

The background of the entire page is a collage of Brazilian 100 Real banknotes. The notes are in various shades of blue, green, and orange. Some parts of the notes are clearly visible, showing the number '100', the portrait of a person, and the text 'BANCO CENTRAL DO BRASIL'. The text is overlaid on a semi-transparent white rectangular area.

How You Can Secure Funding For Your Business

DAYO ADETILOYE

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Dayo Adetiloye Profile

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



- 2018 Executive Director, Dayo Adetiloye Empowerment and Development Initiative (DAEDI)
- 2018 SME Business Trainer and Coaching Advisor at GIZ for SME Loop.
- 2018 Fellow, YALI RLC Online Cohort 9
- 2017 Fellow, Inspire Africa Train-the-Trainer Entrepreneurship programme sponsored by US Consulate Lagos and the Dickey Center, U.S.A.
- 2016 Fellow, Tony Elumelu Foundation Entrepreneurship Programme
- 2015 Top 50 Innovative Entrepreneurs, BET5 by Diamond Bank and EDC, PAU.

He is an alumnus of Enterprise Development Centre (EDC) of the Lagos Business School (LBS), Pan Atlantic University (PAU). He holds Master of Business Administration (MBA) from Obafemi Awolowo University, Ile-Ife, Nigeria.

Through his training, mentoring, speaking, coaching programmes, and accessing grant opportunities in Africa via www.dayoadetiloye.com (Dayo Adetiloye Business Hub), 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 has mentored over 5000 people to access YouWiN Grant, Tony Elumelu Grant, Diamond Bet Grant, Etisalat Grant, Nigeria International Breweries Kick Start Grant, GEM and a lot of local and foreign grants. His clients cut across Africa and all over the world. Dayo Authored the Award-winning book "Unleashing Your Entrepreneurial Potential For African Students", He is the convener of the popular Igbara-oke Youth Empowerment Summit (I-YES) in Ondo State, Nigeria.

He is the CEO of Dayo Adetiloye Business Hub (DABH) and he sits on board of several businesses including Life Moulding School, SAB Mart stores International, SOLAREX Technology Information World (STIW) among others. He was once a member of the executive council of GLT Business School.

Dayo is a thorough bred Business Development professional with a passion for

Entrepreneurship and Enterprise Development, especially Business Startup and

Turnaround. He brings a unique insight into providing guidance for organizations no matter what fields they play with.

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

He is a Certified Trainer in Design Thinking by the U.S Consulate, Lagos and the inspire Africa Entrepreneurship Institute.

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Entrepreneurship community

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You can see the link to some of his team members below

Jumobi: http://bit.ly/Jumobi_LinkedIn_Profile

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1. WHAT IS A BUSINESS PLAN?

(Why You Need To Get Yours ASAP!)



"A goal without a plan is just a wish"

You have a business in mind and you need funds to drive it into the desired level you want it to get to. Welcome! You are in the right place and you will get all you need to know in this booklet.

The first step to getting the fund for your business is planning for the business.

Planning is an integral part of human existence. We all make plans either consciously or unconsciously, random or specific; we can either commit to our plans or be uncommitted. Whatever you choose to do about your plan determines the final outcome; you either become successful in that particular pursuit or not.

Do you know that there is no successful enterprise on earth that does not undergo some sort of planning? This is why you should get your plans tabled out before you venture into any business you aim to be successful at. You must plan for it. Hence, you need a **BUSINESS PLAN**.

I know you have some basic ideas about what a business entails; however, this book aims to expand your understanding about the nitty-gritty of a business plan and why you should get yours as soon as possible.

Firstly, let us examine what a business plan is.

According to Encyclopedia, a business plan is a written document describing the nature of the business, the sales and marketing strategy, the financial background which contains a projected profit and loss statement.

Wikipedia also says in an elaborate fashion that a business plan is a formal written document containing business goals, the methods on how these goals can be attained, and the time frame within which these goals need to be achieved. It describes the nature of the business, background information on the organization, the organization's financial projections, and the strategies it intends to implement in order to achieve the stated targets.

I call it an asset because it is the powerhouse that paves way for other physical assets such as the equipment and facilities your business needs through funding but before I go further, I will like to correct the general philosophy that a business plan is limited to the purpose of sourcing for funds or capital to start your business. As a matter of fact, a business plan should have been in the possession of a businessperson long before he needs funding. It is a ubiquitous tool in the hands of the business owner and should be updated as often as possible.

Meanwhile, business plans have diverse shades and come in different forms. Examples of these forms include pitch desk which is more of a miniature form of business plan made available for presentation and for wowing investors before the full detailed business plan. Concept notes, another shade of business plan is a brief outline of your proposed project. The purpose of a concept paper, from the funding agency's point of view, is to help applicants develop more competitive proposals and to save time by eliminating proposals that are not likely to be funded. Concept notes are also submitted to donors without a formal call for proposals, who prefer to understand a project through a brief summary rather than a full-fledged proposal document (Note: Concept note is used mainly for funding NGO projects). Others are Grants applicant forms and proposal (for businesses and NGOs). In this book however, the focus, though not exclusive, is on the business plan.

Why is the Business Plan so Important?



A business plan serves as a guide to help you navigate the entire scope of your business. You can liken a business plan to an architectural piece which is critical for a builder or construction engineer even before the foundation of the house is laid.

No builder goes ahead to build whatsoever he wants from his head. He, as a necessity, consults an architectural drawing – so also is the business plan to you.

In other words, the only person that does not need a business plan is one who is not going into business or who is not an entrepreneur. Any entrepreneur who knows how much resource he is going to deposit into a particular venture must take out time to count the cost by drafting out a feasible plan.

In very simple terms, a business plan can be described as a documented description of your business in a well-detailed manner. It should say

- What your business is about (either you sell goods or you provide services, how you intend to meet the needs of the populace)
- Your business goals and aspirations, how you plan to achieve them; strategies you intend to apply to make your business exceptional (unique selling point – USP).
- Important financial information about your fiscal projections (financial statement)
- Speculated challenges (possible problems you might face) and how they can be resolved
- Your company's organizational structure (organogram), key personnel and brief history of where you have been even if you are just starting the business.
- The stated time to achieve each goal.

