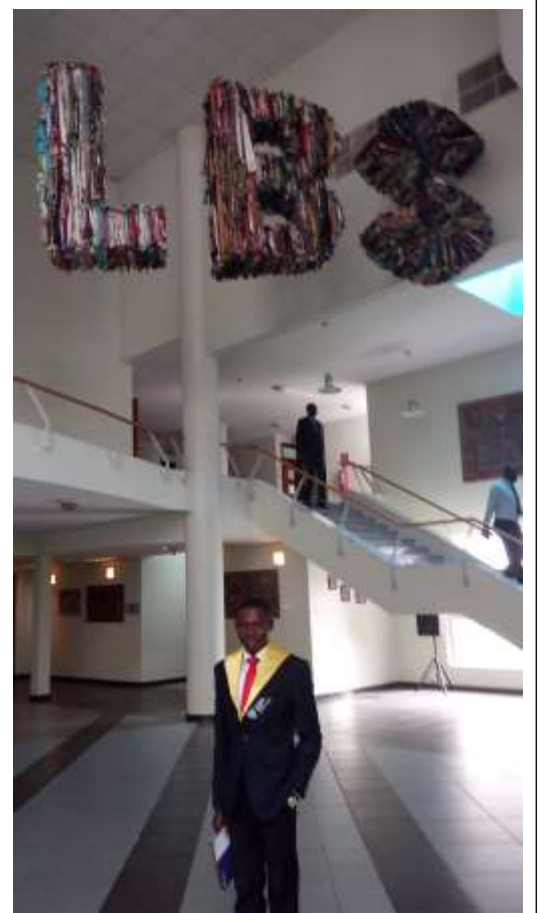
YES Programme

Also, my organisation applied for **BET5** where some of my online millionaire friends voted for me. My idea was selected and that was my opportunity to experience a 3 month exclusive business training at the Enterprise Development Centre (EDC) of the Lagos Business School (LBS), Pan Atlantic University (PAU). The 3 months training was a total turn around for my Business planning consultation as I rubbed minds with some of the best brains in my field.

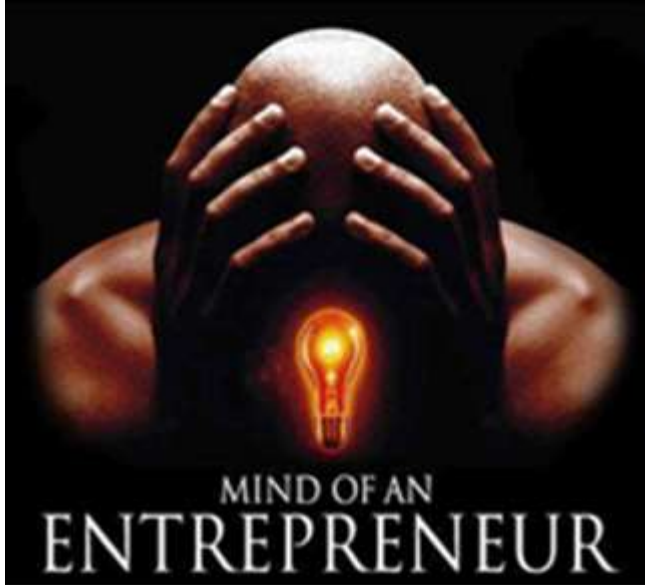


The programme was sponsored by Diamond Bank. The cost of the programme is ~~N~~800 000 but the 50 of us that were selected, paid just ~~N~~75,000 each and Diamond Bank paid the rest.

Now, let me tell you this, EDC that trained me will be marking this YES programme we are about to apply for, I am sure if you follow this free Guide, you stand in a better position to showcase your idea in a convincing and motivating way.



Inside laws of grant Application



- Believe that you can win (Faith)
- Be positive even if you don't win (Determination/Persistent)
- Package your idea in a business plan
- Be connected with people with information

Apply! Apply!! Apply!!!

The explanation of the questions



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Youth Entrepreneurship Support (YES) Programme

Personal Information

(Put Accurate Information)

Surname

First name

Middle Name

Date of Birth

Gender

Marital Status

Title

House Address

YES Programme

State of Residence

Email

Phone Number

No of Household Members

No of Dependants

Annual Household Income

Nationality

State of Origin

Company Name

Next of Kin

Phone Number of Next of Kin

Relationship

School Attended:

Qualification:

From:

To:

YES Programme

Business Information

DESCRIBE YOUR IDEA OR BUSINESS IN DETAIL, INCLUDING A DESCRIPTION OF YOUR PRODUCTS OR SERVICES (Not more than 250 words)

(1/250)

- This is the first encounter with your business idea and you must provide as many details as possible. It is a summary of your work in this application. That is why you need 250 words to explain it.
- This is where 40% of the decision will be made. The next 40% will be your financial details and the rest takes 20%.
- These 250 words must contains the following:
1. Business description 2. Location 3. Management 4. Operations 5. Competition 6. Challenges 7. Why you need the loan and how much.

In this report, I will be giving a life sample on poultry.

