## WHAT BUSINESS DO I START?

An easy-to-follow guide on finding the perfect business for you

**TEMITOPE AJIBEWA** 

# Praise FOR WHAT BUSINESS DO I START?

If there's one word I could use to describe Temi Ashabi, it'd be DISSATISFIED She's absolutely dissatisfied with the status quo.

And it was that dissatisfaction that birthed the Millionaire Housewife brand.

The dissatisfaction from achieving success beyond that led her to master the business of her talent, of which I've been privileged to be a small part of her huge success story.

Now, it's the dissatisfaction from seeing so many women with more questions than answers that has birthed this incredible book, "What Business Do I Start"?

In this book, Temi doesn't tell you what business to start as much as she does get you to answer the tough questions that require the answers you really need.

If you're dissatisfied, then this is the book for you.

Steve Harris Life & Business Strategist EdgeEcution This is not just a book. It is a workbook; a material that does not tell you what to do but makes you find your own answers. This is exactly what coaching is all about and Temi has got the keys. Having been there and done that, she speaks from her own wall. I believe her message in business. She is a proven track record maker and breaker. If I were you, I would follow these tips.

Sam Obafemi

President, Sam Obafemi Behavioural Change Academy, SOBCA

When I saw the title of the book, I wondered about how Temi was going to deliver this. I know how many people like to be spoon fed without putting in the work. I worried that this might be the case. However on digesting the book, I could see how her experience with running businesses came to bear. I especially like the evaluation sheets at the end of the chapters, to get people to think about the opportunities that lie around them.

One of the most profound statements from the book that resonated with me was - "I have realised what makes a business successful is 90% within the business man." This couldn't be more true. The book was easy to follow, concise and to the point. I recommend it for anybody starting out on their own.

Mofolusade Sonaike Creative Director Mumpreneur.ng Don't start a business now or sometime in future without first reading this book. I call it the pocket size business start-up bible that every new or aspiring entrepreneur needs. Temi has put together in this book the checks and balances in form of simple questions that can help you ascertain whether you are ready to start your business now or never.

Did you know that your talents when refined can make you great fortune when well synergized with your passion? Temi explains this and more in this wealth loaded book. Read it, work it and recommend it to everyone you know.

Grace Festus

Family Life Practitioner

FOUNDER, Mentoring Singles Academy

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#### **DEDICATION**

This is to you, for desiring to start and build a business. I am certain that it will be a solution the world would be better for. Dream it. Live it. Love it. WIN.

#### ACKNOWLEDGEMENT

Special thanks to God, my helper who bestows upon me immeasurable grace daily.

To my husband, my archangel – your support and love makes me strong. This is yet another harvest of your daily effort. I am super blessed to have you.

To Charles and Brian Ajibewa, my sons, thanks for being my compelling whys.

To the amazing women in the Millionaire Wife Business Academy, thank you for trusting me enough to be your mentor. I am fulfilled to serve you.

To my amazing business coach, Steve Harris, thank you for being so awesome. Meeting you was a game-changer for me.

Adeola Oshinaike, my executive assistant, thanks for breathing life to this book by making sense of those scattered audios and coping with the deadlines.

 $A defoluke A biola, Miss\ Productivity, my\ baby\ sister\ cum\ Virtual\ Assistant,\ thanks\ for\ always\ delivering\ and\ making\ my\ life\ easier\ to\ live.$ 

#### **PREFACE**

If there is a question I have been asked the most in my practice as a business coach, it is 'Coach Temi, please what business can I start?'

This is the singular reason I am writing this book.

Often times, I encounter women who really want to start a business but simply do not know what business to start especially because they have never done any before. Interestingly, I have noticed that most of these women are those who are in the corporate world. Well, reasons for this is not farfetched, they are earning good salary on their jobs but they are aware that a job can never make them wealthy!

According to them, they would like to have something by the side, a side hustle, which they can fall back on because of the uncertainty around their jobs.