It is advisable to have your business plan sectionalized and each section must be time bound to keep you in check.

Furthermore, your business plan can either be a long-term or short-term plan depending on the nature of your business. It is however advisable that your business plan contains both. This enables you to be more intentional and

focused on the short-term plans and still have your business's final destination in mind.

Also, ensure that your business plan is flexible and not rigid because the world itself is evolving. Hence, a flexible business plan enables you to make the necessary adjustment and add more innovative ideas over time. In fact, what worked when you wrote might not be relevant when you are close to the execution of that section of your business plan. Therefore, it is imperative for you to learn to unlearn, relearn and make required adjustments.

This document is not just something you scribble on any available piece of paper; rather it is something you should take your time to write. Don't forget it is a well-written documented plan.

Asides writing a business plan for personal benefit, the plan can help relate specific information to individuals who are contributors to the progress of the business; it helps both the writer and the reader to make the next decision. This includes investors, banks, funding agencies, etc. It also helps individuals who are seeking financial help to convey their ideas, aspirations, visions and goals to a potential partners and investors.

It helps you to know how much you have achieved and what is left to be achieved. Business plans can also be of great advantage to organizations that recruit and retain highly talented employees.

Features of A Business Plan

The different features of a business plan include:



- ❖ Cover, title page and table of contents
- ❖ Executive summary
- ❖ Business Introduction
- ❖ The Opportunity
- ❖ Environment and industry analysis
- ❖ PESTLE, Michael Porters (Competitor Analysis), SWOT
- ❖ Market Research and Analysis
- ❖ Strategy and Implementation Summary
- ❖ Production Plan
- ❖ Management Team
- ❖ Financial Plan
- ❖ Key success factors and Risk Management
- ❖ Appendix

Your **executive summary** helps you to summarize the whole plan in such a way that anyone going through it will become familiarized with what your business plan is all about and what you want to achieve by having them read it. It is also

important that this section of your business plan contains your business idea - the concept and the scope of your business.

Your **business introduction or description** gives essential information about your business such as vision and mission statement, your ownership structure (sole proprietorship, limited liability company, partnership or cooperation) and organogram, company location, your business focus - will you be dealing in goods or providing services? Your plans for making your business thrive in a competitive or new market. This helps to give an accurate description of your business to your potential financiers.

Next is your **market strategy**. The plans, ideas and specific tactics to intentionally succeed in a highly competitive market. This is one of the most flexible sections of your plan because it requires time-to-time reviews and revisions. This is also the part that requires you to do in-depth research, develop your products, improve your services or improve your promotions in order to beat the competition.

The **market research and analysis** are also vital as it helps you to know your competitors and assess their strength, weaknesses, opportunities and threats (SWOT) in relation to your product or services.

Your **production plan** is important when your business is focused on providing a product. Even when you are a service, you still have to pay lots of attention to this section of your business plan. It gives potential investors the design and description of your products and services; it also gives a visual aid of the product's development within the confines of production, marketing and the company.

It gives room for the creation of development or expansion budget and enables the company to reach its goals in the long run.

Your **management team** and key personnel is very crucial for the growth of your business. It is important you put the right personnel in the right places. The know-how and skill-sets necessary for profit making and expertise should be employed to meet your business objectives. It is therefore imperative that this section of your business plan involves planning, organizing, and supervising processes, making necessary monitoring to increase revenue and subsequently profit.



Your **financial plan** is obligatory to stay out of debts and liquidation. Without funds, there is no business. Many concepts to showcase here includes cashflow, start-up or expansion requirement and your business' ability to pay back invested or borrowed monies. This is the bottom-line on which any business plan prospers. You must be very deliberate and intentional about your checks and balances.

You are expected to get appropriate financial information applicable to your industry and calculate your monetary forecasts on a yearly basis for between 3-5 years depending on the purpose of your business plan. Other details shown

in this section includes remuneration table, operating expenses, break-even analysis, profit & loss, etc.

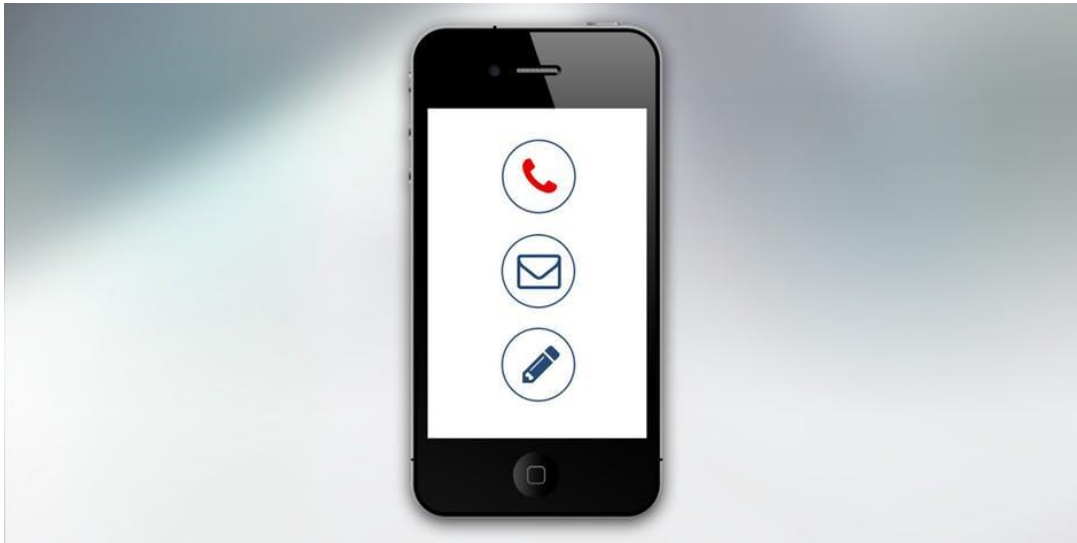
Most potential investor will be very interested in this section and decide to offer you some financial assistance.