Here is a life sample of the 250 words.

Description:

Patiladwonder Farms is a poultry business. We raise Birds for meat and produce eggs.

With over 100 Million consumers in the country who buys poultry products on daily basis, the market is always there. We supply poultry meat and egg to different quick service restaurant in south west Nigeria.

Location:

The farm is located in Ekiti state, Nigeria

Management:

I have over 12 years' experience in poultry farming and I have a Bachelor of Agric (Animal Sciences) from Obafemi Awolowo University, Ile Ife.

Mr Oni has Masters in Business Administration. He will be a technical and strategic partner in the business.

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Operations:

My farm will be open for sale between 8 am to 6pm Mondays to Friday and 9am to 4pm on Saturdays for customers to buy our products which are eggs and chickens.

We will stock

1. Day-old-chicks (DOC), and
2. Point-of-Lay (POL) birds.

Layers will be reared both on Deep litter system and Battery Cage system.

Starting with POL, these are birds in their fourteen to twenty weeks of Age (birds often start dropping their first egg from 22weeks to 24weeks of age).

Competition:

My competitors are

Ministry of Agric Farms.

Oatzealee Poultry Farm, Iyin-Ekiti

Moyinoluwa Poultry Farm Ido-Ekiti

Challenges:

Capital for expansion of this business.

Why I need the Loan and amount:

I need ~~₦~~5million loan. With this, I will expand this business and employ minimum of 20 people and make N10million sales in the 1st 12month.

Business Sector: Pick as appropriate

Is the Business Registered? As a matter of fact, we advise you register your business with CAC if you are interested in applying for loan and grants opportunities like this.

We can help you do it in my organisation and you get it within Two weeks. The price is ~~₦~~30,000. Call Adejumobi on this no now: 08144382968

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If your business is not registered, you can still apply.

Years in Business: (Put as appropriate)

Are you still in paid employment? (Put as appropriate)

State of Business Location (Put as appropriate)

Geo Political Zone (Put as appropriate)

Designation (Put as appropriate)

Total Number of Employees: Put as appropriate for existing business, project into what you need for new business

Seed Capital: Tell us how much i.e. the money you started the business with. For new business, you must still put a figure here.

Sources of Seed Capital (chose as appropriate): Family and friends, grant, loans, personal savings, etc.

Annual Turn Over Last Year: This is the total amount you sold last year. Say it as it is. For new business, you project into the future.

Annual Profit Last Year: Profit = Sales – Expenses. Do the math and tell us.

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Note:

For accuracy of your general overall financials, I will encourage you to send your work for a review.

The cost is ₦5,000.

Copy your questions and answers and send it to my mail dayoadetiloye@gmail.com

You get it back in 2 days. I will help you do general review. Correct anything that is not properly presented. And also ensure your operational plan backs up your financial plan.

Additional Information 250 WORDS

- This programme is so unique in that they require you to give detailed explanation for each question. So 250 words has been given to you to supply your answers.

The Implications:

- They expect detailed information,
- Be exact with words and your industry terminologies,
- Demonstrate industry knowledge and awareness of your business environment,
- Be specific with your points. Don't say too many stories that have no focal point.
- Make it easy for them to pick out your strong points.

YES Programme

WHAT IS UNIQUE OR INNOVATIVE ABOUT YOUR IDEA OR BUSINESS? WHAT IS NEW OR DIFFERENT ABOUT YOUR PRODUCTS OR SERVICES? 250 WORDS

- You have to think very well before writing this and ensure you have unique and innovative captions to discuss here.

e.g. for our poultry example:

1. Feed formulation- High feed to meat conversion ratio
2. Online delivery system
3. Unique customer care system
4. Big egg size production
5. All year round delivery system
6. Egg powder packaging
7. Manure drying and packaging for sale, etc.

List your points and explain them. That is the essence of the 250 words. We want to know if you really know what you are saying.

DESCRIBE YOUR MARKET - WHO WILL YOU BE SELLING YOUR PRODUCTS OR SERVICES TO (INCLUDING SIZE OF THE MARKET)?

- You also need 250 words here.

Do a profiling for your customer. Who are they? If you don't know them, you cannot sell to them. Where do they live? What kind of place do they visit? What do they like in terms of colour, size, etc. and tell us the size of the market.

YES Programme

e.g for the poultry sample,

My market is the population in south west which is estimated to be over 50 million people. Their meal is not complete without poultry products.

WHO ARE YOUR CUSTOMERS AND HOW WILL YOU REACH THEM?

For poultry

1. Restaurant.
2. Eatries.
3. Friends.
4. Families
5. Food processing companies.

I will reach them by:

1. Develop strong relationships with customers.
2. Word of mouth from satisfied customer
3. Signing Agreement with food and restaurant companies.
4. Online marketing though company website with a blog, social media marketing like facebook page and ads, Google ads.
5. Advertisements in local newspapers and magazines

MENTION YOUR TOP FIVE COMPETITORS

Just mention them and profile them. e.g.