On the flip side, there are also some women who have engaged in a business or two, and have failed but still very hopeful about owning a successful business.

These two groups of women are the reasons I have written this book.

I have been in the business of helping women align their talents with viable businesses, and I am certain this book will help you discover methodologies of building highly fulfilling and successful businesses. I have made the pages of this book practical enough, and if you follow the exercises and internalize the lessons you will distil from it, I am certain it will be a game changer for you.

Let's get to work!

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Now That You Are Ready to Start Your Business

#### INTRODUCTION

Starting or running a business of your own is one of the most tasking things you can ever do on earth and it takes gut! To make money, there are several things you can do – beg for it, borrow it or better still sell your services on a job, but none of these are as fulfilling as having your own business.

When I started this journey as a business coach, I always encouraged anyone I met or had contact with, to start a business irrespective of their interests and inclinations, I just could not understand the excuses and the procrastination they gave me.

But in all this, experience has taught me to advise business enthusiasts to have a second thought about starting a business. In fact, statistics has shown that 8 out of 10 of businesses fail in the first 2 years of existence. Personally, I've seen numerous businesses fail within the first 6 months of starting. So, if you are thinking of starting your own business, kindly have a re-think. Think deeply and widely before taking any further step to find out if it is truly what you want.

Moving forward, I would be sharing with you seven very important characteristics you must possess as a business person or someone who is interested in starting one. I would also show you the various types of businesses you can start and profit from immediately.

## Are entrepreneurs born or made?



#### CHAPTER

#### ARE ENTREPRENEURS BORN OR MADE?

Entrepreneurship may not be for you.

n starting a business, there are seven characteristics that are essential to the makeup of a successful entrepreneur, I call it **the building blocks of a successful 21**st **century entrepreneur**. These characteristics are crucial and will help you and your business stand the test of time. And for the rookie entrepreneur, these seven characteristics are very important to build an evolving business idea, help you know what business you should start or which one best suits you. And most importantly, help you stay committed when you eventually start. Without these characteristics, don't even bother!

Not possessing these characteristics doesn't however mean you are a failure, it just means doing business isn't for you – at least not until you have developed them; as I do believe that entrepreneurs are made and not born.

So, what are these characteristics? What are the attributes that make up the fiber of an entrepreneur? Let us look at them;

#### 1. Love For People

If your reason for going into business is to just make money, it will fail. As an entrepreneur who wants to succeed in business, you must have genuine love for people by providing solutions to their problems. People will only pay for the solutions you are able to provide for them and not just the product or service you are offering them; and your customers will only be loyal to you if you indeed show that you are genuinely concerned about them and most importantly, that you are ready to add value to them. For this to be evident, you must possess good interpersonal relations skills. Why is it important? It is because, you will be dealing with different kinds of people and you can't afford to be that person that can't be approached, because you snap at them every time.

<b>EVALUATION 1.</b> Tick YES or NO to the questions below.
Can you say you have high tolerance for people's shortcomings?
YES NO NO
<del>-</del> 3-

Do you manage to be nice and answer well when people ask you too many que	estions
YES NO NO	
Do you genuinely like people?	
YES NO NO	

#### 2. Insight

You must be insightful if you want to be a successful entrepreneur. In fact, you must possess the combination of hindsight, insight and foresight. This will help you look back into the past, to figure out what had worked or not worked for you and what is presently working, to enable you make projections for the future. Having this combination would help you chart a defined course or a line of action in your business.

When you have this combination, things or circumstances won't come to you as a shock, because you've been able to make projections based on the past, present and what will most likely happen in the future for your business. This is how business analysts collect data for big brands and the major markets.

EVALUATION 2. Tick YES or NO to the questions below.
Can you say you have exercised great insights in making business decisions in the past? YES \( \sum \) NO \( \subseteq \)
Do people often trust you enough to ask for your opinion on important matters?  YES NO NO
Have you given a projection that turned out exactly as you thought? YES NO

#### 3. A Strong Sense Of Judgement

Having a strong judgment, is the ability to weigh your options accurately and make decisions based on the options available to you very quickly without any hesitation. In business, there is hardly time to *dilly-dally* when taking decisions because you are considered the thought leader of your business, which means you should know what best to do on demand.