There are other things you can use your well-written business plan for asides applying for funds which are;

- Business forecasting and expansion
- Selling your business
- Wooing top talents
- Acquiring key partnership and resource
- Informing suppliers and customers
- Monitoring your performance
- Discerning loss or failure early on
- Understanding pressure points
- Comparing results
- Knowing when to create a new business
- Application for business plan competitions

Now, that you know all these, what's next?

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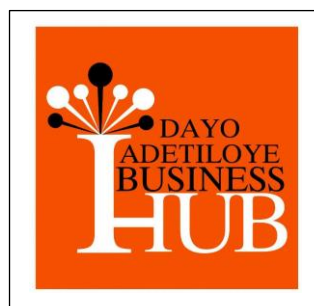
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2. IDENTIFYING THE RIGHT FUNDING OPPORTUNITIES FOR YOUR BUSINESS



"You keep doing the same things and you keep getting the same result over and over again."

It's not a mirage that when you talk about business, you have to also think about different sources of capital to fund it.

Every step you take in starting and growing your business involves learning and exploring different options. For you to get the right funding options for your business, you have to understand what is available to you because business funding options vary.

However, before you choose any of the funding options, you have to learn about their peculiarities and know just how much you need for your business. After reading this guide, you will be armed with the requisite knowledge to

know which option to go for. Be ready to launch into the world of business funding that takes your business to the next level.

Categories of Business Funding

Now, there are predominantly three categories of business funding namely Grants, Loans and Equity Investors.

Grants: These are funding usually in form of seed capital given to you FREELY to advance your business. It is no loan or equity investment, it is basically a show of your trust in your business idea.

Loans: is money, property or other material goods given to another party in exchange for future repayment of the loan value amount, along with interest or other finance charges. These are usually short to medium term with varying interest rate based on the lender. Lenders include Deposit Money Bank, Development Institutions, etc.

Equity Investors: are people who invest money into a company in exchange for a share of ownership in the company. Typically, equity investors have no guarantee of a return on their investment, and may lose their money should the company go out of business. Now, there are different investment terms depending on the particular investor. You must understand the terms of any equity investor well to be able to safeguard your business against future heartaches.

Other form of business funding includes Debt Financing, Crowdfunding, Angel Investors, Venture Capital, etc.

Available Business Funding Opportunities

Here is a quick list of the business funding opportunities available for you;

1. The Tony Elumelu Entrepreneurship programme (TEEP) – Grant



This is a pan African entrepreneurship initiative for young Africans entrepreneurs with business ideas that can transform Africa. The foundation is actually for startups and entrepreneurs from all the 54 African countries, majorly Africans based in Africa.

However, to be eligible for this particular business funding opportunity, you have to be sure you have the following requirements;

- Your business must be based in Africa
- Your business must be profit oriented.
- Your business must be between 0-3 years old

- The applicants must be at least 18 years of age and a legal resident or citizen of an African country.

Tony Elumelu Entrepreneurship programme can be said to be one of the best GRANT business funding available for startups.

It has been known for her good support to entrepreneurs since inception and has assisted 4260 (as at 2018) entrepreneurs and created hundreds of jobs across the continent.

Basically, this programme provides critical and substantial tools necessary for entrepreneurial success which entails;

- ❖ 12 weeks of intensive training on setting up and managing businesses
- ❖ Mentoring successful applicants in creating a robust business plan
- ❖ Nonreturnable seed capital of \$5000 and access to a convertible loan of \$5000.

All applications will be judged based on established criteria and 1000 entrepreneurs will be selected based on the viability of their idea. The criteria used for the selection includes;

- ❖ Market opportunity.
- ❖ Financial understanding.
- ❖ Scalability.
- ❖ Leadership and
- ❖ Entrepreneur skills.

2. Bank of Industry (BOI) – Loans



The bank of industry limited is also one of Nigeria's major developments financing institution and has also been a flag bearer to various industries of the economy for the provision of long-term financial support.

BOI has a particular mandate which is to provide financial assistance for the establishment of large, medium and small projects as expansion, establishing and modernization of existing enterprises and rehabilitation of ailing ones.

It is also the oldest and largest financial institution in the country. Research shows that in 2016, the bank formally launched a 10 billion-naira Youths Entrepreneurship support (YES) project to empower youths with loans to start businesses.

However, there are categories of people or businesses eligible to access loans from the BOI. They are;

- ❖ Small, medium and large-scale businesses.
- ❖ New or existing companies that seek modernization or expansion.
- ❖ Clients that demonstrate an ability to meet loan repayments.
- ❖ Borrowers with no record of unpaid loans to former development institutions and banks.
- ❖ Businesses in the Agro-processing, Solid Minerals, Information Technology, Oil and Gas and Creative Industry.

If you intend to access loans from BOI for your businesses, you need to meet some criteria. Here are a few amidst so many of them;

- You must have a formal letter of application.
- Photocopy of a certificate of registration or incorporation.
- Photocopy of the certified true copy of memorandum and articles of association of the company.
- Three years most recent audited accounts of the company.
- A completed copy of the bank of industry questionnaire.
- Declaration of total outstanding liabilities of the company.
- See the full list of requirements [here](#).

If you are interested in applying for BOI, you have to go through the following procedure;

1. You can visit the [BOI website](#) or any of the bank branches nearest to you.
2. Get the bank's form.
3. Complete the BOI questionnaire.
4. Submit the forms
5. Download copies of the completed forms.

3. The Lagos State Employment Trust Fund (LSETF) – Loans



The Lagos State Employment Trust Fund (LSETF) was established to provide financial support to residents of Lagos State, to tackle unemployment through job and wealth creation. The Fund will operate with an initial capital of N25Billion contributed over four years by the Lagos State Government and also get additional funding from various sources including donor partners, development agencies, corporate organizations and individuals.