Obasanjo Farms Nigeria Limited

KM 5, Idioroko Road, Behind Otta general Hospital, Abeokuta, Ogun State

 0805505017, 0805509515

Nigerian foremost food service provider for supply of frozen chicken and fresh eggs.

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WHAT MAKES YOUR PRODUCTS OR SERVICES BETTER THAN YOUR COMPETITORS (YOUR COMPETITIVE ADVANTAGES, IF ANY)?

-List and explain them, you can get that from your uniqueness and innovation above.

WHAT SKILLS AND / OR EXPERIENCES DO YOU HAVE TO ENABLE YOU SUCCESSFULLY MANAGE THE BUSINESS?

-Use 250 words to profile yourself and your experiences and others that will help you in the business. List the various skills you have, that you have acquired professionally or from your previous work that is relevant to your field of business.

e.g.

I have 15 years' experience in Poultry Farming.

I have B. Agric (Animal Sciences) from Obafemi Awolowo University Ile-Ife.

I have master in business administration MBA from same school.

I have certificate in enterprise management from the Enterprise Development centre EDC of the Lagos Business School, Pan Atlantic University where I learnt business management, business planning, and strategic planning.

I have project management professional skill.

I am in charge of strategy planning for the business.

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I also have others that will work with me . Adejumobi Oyebade (B.Agric (Animal Sciences), M.Sc (Nutrition, Feed Formulation and Efficiency), OAU) with over 20 years' experience in poultry farming. He is in charge of operations of the business.

WHAT RISKS DO YOU ANTICIPATE THAT MAY AFFECT THE SUCCESS OF YOUR BUSINESS AND HOW CAN YOU MITIGATE THESE RISKS?

-List the risk and explain how you will mitigate them

Security: Chickens and Eggs can be stolen if without proper monitoring

Lack of finances: Purchase of feeds takes 70% of the money for poultry. And it must be available.

Diseases: Pneumonia and bird flu are among diseases faced by poultry farmers, but this problem can be solved by seeking a veterinary doctor involvement early at the start-up phase of the business.

HOW MUCH HAVE YOU INVESTED IN YOUR BUSINESS, IF ANY?

-You must put something even if you are just starting the business

- If you are applying for ~~N~~5 million loan, it will be ok if you said you have invested ~~N~~500 000

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HOW MUCH FINANCING ARE YOU LOOKING FOR? DESCRIBE WHAT YOU WILL DO WITH IT.

- Here, you also need to use 250 words.

- Depending on the amount you want to apply for, ensure you list into details what you want to buy with the money.

Note: When you send your work for review, we will be able to look at this aspect critically because the financials is 40% mark of the whole work

IF YOU PROJECT YOUR COMPANY IN THE NEXT FIVE YEARS, WHERE DO YOU SEE IT?

- This has to do with vision, mission, goals and miles stone of your business. You can also put success factors there. And you will use 250 words.

e.g.

VISION

To be among the first 5 largest Poultry Farm in southwest Nigeria in the next five year.

MISSION

- To give our customer the very best product and customer service so that we may earn your trust and future business.

OBJECTIVES

- Increase revenue from the sales of egg and meat to ₦100 000 000 over 5 years
- To maintain profit margins at 20-25% through close attention to expenses and cost of poultry production

YES Programme

KEYS TO SUCCESS

1. Financial stability for purchase of feed.
2. Low operating cost

5 YEARS MILE STONE

- Purchase of 250 plots of land
- Purchase of Farm bus, etc.
- Employment of 100 people
- Expansion to 5 major locations

HAVE YOU ACCESSED ANY LOAN? Yes ☐ No ☐

- Put No if you have not. Put yes if you have

ENTER LOAN AMOUNT

- Put as appropriate

Professional Qualification

ANY PROFESSIONAL QUALIFICATION OR TRAINING ATTENDED? (GIVE DETAILS)

Put as appropriate

ANY PREVIOUS SCHOLARSHIP? (GIVE DETAILS)

Put as appropriate

HOW DID YOU OBTAIN INFORMATION ABOUT THE PROGRAM?

Put as appropriate

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Do you have Computer/Internet Skills? What software application can you use?

Put as appropriate

-Please, you must be able to operate a computer. It is most likely you do part of your training online.

- Have your gadgets ready e.g. a phone that is connected to internet. They call it smart phone. Have access to the internet 24/7. You can also use modem connected to your laptop.

By the way, I sell MTN, Etisalat and Airtel data to browse. You can see our cheap prices below at the advert session or just call/text/whatsapp Adejumobi on 0814 438 2968.

That is all about the questions
of the

Youth Entrepreneurship

Support (YES) programme

How we can work together in YES Programme

YES programme is a very professional business Loan competition that requires the entire intelligent guide you can get along the way.

Step 1: Use this free e-book to answer the questions

Step 2: If you need a researched work for your industry. Like the poultry sample we use in this report.

It is a specific workbook that answer all the questions for your industry. You just edit and submit

Cost: ~~N~~10 000

YES Programme

We have for all the business sector profile in YES programme. At most you get it in two days for your sector.

Step 3: Send your work for Expert review.
When you finished your writing, we can help you review your work for a token of ₦5 000.