According to Rev. Sam Adeyemi, "People who make it in life make up their minds quickly but change it slowly". The ability to think on your feet will save you a lot of time, money and energy as a business person.

-	or NO to the questions below. say you've always generally made the right the decisions? NO
Would you rather think ab	out your decisions for a long time to avoid mistakes?
Do you make decisions ver	ry fast and adjust along the way?

#### 4. Hard-Working

To be a successful entrepreneur, you must be able to work hard. Nothing beats hard work in life. In the beginning of your business, you must grow organically, which means growing your business from scratch. To do this, you must be able to toil through the day and night to achieve your goals.

So many nights you will have to make plans, schedule, strategize, brainstorm, balance your accounts too and then attend to your customers during the day. This requires a strong stamina, and you must be able to give it your all. If you slack off in any area whatsoever, it will affect your results. If you know you are not cut out for hard work physically or mentally, entrepreneurship is not for you.

Basically, everybody who goes into business has to play the role of 3 people: the **Entrepreneur** thinks ahead and makes plans for the future, the **Manager** establishes order in the workplace, and the **Technician** does the technical work. Conflicts of interest and priority between these three roles leads to a inevitable battle. A successful owner of a

business will find a way to balance and please all three.

Thankfully, with the help of technology and internet, you can now work smart by automating most of your processes and leveraging on the online tools available.

<b>EVALUATION 4.</b> Tick YES or N	NO to the questions below.
Would you say you are hard-w	vorking?
YES	NO _
Do you get things done witho	ut supervision?
YES	NO
If you could only balance your	accounts at 2am in the morning would you do it or go to sleep
Yes, do it. No, Sle	ep and do it later.

#### 5. A Staying Spirit

This means being committed to, or binding yourself to your business and staying with it through the thick and thin. The ability and willingness to give up your time, energy and other resources for your business will make each day count and be meaningful.

A business, especially when it is new, requires that you deeply invest not just your time and money, but your constant and consistent action. For you to be profitable in a business, you must build a trusted brand, and for you to build a trusted brand, you must have been around for a while. This is one advantage major old corporations enjoy over the new ones, this is because they have been able to build their 'Know, Like and Trust' factor over time by consistently showing up and giving value.

More often than most, entrepreneurs give up on their businesses too quickly. Once they are faced with an unpleasant situation in business, they react rashly and quit before they even bother to evaluate their situation and see how best they can fix it. I do not advocate that anyone should hold on to a failed business and neither do I encourage you to cry over spilled milk. Rather, what I preach is that whenever you encounter a major setback in business, do

what business do i start?

an AUTOPSY. The autopsy is not to revive the dead man but to know what killed him. The same rule applies here. So, critically examine what caused the major setback in that business and create measures to avoid a repeat of such.

Rather than pack up without asking questions, do a review and see how the situation can be salvaged. If you are sure nothing can be done, move on. After all, it has been said that doing something the same way and expecting a different result is the definition of insanity. In business, sometimes you win, sometimes you learn. The ability to leverage on the learning curve will do you a lot of good.

The Bible says in Proverbs 24: 10 that, "If thou faint in the day of adversity, thy strength is small". Therefore, if you want to be a successful entrepreneur, you must possess a staying spirit such that if you persevere through the hard times you will surely do well in business.

<b>EVALUATION 5.</b> Tick YE	S or NO to the questions below.
Are you truly committed	I to starting a business?
YES	NO 🗌

Oo you see yourself still in business 3 years down the line?
f you don't make any profit within the first 3 months of starting a business, would you stic vith it or try another?
'es, stick with it No, try another business
Can you recall times when you did not give up despite the hard situation?  YES \( \sum \) NO \( \sum \)
Oo you think you have the ability to stick with your business?
YES NO NO
Oo you think having a business is NOT too much work for you?