LSETF also focuses on promoting entrepreneurship by improving access to finance and formulating policies designed to improve the business environment in Lagos State. In addition, the Fund also develops programs designed to train and place unemployed Lagos residents in jobs; while also focusing on programs designed to drive innovation within the Lagos ecosystem.

4. Diamond Bank BET Programme – Grants



Since its inception in 2011, the BET programme, which is the Bank's flagship Corporate Sustainability project, is run in partnership with the Enterprise Development Centre (EDC) of the Pan Atlantic University and has catered for over 350 entrepreneurs.

The CEO of Diamond Bank aim of the BET program is to inspire, encourage, mentor and support budding entrepreneurs with basic skills required to build, grow and manage a business.

The theme, "Innovation and Social Impact", is aimed at taking the programme beyond the classrooms by leveraging technology to share the experiences of young entrepreneurs who have passed through the BET program to inspire, motivate and challenge other entrepreneurs in Nigeria to be innovative and creative.

Enterprise Development Centre has been a technical partner of Diamond Bank since the inception of the BET program eight years ago and was responsible for

the conceptualization, as well as the implementation of the entire project from the selection of candidates till the final stages where the winners emerge.

Diamond Bank also understands that the basic challenges of potential entrepreneurs do not end with funding and mentorship. The Bank, therefore, went further to train the entrepreneurs on the basics of growing, managing and sustaining a business.

Therefore, they are in the business of grooming 50 smart young business people every year to contribute positively to the economy of the Nation by spinning the wheel of a positive change.

Apart from the over One hundred and five million (N105,000,000) cash prizes given out to the top five winners of the BET over the past eight years, the Bank has also helped reduce unemployment in the nation by grooming strong businesses that create employment.

If you are interested or you want to participate in the BET programme, you must have a viable business idea prior to the application date, and at the end of the initial screening, 50 shortlisted candidates will undergo six months training programme at the Pan Atlantic University's Entrepreneurial Development Centre.

At the completion of the training programme, the best 15 candidates would be selected to undergo a second phase of advisory services where they will be required to present their business models.

At the end of the process, the five participants who are adjudged to have the best plans will receive a **Grant** of N3 million each from Diamond Bank to support their businesses.

Having read through the varieties of business funding opportunities available, you need to start thinking about the one that best fits your budget and expectations.

You already have 5 solid options that are proven to be supportive, therefore, sit down and have a deep think over all these options, check through their requirements again and choose the one that best suits you.

All you need to do is take that bold step and go for it.

Your business starts moving with a geometric and profitable speed as soon as you get sufficient money to fund it.

5. Grofin Fund – Loans



GroFin, a development financier, has committed over \$500 million to funding Nigerian micro, small and medium business (MSMEs) across the country.

The firm has five different types of fund: the Aspire Nigeria Fund, the Growth Africa Fund, the Small Growing Business Fund, the Aspire Small Business Fund and the Aspire Growth Fund.

About GroFin - Business Financier

GroFin is a pioneering development financier specialising in financing and supporting small and growing businesses (SGBs) across Africa and the Middle East. They combine medium term loans and specialised business support to grow emerging market enterprises. By generating employment, strengthening

value chains and building markets, Grofin's investments bring about inclusive growth and improved living conditions in low and middle-income countries.

Formally set up in 2004, it has grown out of the RAPS group of companies that have been investing in SMEs since 1999. From the outset, Grofin is focused on providing finance to help small and growing businesses to develop, but also provide integrated business support to underserved entrepreneurs who find it difficult to get the support they need.

Grofin's approach is to achieve verifiable socioeconomic impact based on real outcomes, such as creating jobs, providing support and finance using in-depth knowledge of the challenges faced by these types of businesses. By applying disciplined commercial principles, this approach has provided a sustainable solution to help over 95,125 jobs in 15 countries in Africa and the Middle East.

Grofin believes in a 'support beyond finance' approach where their wealth of business knowledge and strategic finance help clients achieve their visions. Grofin makes strategic investments and form partnerships that encourage growth and improve living conditions in low and middle-income countries.

This financier manages ten funds and programs on behalf of more than 30 international development finance institutions, development organizations, foundations, large companies and private funders with committed funding of more than US\$ 500M. They have 16 offices in 15 countries across Africa and the Middle East, employing more than 150 employees.

The Aspire Nigeria Fund, the Growth Africa Fund and the Small Growing Business Fund cater for all parts of Nigeria except the Niger Delta. The Aspire Small Business Fund provides a minimum of \$100,000 and a maximum of \$1.5 million to SMEs in Nigeria. The Aspire Small Business Fund and the Aspire Growth Fund cater for the Niger Delta.

GroFin aims to be the leading financial services institution for entrepreneurs of successful small and growing businesses. They are an organization with a stellar reputation and a significant portfolio, with a proven track record for best-in-sector performance. They are the organization that businesses want to do business with and clients refer to other clients.

Grofin is supported by substantial funds from a consortium of international development finance institutions, development organisations, foundations, large companies, and private funders with committed funding of more than US\$500m. In short, Grofin has the funds, the reach and the experience to help you grow or start your business.

The Aspire Small Business Fund provides between \$10,000 and \$100,000 to small business owners in the oil-rich region, while the Aspire Growth Fund provides between \$100,000 and \$3 million to businesses to stimulate growth in the area. GroFin provides its funds mostly for a maximum of six years.

6. Shell LiveWire – Grants



The Shell Petroleum Development Company of Nigeria Limited has a number of funds for young entrepreneurs, including women. Through the programme, Shell provides support, access to training, guidance, and business mentorship to young entrepreneurs and potential entrepreneurs between the ages of 18 and 35.

The programme operates mainly in the Niger Delta region and aims to inspire, encourage and support young people to start up their own businesses through the provision of finance and training for young entrepreneurs, according to Shell.