We correct your errors/mistakes.

We recommend this even if you use this specific work book.

Step 4: Professional write up. We can do that for you upon request, but the price is usually professional and negotiable.

It means, we help you write everything for your company but there are some basic information you will supply to profile your company.

YES Programme

How to pay for any of the services or products

Step 1

You can make cash Payment or Online/ATM transfer or USSD Code Transfer to any of these bank accounts and follow the instructions thereafter ::

1. Bank: **GT BANK**

Account Name: **Adetiloye Adedayo Patrick**

Account Number: **003 7218 392**

Account Type: **Savings**



2. Bank: **ACCESS BANK**

Account Name: **Adetiloye Adedayo Patrick**

Account Number: **003 3807 847**

Account Type: **Savings**



3. Bank: **FIRST BANK**

Account Name: **Adetiloye Adedayo Patrick**

Account Number: **308 7803 393**

Account Type: **Savings**



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4. Bank: **DIAMOND BANK**

Account Name: **HUNDRED AND FIVE ACADEMY**

Account Number: **0041562713**

Account Type: **Current**



Step 2

After making the payment, make sure you send your payment details to me through SMS or Whatsapp to: **0806 077 9290** or **08174584556** and/or email to: dayoadetiloye@gmail.com or BBM PIN : 58ECE9AC. The subject of the email should be "YES Programme". The payment details you are to send are:

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

YES Programme

e.g Remi Adams, Diamond Bank, Online transfer, ₦20,000, 0806 077 9290, remiadams@gmail.com, (poultry specific and education specific ebook)

Your product (specific ebook) will be delivered to your e-mail in less than 24hrs if available or 48 hrs at most.

To review your work, copy your questions and answers in Microsoft word and send it to dayoadetiloye@gmail.com and make your payment.

Your review will be delivered to you in 48-72hrs

Note:

Working with you does not guarantee that you will be selected.

This is the first edition.

After we have done our own part, you still need to pray and trust God to be selected.

YES Programme

To access any of the products / services
Call/Text/Whatsapp me on 0806 077 9290,
08174584556

Or send an e-mail to
dayoadetiloye@gmail.com

BBM PIN: 58ECE9AC

**In any case, if you are unable to
reach me as a result of my
preparation for my wedding
coming up this April 2016.**

**Call/Text/WhatsApp Adejumobi my
Associate Business Consultant on
0814 4382 968. He will attend to you
and deliver you exceptional
services and relate any other
messages to me.**

**Other products and services
Recommended by**

www.dayoadetiloye.com



**That Can Make You a Millionaire
Entrepreneur in 2016.**

The first business I will introduce to you is



Helping Hands international is an NGO and a charity organization based in Philippine. They came into Nigeria about two years ago. Since then, they have done a lot of charity works. They have donated a lot to charity homes, motherless babies home. Over 200 students are on their scholarships, they do humanitarian services and free skill acquisition, etc.

What they need people to do is to donate to charity.

There are two (2) forms of donation to charity

1. Donate and you don't expect anything back like you do to other charity
2. Donate and actively help them to refer others that will donate to charity too.

If you pick the second option, they have a compensation plan for you. There is a stage you get to, they give you a laptop, there is another stage you get to and they give you a car and earn dollars.

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The minimum donation for one account registration is \$40. The exchange rate is N6 600. For people that want to make the business another stream of income for them. The business allows you to register up to 15 accounts in your name.

These are the implication of doing 15 accounts

1. You need N6 600 in 15 places, a total of N99 000.
2. Instantly you get \$142 (N23 430) back.
3. You have opened 15 streams of income in h2i, so you will be expecting 15 laptops and 15 cars.

Before you get the laptop, you must have received \$1000 (N165 000)

So if you do 15 accounts, you will be expecting N165 000 in 15 places.

H2i business is purely a team work. If you join our team, we register people regularly and we can put people under you easily.

What is the work to be done in h2i?

The work is to refer other people to donate to charity. The donation they would do can be 1, 3, 7 or 15 accounts like you did.

To join my team, follow this procedure:

- Do multiple registrations depending on your capacity.
- We recommend 15, 12, 9, 7,5, 3, or do 1 registration if you don't have money.
- We add you to our H2i Whatsapp Training Platform
- We set you on a target of bringing 1000 people in 2 years, with our team strategy.
- You enjoy in the team, spill over and spill under.

This strategy helps the system to move faster and when you are getting rewards, you get it on the multiples of REG you do.

There is also a great benefit when you register early because it is a team work.

You need ~~N~~6600 to register one account.

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Fill in the following details and send it to me.

First and last names, Phone number, date of birth Contact address; city; state. Username; email; bank name; account number; branch name; account name; next of kin name; relationship; date of birth and phone number.

For me to register you and to join my Fastest Growing Team in Helping Hands International

Call or/Whatsaap any of the following leaders to Join.

Tell them you are from President Dayo.