#### 6. Always Learning and Implementing

This is the number one trait of a business person. You must be open to learning new things about your business every day. No matter how busy you are or how demanding the industry

your business belongs to is, you must spend at least one hour every day developing yourself and your business through consistent and deliberate learning. Successful and notable entrepreneurs do not joke with continuous and daily studies to better themselves and their businesses. You can learn from books, from mentors, coaches and even the internet.

I can bet that if you are reading this as an e-book, you are doing so from your mobile device and it shows you that this is just a tip of what the power of technology and the internet can do for you. Harness the power of the internet; ask on Google, and search on YouTube and several other platforms. Search for knowledge and never stop searching. All you know is not all there is to know. Being ignorant is not a sin but staying ignorant carries a capital punishment upon your life!

"Contrary to popular belief, my experience has shown me that the people who are exceptionally good in business aren't so because of what they know but because of their insatiable need to know more." - Michael E. Gerber

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More importantly, to be a successful entrepreneur whose business becomes a legacy, you must have an unbeatable implementation speed! I mean, as you learn, you must implement before it gets cold and procrastination steps in. If you do not implement the things you learn, you are worse than the person who has not learnt.

Every day should be devoted to business development, not doing business. Don't do business at your business, build one.

<b>EVALUATION 6.</b> Tick	YES or NO to the questions below.
Do you have books or	other resources on the business you want to start?
YES	NO
Have you searched th	e internet to learn more about the business you want to start?
YES	NO _

Do you have a busines	ss coach? If not, would you hire a business coach all things being equal:
YES	NO 🗌

#### 7. Innovative

Innovation refers to the process of brainstorming new ways to do things, a creative way that is more effective than existing methods. Innovation keeps the business alive and competitive in the market.

According to Wikipedia, being innovative is the ability to apply better solutions that meet new requirements, unarticulated needs or existing market. You must be ready to evolve and implement changes that will bring value to your customers in your business. Once there is a need, a change or update in your business, implement as fast as possible and always be conversant with the current trends in your business especially, when your competitors are doing better with those changes.

If you want to be successful in business, you must never allow yourself to be stuck with the old ways of doing things. This killed a few banks in the last decade because they refused to automate their processes. While the new generation banks kept attracting the market with

speedy turn over time, they were still carrying logs and tills around. Little wonder they didn't survive the competition.

Some time ago, I had to automate my data sharing business because the market was asking for it and not only that, I added other related services in order to fully maximize the opportunity and patronage I had built over the years. I am glad I did because not only is the business more profitable now because I am able carry out more transactions, I do not have to carry out each of these transactions myself or manually.

If you are not ready to evolve with time and trend, you cannot be a successful entrepreneur. Just look at Windows and Mac or Androids and Apple. Even the basic social media platforms we use are evolving every day, and likewise are software getting updated every day. So, why should you or your business remain static?

<b>EVALUATION 7.</b> Tick YES or NO to the questions below. Do you like an environment that encourages changes?
YES NO NO
Do you adapt to change fast or find it difficult? YES NO NO
If you found out that 80% of your customers are on Twitter but you do not know how to us it, would you learn or look for new customers on Facebook?  Yes, I would learn. No, I prefer to look for new customers.

Now add all the points ticked with a <u>YES</u> together. If you have 20 and above, BAM! You are a born entrepreneur. If you have less than 20 but more than 10, you can be better through mentoring and more trainings but if you have less than 10, I suggest you reconsider being an entrepreneur.

## What business do i start?



### CHAPTER

#### WHAT BUSINESS DO LSTART?

If there is a question I have been asked the most in my life, it is 'Coach Temi, please what business can I start?' and usually, it leaves me momentarily dumbfounded.

ow, I know lots of people will expect to read here the different types of businesses they can actually engage in but I am sorry to disappoint you. I will do no such thing. Not in this book, not even in any of my coaching programs.