7. Kick Start – Grants



The Kickstart program is a competition for budding entrepreneurs and innovators aged between 18 and 35 providing them with business-skills training, development support, mentorship and chance to come away with grant fund. The ultimate goal of the programme is to help build a young prosperous society by creating a culture of entrepreneurship among the youths, thereby reducing youth unemployment for indigenes in the South West. The KickStart program is one major initiative that would turn around the lives of youths in the area and improve the economic prosperity of the South Western Region.

Season 2 saw the emergence of 24 lucky finalists who got grants to KickStart their businesses from the tune of N500, 000 to N1, 800,000. These businesses cut across some notable economic providers like Agriculture, Food production, Fashion and Design, Arts and Entertainment, Education and much more.

International Breweries PLC Foundation is calling on local indigenous entrepreneurs solving social problems facing the South Western region of Nigeria to apply for its KickStart Program.

There are other funding options you can take advantage of besides the aforementioned. And note, the type of business funding that is applicable to your business will depend on the nature of what you do. You can contact us so that we can recommend the one that fits your business the most. Appropriate contact channels are at the end of this booklet.

CONTACT US TODAY!



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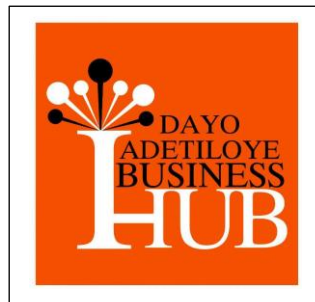
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3. STEPS INVOLVED IN SECURING BUSINESS FUNDING



"Just as breath is to a newborn so is funding to entrepreneurs."

Now you know why you really need a business plan to get that fund your business needs and you are now enlightened about the varieties of opportunities you can take advantage of. This next step is even more crucial. Read on!

How do you go about securing any funding opportunity?

This is the point you need no distractions. SILENCE your external notifications and open up your MIND. You need to make a decision at this stage and get what belongs to you to make your business a huge reality.

After choosing the particular funding you are interested in, you have four personal assignments to do diligently.

1. Study Your Financier's Frequently Asked Questions (FAQ)



This particular page of any website is a bundle of information that can give you a shift from ignorance to knowledge. It usually has specific questions and answers that you could use as key pointers in the preparation of your business plan.

This page is one of the most overlooked pages for many small businesses, but in reality, this page is one of the most important things to look out for as soon as you land on your potential investor's page.

FAQs page(s) are an integral part of swift investigation and good navigation for those who have learnt how to use them well.

As a matter of fact, the FAQs page will save you a lot of stress in your research about your financier.

Of course, checking through their FAQs page does not stop you from checking other information they have on their site. As a matter of fact, most of the time, their FAQs will lead you to other important pages.

2. Know the Requirements (implied or direct) Needed to Successfully Earn the Funding.

The requirements for different funding opportunities are unique. While one investor is telling you to write your past milestones and experience about your business, a Grant Donor might just be interested in the aims, goals, objectives, plans and aspirations you have for the business.

It is your duty to know the requirements for several financiers and then stick to the one you know you can meet up with.

Don't let the grant size force you to run after an opportunity whose requirements are far from what you currently have. I'm sure you know the end result of such decision.

3. Check previous beneficiaries of the funding and know what exactly their project was all about.

After you have acquainted yourself with the FAQ pages of your potential investors and you have chosen the one whose requirements you can meet up with, this is perhaps the next most important step to take.

You should search for previous beneficiaries of such grants. Take a deep look at the kind of project they did and why it was approved. What makes it unique? Ensure you compare with as many past winners as you can cause this is what will give you the benefit of a balanced perspective. What made their application stand out among many others? Surely, the time spent doing this research enables you to discover the key values that that the financier is interested in.

4. Ensure your Business Goals Align with your Investor's or Funder's Goals

Now that you have known the values and key pointers that your investor/funder or grant donor is interested in, it is time to work on your own application. You should ensure you tailor your business plan, grant application, concept note or whatever they require to suit what you have discovered so far.

Synergize your interest and that of your investor together to get what you want. This does not mean you should do what is totally different from what you know how to do best, you should only find the mutual connections and possibilities that would make your business pitch or plan match with the interest of your potential funder.

Once you have gone through these four steps successfully, you should be able to now make your plans a reality!

5. Write Your Business Plan or Application, Submit and Follow-up

This step is quite simple and straightforward, isn't? But notice it is the last and it hangs on successfully carrying out the first four steps. There are, basically, three options to choose from to get you that fund.

1. Write your business plan or pitch yourself and ensure you get it professionally reviewed.
2. Follow up yourself or let my team and I do the follow-up for you.
3. Get the full option from Dayo Adetiloye Business Hub (highly recommended).

FIRST OPTION

1. Write your business plan yourself and get it professionally reviewed.



"Many ideas grow better when transplanted into another mind than the one where they sprang up."

If you already have detailed knowledge of the business you are going into and you have seen a couple of business samples around, you can still take the risk to write it yourself. However, I will strongly advise you to have me take a second look at it to upgrade the quality.

This is more like getting my view on what you have already as a form of consultation.

Often times, the secrets and facts you hear from a consultant will go a long way to preserve the health of your business as the depth of experience s/he has might just be what you need to break through that hurdle you have with your plans.

People usually discourage other folks from testing the depth of water with both feet but I can tell you categorically that with my help and guidance, you can test the depth of water with both feet.

Why?

It's simply because I will give you an imaginary third foot and be ready to pull you out before you lose your grip. Besides, you don't even need to lose your grip because you are firmly secured by the collaboration you are about to make. The work and function of experienced consultancy that we can provide you and your business cannot be over-emphasized or underestimated.

It is ideal for any business that wants to thrive. The truth is, the knowledge I will give to you as your consultant will make you spend less and earn more.

You will not just spend wisely on variable expenses as materials, office supplies and equipment but you will also be able to make wise decisions as regards your fixed expenses that are extremely capital-intensive.

The reason is simple – I have been in your position and I know what it takes to make your business plan a hot cake.

Not just that. I would also send investors regular updates to keep them informed of your progress.