1. 0814 242 1123, Oyebade Adejumobi
2. 0805 5062 368, Anthony Eikore , Lekki/Ajah Axis
3. 0703 0450130, Akinyemi Femi, Lagos, Ondo
4. 0806 1535774, Chinenye Ukpong, Calabar
5. 0806 9655390, Fatima Hamman, Kaduna
6. 0803 9515252, Tunde Olatunji , Kastina
7. 0706 5839997, Jesse Bram, Akwa Ibom, Imo state, Lagos
8. 09038996349, Aneke Chinaza, Benin City, Lagos
9. 07066770196, Ruth Iselema, Port Harcourt
10. 08067531311, Simon Peter, Lagos. Akure
11. +260 976538907 Mariana Michelo, Zambia Livingstone
12. 07062930768, Seun Adewoye, Ile-Ife, Osun state
13. 08035868571, Ayobami Obawura , Abuja FCT
14. 08052275346, Adedotun Mathew, Osogbo, Ile-Ife, Ilesa, Osun state
15. 08033335802, Kenngée Ibadan, Oyo state

NOTE: Any of them can attend to you irrespective of their different locations and are competent enough to do the job.

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**Helping
HANDS
Int'l**
Touching Lives, Empowering people

WWW.HELPING HANDS INTERNATIONAL.BIZ

Touching lives and Empowering people

TESTIMONIES



THE NEEDY OF HOLY TRINITY CATHOLIC CHURCH IBA POPE ONITSHA RECEIVING SUPPORT FROM H2I



HUMANITARIAN VISIT TO CHARITY BY H2I PHILLIPINE



OGE CHIBUKWE RECEIVING SCHOLARSHIP UP TO UNIVERSITY LEVEL FROM C.E.O



HUMANITARIAN VISIT TO THE NEEDY OF ST. ALPHONSUS CATHOLIC CHURCH ABORU



HUMANITARIAN VISIT TO EDO ORPHANAGE HOME



HUMANITARIAN VISIT TO THE WIDOWS OF NIGERIA POLICE SHRAKEDING



ACCIDENT VICTIM WHO RECEIVED \$1000 AND FOOD ITEMS FROM H2I



RECEIVED A CASH OF \$1000 DEDICATED FOR HER CHILD'S MEDICAL TREATMENT AND SCHOLARSHIP FOR HER DAUGHTER



ADJURU RECEIVED ORPHANSHIP FROM H2I



THE FIRST CHURCH IN NIGERIA (ABRUVU)



WOMEN OF ORISHANHO COMMUNITY WARDI RECEIVED A FOOD ITEMS FROM H2I



A MAN WHO RECEIVED A CHECK OF \$1000 FROM H2I



H2I FREE SKILL ACQUISITION SCHEME



STELLA OGBANJO ORPHANAGE



STELLA OGBANJO ORPHANAGE



STELLA OGBANJO ORPHANAGE



GENERATOR DONATED TO AFRICA INTERNATIONAL THROUGH H2I



GATE DONATED TO WENDI POLICE STATION

DREAM BIG, WORK HARD

-ERIC WORRE



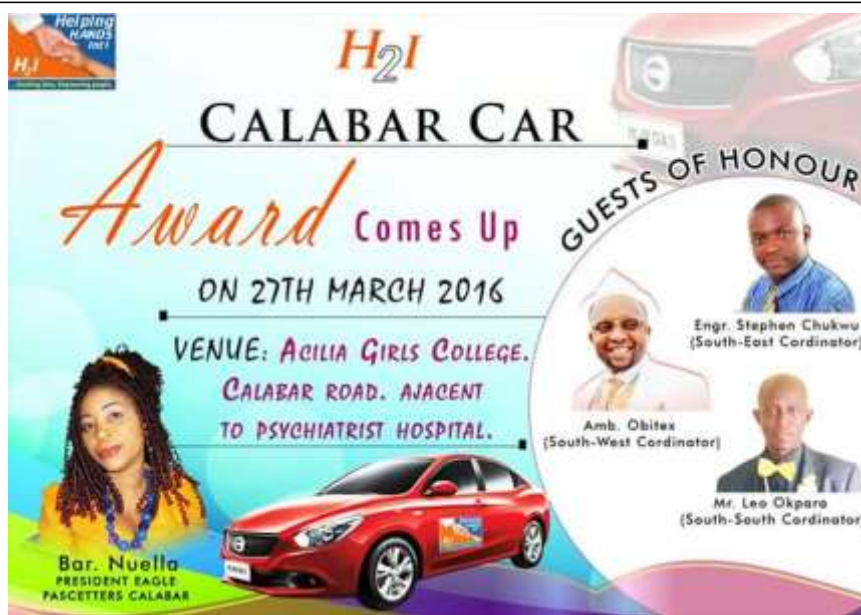
NETWORKMARKETINGPRO.COM

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My Testimony

I, Dayo Adetiloye, joined 5 months ago. I introduced a lot of people but they did not believe. After six (6) weeks, I qualified for my first laptop and it was delivered to my office and that's after I had received \$1 000. After 4 months, I received another 2 laptops and I decided to sell them for ₦80 000 each. After I have already received \$2 000

This is my picture receiving my H2i Laptop



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Other Testimonies by H2i Members



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CALABAR car award just concluded in 27th of March 2016.