Experience has taught me that prescribing a type of business to anyone is not going to help them because averagely everyone knows just about the various business opportunities available around them so I reasoned that when people ask the question, they are actually asking me to prescribe a business that they will find fulfilling and profitable.

Another reason I do not prescribe any particular business to anyone, is because I know that people are different and so what works for A may not work for B. Just as we are different, so

are the opportunities available to us in terms of the relationships we can leverage on, access to capital, physical environment, personality types, and so on.

So even if it is a business I have done successfully in the past (and there are over 20 of them), I am careful not to recommend the business to others because I have realized that **what makes** a **business successful** is 90% within the **business man**.

Therefore, rather than reply with 'You can start a recharge card business or a business coaching practice, or a fashion designing business, or a catering business', I simply probe further and ask the individual questions that will reveal her options by weighing the opportunities AROUND and WITHIN her.

Now, this brings me to...

The 2 Most Profitable Businesses You Can Do.

#### 1. Problems that you can solve

The biggest problem most people have when starting out is that they only see the problems in their environment and never the solutions they can provide to those problems. They complain about the same thing others complain about and fail to see that problems are actually opportunities in disguise. It is very important to have the right mindset to be able to see the opportunities that lie in the problems around you. So where do you look for problems that you can provide solutions for?

I remember my very first encounter with Reverend Sam Adeyemi in 2006 at a campus event in University of Lagos. Of all he said that day, this sentence remained with me, "Meet people's needs, solve a problem and you will never be broke again for the rest of your life." He went on to encourage us to open our minds to ways we can solve problems around us and of course, charge for solution.

That evening, I got back to my hostel at the Lagos State University and drafted one of the most interesting adverts you will ever read. The following day, I had it typed, ran photocopies and pasted it all over the hostel. That was how I started my journey as an

entrepreneur - doing the laundry of my hostel mates.

Now before we go too far, it's important I open your mind to where your environment can be.

#### a. Your physical environment

Within your physical environment, there will always be people who are need of solutions to some of their basic problems and needs. There are people who need to put their children in a nearby crèche, busy people who need readily cooked soups they can quickly warm when they get home, church members who need liquid soaps for their basic cleaning, and mothers who need fortified pap for their babies, women at parties who need their headgears properly tied and make-up made, heads needs to be barbed, nakedness needs to be covered and so on. These problems are countless and if you open your eyes wide enough, you will see the one you can solve easily.

#### b. Your online environment

On the other hand, you can also seek problems to solve online. The internet is a world on its own and millions of people seek for one solution or the other that they are willing to pay for. You can sell physical products on your website or social media platforms, or sell your expertise as information products such as when you give make-up classes online, or write for blogs or brands, or offer sewing lessons, or teach music / French classes and so on. You can sell anything online, as long as it is what people need and are willing to pay for if you get your marketing right.

The eBook version of this book was born out of me solving a problem and as you can imagine, I make money from it every time someone buys it. I have several online courses that borders to how to start a business, how to use social media to grow your business, how to hold profitable WhatsApp classes, and so on. Each time someone engages me to ask me questions around these topics, I educate them but also refer them to these courses on my website so they can get intensive and practical trainings that will help them. Of course, these courses are not free so as people opt to buy the courses, I make money.

P.S: Here is my video training on How to Make Money Online Genuinely: https://youtu.be/Xxkbd7Nhnyk

Evaluation 1. Find the business you can do in your environment.
ist 3 problems you know you can solve within your physical environment?
2
}
List 3 problems you know you can solve online.
2
3
<i>,</i>

#### 2. Problems YOU can solve EASILY

This is looking at the problems you can solve effortlessly. This is where your natural gifts, talent and passion come to play. No matter how rich you are or the amount of money you have to put into a business, if you are not doing a business that resonates with your personality, passion and talent, you will likely not succeed in such a business.