All you need to do is send me the copy of your outline as soon as you are ready to grab the funding opportunity and I will do justice to your business plan in a way that will take your breath away.

You will be glad you adhered.

SECOND OPTION

2. Follow up yourself or let me do the follow-up for you



“Not following up with your prospects is same as filling up your bathtub without first putting the stopper in the drain.”

If you have chosen to write your business plan yourself and you still have reviewed it yourself, you should do well to hand over the rest of the process to me for appropriate follow-up.

Why?

Most funders have a preferred method of initial contact and you certainly want to get it right here! You don't want to keep sending emails with no response or calling a phone with no one to pick it up on the other end?

Do you know what times and days are suitable to send messages? Do you know when is the right time and how to create a lasting positive image of yourself on an investor's mind?

The important thing here is to reflect on the ideal plan for your potential and current investors to receive and digest information like your business plan. Do you even know which formats and media they like to use?

Are your messages and timing polite and does it reflect clearly on you? There may be more than enough scenarios in which voice, text, mail and social media updates are warranted.

Because a lot of 21st century investors are too busy for many phone calls, tweets and posts, they often prefer their emails for contact except, of course, they have virtual assistants to help them to respond to their social media messages.

However, if you are asked to stay in touch, that doesn't mean they want you to email or call them every single day. You are supposed to set a schedule for sending relevant, data-driven follow-ups that reminds them of you.

Even if your business is the next best thing, chances are investors don't want to hear about it every week. Monthly updates are usually sufficient depending on the investor, quarterly might even be a better option.

So, if you don't want to go through such aches, I am ready to step in and fill in the gap for you. I know the procedures, process and timings; hence, you wouldn't need to sweat before to get the results you need.

The truth is there are different approaches to different kinds of businesses. Similarly, there are peculiarities with different funding types; the only appropriate way to develop an intervention in case of a hiccup during your grant process is to synergize your efforts with the right partnerships. A partnership with me is an effort made in the right direction.

THIRD OPTION

3. Get the full option from Dayo Adetiloye Business Hub - DABH (Highly recommended!)



"Talent wins games, but teamwork and intelligence win championships."

The exciting thing about choosing this option is that I will not only use all the brains we have here in Dayo Adetiloye Business Hub on your business, we will also give you juicy bonuses you will typically not get elsewhere.

The step-by-step progression and procedures you need to go through and the criteria you need to meet in order to be qualified will all be exposed to you. Don't forget there are many funding sources people don't know exist especially ones with peculiar businesses.

Not to worry, we will guide you on which one best suit your business and provide detailed templates and models that have been specially designed for you. All you need to do is less work till the point of submission.

May I remind you that I have been a recipient of some financial resources? I know what exactly you need to make your business move to the next level through that suitable grant.

I have been in the mission of raising entrepreneurs for the last seven years and modestly so, I have been privileged to help hundreds of entrepreneurs, MSMEs like you in getting their desired funding. We are simply replicating our success with you.

Leave the task to us and we will handle the job for you until you hit the jackpot!

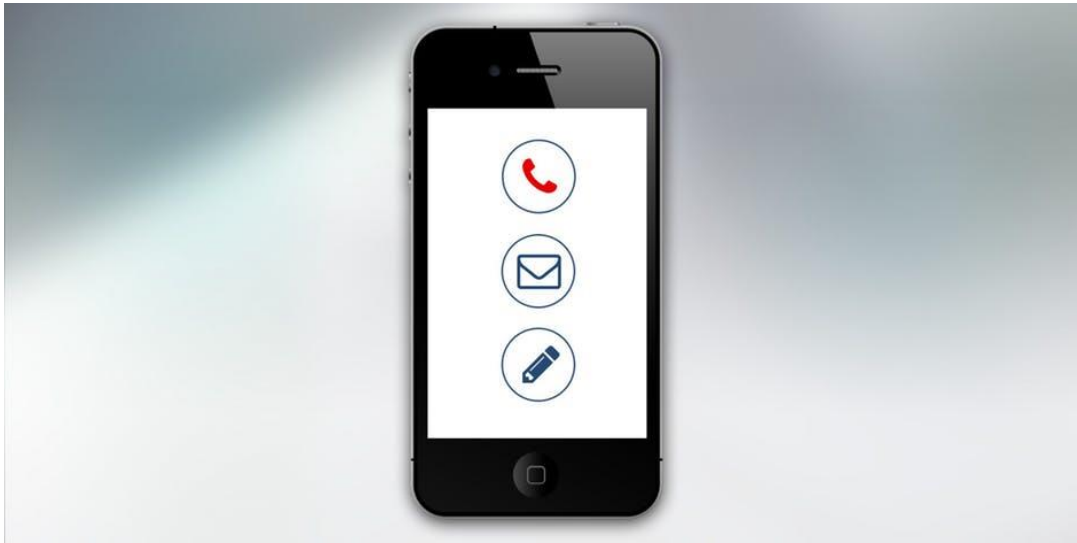
As a top-winning recipient of entrepreneurial awards, the aforementioned details are to let you know we are capable enough to do your job and we will give it everything it takes to succeed. So what exactly are you waiting for? Make the phone call! Send the mail! Let's getting working on your multimillion-dollar idea!

Final Words

A business without funding will flounder under the bulk of its own liability. So, if you want to take your business to the next level, stop waiting but do the needful now!

In the end, the fund you get will help you invest better, get more sales and of course, what everyone wants – more profits. The better the information you get, the more you are positioned for higher returns, fewer expenses and fewer risks.

CONTACT US TODAY!



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Email Address: Dayohub@gmail.com

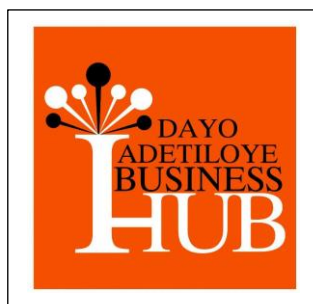
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4. END RESULT: USE YOUR GRANT JUDICIOUSLY!