Special Invitation

HELPING HANDS INTERNATIONAL
...Touching Lives and Empowering people

INVITES YOU TO OUR
Celebration of Excellence
A Award of 12 Cars to worthy Partners

MEGA RALLY
Saturday 26th March, 2016
Take off Point, Helping Hands Office
27 Edgerly Road, Calabar
Time: 9:00am prompt.

Services

- Humanitarian Services
- Trade and Skill Acquisition
- Asset and Property Support Services
- Financial Empowerment Services
- Scholarship Award Services

FREE Trade & Skill Acquisition
Monday 21st - Friday 25th March
10:00am - 5:00pm each day

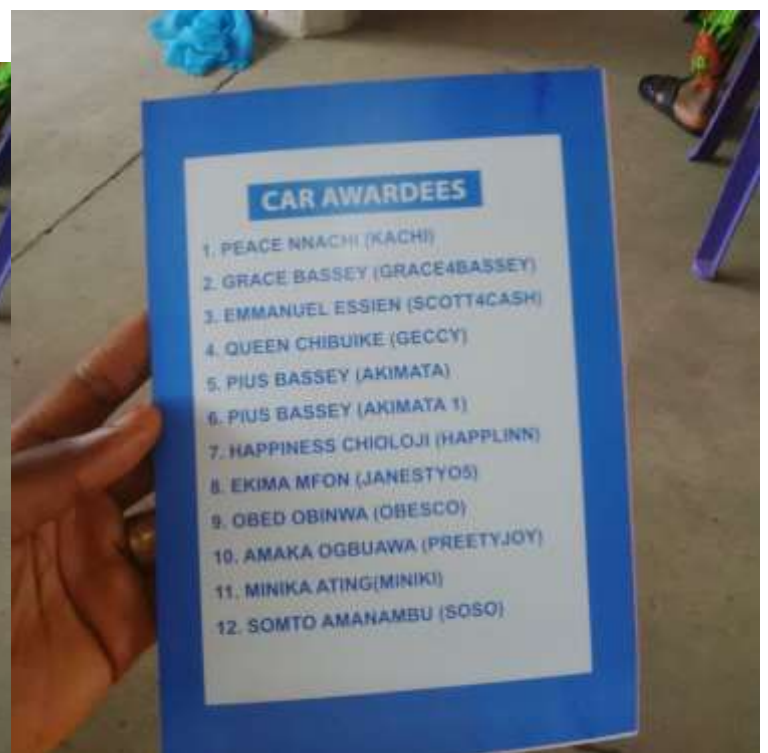
Venue:
Ancilla Girls College
Calabar Road, Adjacent
To Psychiatrist Hospital

Date:
Sunday 27th March, 2016
Time:
11:00am Prompt

Invited:
Bar. Nuella, Mr. Leo Okpara, Eng. Stephen Chukwu

INVITER:
PHONE NO:

PROUDLY SUPPORTED BY:



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How you can become a millionaire and raise money for your business through helping Hands international has **STRATEGY**.

May be you have joined and it seems is not working. **Call me or send a whatsapp chat to any of my leaders above** They will show you how I got my laptop in six week and how you can get yours.

The **TEAM** you join is very important.

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***125T Ofada Rice/Garri Ijebu Distributor
wanted in 36 states in Nigeria***

**125T
OFADA RICE**

Exceptionally different
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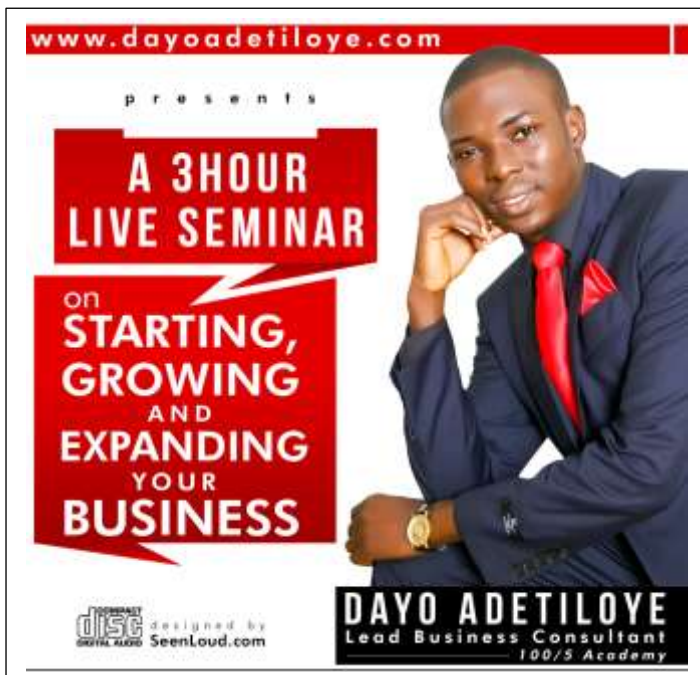


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Order for your copies ₦1 000