"There are two types of people who will tell you that you cannot make a difference in this world: those who are afraid to try and those who are afraid you will succeed."

This is the part you have been waiting for. Yes, I know!

The probability that you get to this stage is largely dependent on the choice you have made in the aforementioned paragraphs.

1. Write your business plan yourself and get it professionally reviewed.
2. Follow-up for you.
3. Get the full option (highly recommended!).

I hope you will not be part of the people that will read this booklet and still be afraid to try that idea that has been sitting in your head for too long? I also hope you will not give pessimists more reasons to think your ideas are bizarre.

The road to success can be brief with the right steps taken at the right time. Doing business is not rocket science, if others have launched out successfully, you too can! They don't have three heads, right?

Established business owners were once at the level you presently are before they took a step but please don't spend so much time strategizing when you are supposed to be making SMART goals. A smart goal you can make that can mark the beginning of your greatness is by making the best of the information you read here.

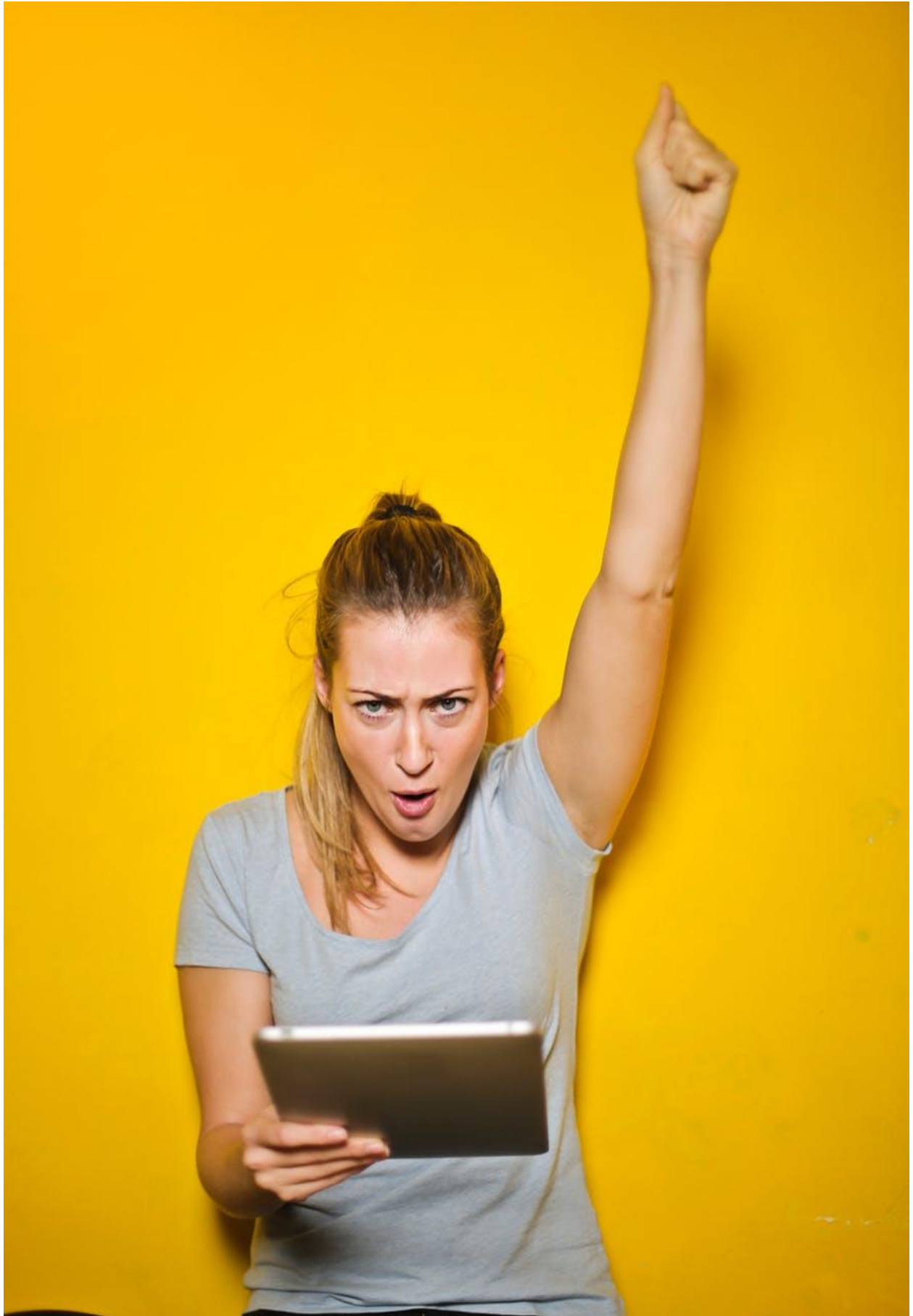
Yeah, everybody loves to eat the fruit of his labour and I can assure you that you will eat yours with joy - that incredible kind of joy that comes after getting the funding that will get your business to the next level.

Do you know what I think?

I desire that after you have taken the necessary steps, you will experience this situation below. There will be a beep on your phone very early in the morning that says there's a new mail which will make you open your eyes slightly while you yawn out loud.

You will see the email subject – **Congratulations, your business has been approved for funding.** At that moment, you will sit up properly to open the full message and get the whole gist. By the time you digest the full email, you will not only scream, but the picture below will also be your expression.

I only sincerely hope you will use the funding in the best way you possibly can. Don't start spending on frivolities or unnecessary assets because you got a financial grant. Come on, put it to good use and let your business thank you for doing the right thing at the right time.



5. LEARN FROM THE EXPERIENCE AND BE BETTER PREPARED FOR A FUTURE OPPORTUNITY



"Success is not final, failure is not fatal: it is the courage to continue that counts."

At this stage, you will have either of these two experiences;

1. Harvest your success through our services.
2. Learn from your mistakes and move on.

At the end of your application process, it is either you harvest your success after a good collaboration with DABH or stay strong enough to learn from your mistakes.