Order for the Audio message/Seminar Workbook
Dayo Adetiloye live seminar on **Starting, Growing and Expanding your business.**



What to find there:

Highlights /Opportunities at Dayo Adetiloye Live Seminar

1. 11 secrets of winning Business Grants opportunities in Nigeria
2. 3 Major Marketing Strategies for Business expansion
3. Wealth creation and retention strategies
4. 7 sources of Multiple streams of income in your business
5. Top 5 secrets of making millions from the internet

Call or whatsapp 0806 077 9290
Upon payment, the workbook and audio will be sent to your email

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Buy your Cheapest Data Bundle Subscription from Me

		Transfer	MTN Air time
MTN	1gb	N1,100	1,200
Airtel	1gb	N900	1,000
	500mb	N500	600
	250mb	N300	500
etisalat	1gb	N1,100	N1,200
	500mb	N600	N700
	250mb	N400	N500



**To buy the data subscription, call or
whatsapp Adejumobi on 0814 4382 968**

Opportunity to start your own Data business in 2016

The business is in High demand everyday as we have new people buying internet enabled phones and devices.

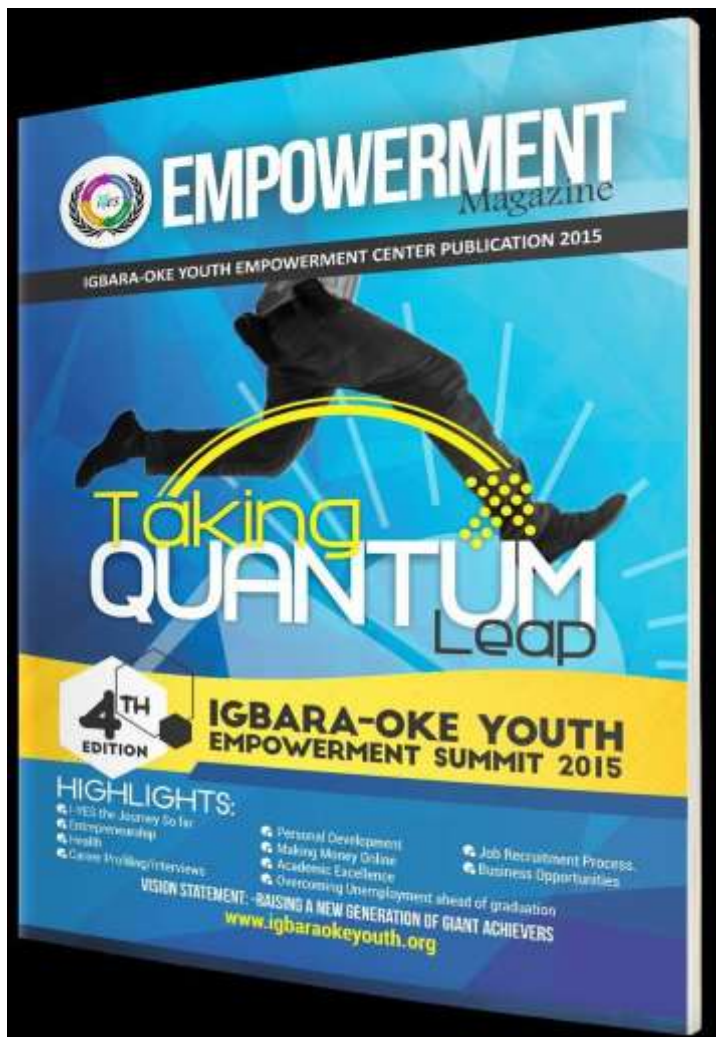
Get the E-Book that contains the operational code, marketing/publicity plan, and team management plan for all the 3 networks. **Price N3 000.**

If you don't need all the 3 networks, you can order for one network for **N1000.** Pay into any of the accounts and we send it to your email address.

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Buy Your Empowerment Magazine (E-book)

Price N1000



Empowerment Magazine is a publication of Igbara-Oke Youth Empowerment Centre; One of my Youth Development Centres in Nigeria, West Africa.

THEME: Taking Quantum Leaps

CONTENT:

1. Overcoming Unemployment ahead of Graduation
2. Becoming a woman of influence
3. Do-it-yourself make-up application; Dress-Up, Make-up!
4. Facts you must know about dressing
5. Youth participation in Politics
6. Guidelines on the choice of a career
7. 9 ways of making money online
8. Career, Job search and recruitment process
9. 9 personal development tips for students in higher institutions
10. 10 things you don't know about Cristiano Ronaldo and Lionel Messi
11. Career profiling in broadcasting/ journalism, medicine and surgery, law, ICT.
12. 11 secrets of winning grants opportunities in Nigeria
13. Securing the health of the next generation through healthy diet
14. Business opportunities

For Who:

People with passion for knowledge, working class, entrepreneurs, youths, students in higher institutions, secondary school students, etc.