For thousands of reasons, funders might decide to send you that mail that keeps entrepreneurs dejected even after you have given it your best shot but I want you to know it's not over yet until you give up.

1. Amazingly, most repeat applicants get their desired funding the next time and are better experienced than their contemporaries.

Why?

Because failure will never overtake you if your determination to succeed is strong enough, irrespective of the huge competition you are facing.

2. Even if financiers have made a decision not to grant you funding at this time, they are usually more willing to review your business plan. The truth is, the feedback you get at that time is almost as valuable as the funding itself.

This is the time to sit up and learn from their advice and use it to make your next pitch better. Most importantly, just because the timing isn't right doesn't mean it won't be in the future.

3. Failure is an event, not a person. That you didn't get it this time should be enough impetus to get you to think more creatively about other funds. In fact, many business owners apply for a couple of grant opportunities so that they can have at least one out of many options. A true entrepreneur knows that failure is the foundation of success, and the means by which it is achieved. It should also be your highlight.

Besides, have you ever come across or read the popular John C. Maxwell book on moving on after falling short of aspiration - the "*Sometimes you win, sometimes you Learn*" book?

Did you notice that the author avoided using the word- '*fail*'? It simply means the word fail can be figuratively represented with the word '*learn*'.

Your experience of a failed enterprise provides a very good platform for your learning. However, this can only be achieved if you are humble and resilient enough to try again. In reality, nobody likes to fail, it weighs one down at first when one's expectation has been cut short but the fact remains that failure is not the monster you often assume it to be.

The best definition for failure I'd say is the popular Henry Ford quote, '*failure is simply the opportunity to begin again, this time more intelligently*'. Failing to win a grant helps you to re-analyze, re-strategize and do better if you decide to see it beyond what it looks like. Every successful entrepreneur failed at one point or the other in their businesses.

Permit me to share some facts and figures with you.

Today, the thought of Bill Gates is accompanied by success. People often talk about him as though he never had his shortcomings and failings but he knows better that failure was an integral part of his success.

Even before the popular Microsoft that brought him to the limelight, Bill gate co-founded a company called Traf-O-data which failed. His partner Paul Allen later recalled this about the company, "*Despite efforts to sell our wares as far afield as South America, we had virtually no customers. Traf-O-Data was a good idea with a flawed business model. It hadn't occurred to us to do any market research, and we had no idea how hard it would be to get capital commitments from municipalities. Between 1974 and 1980, Traf-O-Data totalled net losses of \$3, 494. We closed shop shortly thereafter*".

Despite his initial failure, Bill Gate did not quit trying again, because he understood that the best thing he could do for himself was to learn and do better. Indeed! he did better.

One major step to take after receiving a 'reject letter' or failing to win the approval of potential investors is to take responsibility for the outcome, instead of blaming other people for it.

Taking responsibility helps you know what next step to take and re-energizes you to stretch yourself farther than what you did initially.

In John C. Maxwell words, "nothing happens to advance our potential until we rise up and say 'I am responsible.'". In summary, taking responsibility for negative outcomes helps you take control of your situation instead of letting it control you.

Another thing that you must ensure you do not lose during your trying period is your optimistic spirit. It goes hand in hand with you taking responsibility. Being hopeful or optimistic helps you know that you can do better and you have every chance to be successful. This mindset boosts your energy and you are able to give your best shots in future plans.

So, I wish you the best as you make a life-changing decision today.



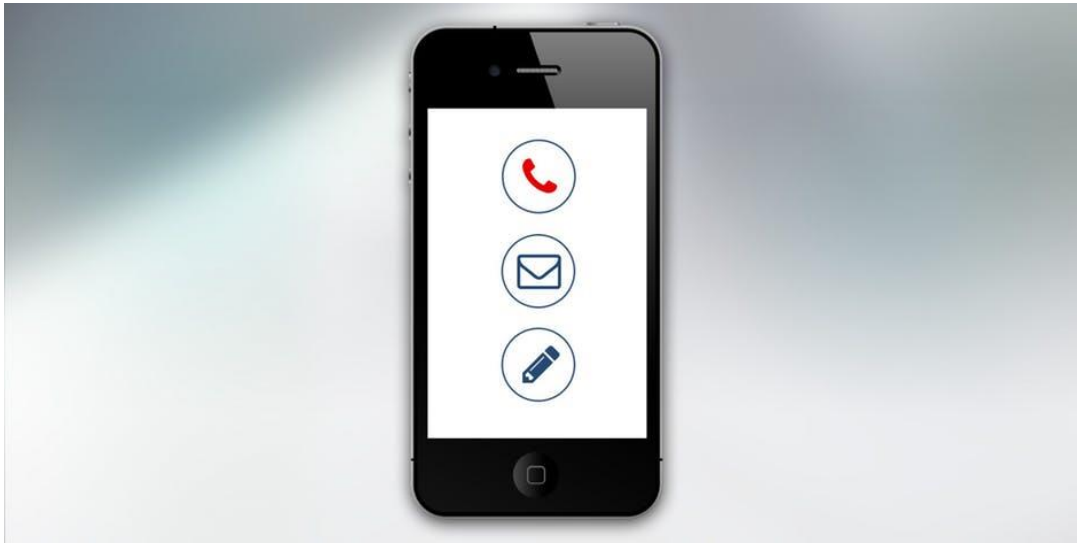
OTHER SERVICES OFFERED BY DAYO ADETILOYE BUSINESS HUB



Asides business planning and grant opportunities you can enjoy from DABH, you could also get the following services:

- ❖ Grant Application
- ❖ Professional Consultation
- ❖ Business Coaching
- ❖ Business Structuring
- ❖ CV Writing
- ❖ Youth Empowerment
- ❖ Public Speaking
- ❖ Training
- ❖ Mentoring
- ❖ Business Registrations
- ❖ Blog/Website Setup
- ❖ Business Development Services

CONTACT US TODAY!



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