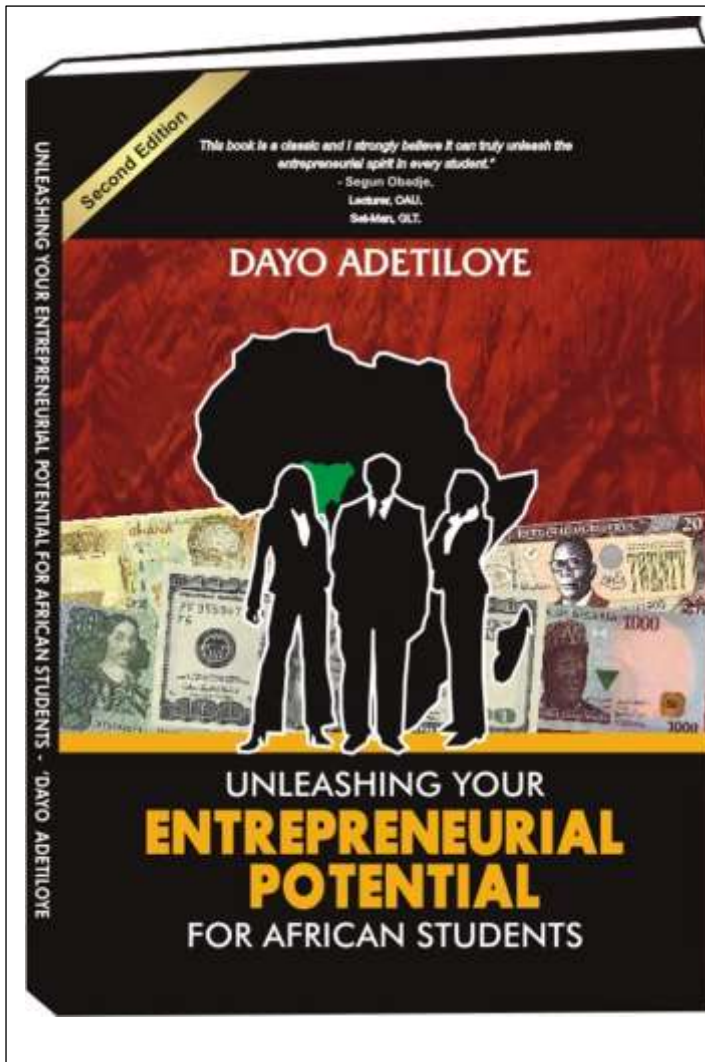
PRICE: N1000

FORMAT: E-book.

You can request for the hard (physical) copy on demand. The price is N1500. Pay into any of our account and send your request. 0806 077 9290

Unleashing Your Entrepreneurial Potential for African Students

E-book is out. Price N500



CONTENT

- CHAPTER 1** – Schooling is for a season 13
- CHAPTER 2**- Unveiling the student entrepreneur and his characteristics 15
- CHAPTER 3**- Pathway to academic excellence 21
- CHAPTER 4**- Balancing academics and business 25
- CHAPTER 5**- Help for the academically challenged entrepreneur 28
- CHAPTER 6**- Business opportunities in the higher institution 30
- CHAPTER 7**- Personal development 33
- CHAPTER 8**- Mind your mind 41
- CHAPTER 9**- Generating business idea and opportunity 44
- CHAPTER 10**-How to get the starting capital 46
- CHAPTER 11**- Starting out 49
- CHAPTER 12**- On your way to financial freedom 53
- CHAPTER 13**- Developing your marketing, selling and negotiating skill 57
- CHAPTER 14**- Academics, business models, and strategy 60
- CHAPTER 15**- Multiple streams of income 64
- CHAPTER 16**- Solving problem of multitalented entrepreneur 66
- CHAPTER 17**- Networking student entrepreneur 69
- CHAPTER 18**- Successful personalities of student entrepreneur 74
- CHAPTER 19**- Entrepreneur after school 85
- CHAPTER 20**- Last words 88

What people 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.
Lecturer, Obafemi Awolowo University.

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To buy the book, make your payment to any of our accounts and send the details to me on 0806 077 9290. It will be delivered to your email.

You can also be a re-seller for the physical copy of the book in your school or youth platform. It has a huge profit on it. Call/Text/Whatsapp me on 0806 077 9290 if interested. We have several copies available for distribution.

Other services

- 1. CAC Registration and you get it in 2 weeks. Price N30 000**
- 2. Set-up a website/blogsite like www.dayoadetiloye.com Price N30 000**
- 3. E-book on Secrets of Nigeria Millionaire bloggers. Like Linda Ikeji, and my own website www.dayoadetiloye.com Price N3,000**

Wealth is what you have in your heart;
money is what you have in the bank.

Wisdom in your heart equals wealth.

Our information products/services will
help you develop the habit of **making
money, keeping the money, increasing the
money, multiply it and perpetuating it.**

Appreciation

I appreciate all my team at dayoadetiloye.com and Hundred and Five Academy (100/5 Academy).

Together, we shall raise millionaires. Thank you very much.

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Speaking

Hire Dayo to Speak at Your Next Event



Watch out for



2016 Edition

3 Locations:

Lagos: Abuja: Port Harcourt

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