I, for instance, love to teach and whether you pay me or not, I love to impart knowledge which has made me successful as a coach because it comes to me naturally.

So, you need to find out what your talents are, where your passion lies and which personality traits you exhibit. You can find all these by doing some soul searching, taking personality tests online. Do your SWOT (Strength, Weakness, Opportunity and Threat) Analysis as well and see what it reveals to you.

A talent or gift is a person's natural ability to be good at something. More often than not, people rarely take notice of their natural gifts because it's something they do easily or without thinking about it.

While a person could discover that he/she exhibits one prominent gift, another person could realize that he/she is multi-talented. For example, a person could naturally know how to speak, sing and also learn how to play an instrument faster than others.

Closely intertwined with your talent is your passion. While your talent has to do with innate abilities, your passion is something you feel very strongly about. It is a subject matter that gives you goose pimples when you discuss it. It is an activity you can spend the whole of your day doing or discussing even at the detriment of other important activities. The books you read the most are pointers to your passion.

While you may be passionate about music, you may be unable to sing a line without going off-key. This does not however mean you cannot be a great artiste manager or even an awesome instrumentalist.

I have realised that usually, we use our talents to EXPRESS our passions.

Finally, if you have been asking yourself or people what business to start, here is my very practical answer to you: Start a business that solves a problem which also resonates with your personality. Do this so that when challenges in your business start, you won't be frustrated and give up easily and most importantly, that is when work won't be work for you but what you love doing.

### Evaluation 2. Pointers to your talents and natural abilities.

What are the things you do easily?
2
}
What subject matters are you passionate about?
2
3

What do people say you are good at and often ask your opinion on?
)
3

### Turning your talents to millions



# CHAPTER TURNING YOUR TALENTS TO MILLIONS.

Making money from your talents is one of the best things that can happen to you. I mean, earning money doing what you would have done for free ordinarily is just amazing. I strongly believe it is one of God's greatest desires for us to earn a fee for what we would have gladly done for free. That way, work stops being work and becomes enjoyable.

Thankfully, there is no one without a talent. God has given to everyone according to his ability so there is no excuse why anyone should not be able to make money from what they have already.

Most people have these hidden advantages and potentials and seek to make money from them but no matter how gifted one can be, there are four things each talent must do before it can make money for the owner.

### 1. It must solve a problem.

f it does not solve a problem, ditch it! Your gift must be able to provide one solution or the other to humanity. People don't buy products and services, they buy the solutions those products and services provide. So ask yourself, what is the benefit behind the benefit of your talents to humanity?

Natural gifts are raw and are not so useful on their own. Therefore, they need to be pruned and honed till they become skills that can be monetised. Pruning your natural gifts takes constant and continuous learning of something new every day. You can also prune your gifts by using them constantly. You can enrol for online courses, take up apprenticeship, or most especially, render your services free to others, over and over again till you become an expert at it. The more you practise using your gifts, the better you get at it.

### 3. It must be packaged

Your gift and the solution it provides, must be packaged one way or the other. This could be in form of a job, training, seminar, books, videos, a workshop, an audio file and so on which

you can then put a price tag on. Even you must look like a business person because a book is usually judged by its cover. One look at you should make people ask what you do and also be willing to pay for what you do.

### 4. It must be promoted

Now when you have identified your gifts, and pruning it to become a skill, it is time to advertise yourself. You must share with friends, family and make sure everyone around you knows what you do. Social media is a fantastic way to promote your gift. Facebook, Instagram, Twitter and so on are platforms with billions of people. Make use of them!

In case you are still in doubt as to how you can make millions from your talents, look around you or do a Google search for those who are currently making money from this same talent or passion of yours. It may not be from exactly the same thing but at least something similar. If you can find one or two of such people, you are in good company, smile.

### Now that you are ready to start your business...



## CHAPTER 4

#### NOW THAT YOU ARE READY TO START YOUR BUSINESS...

#### Start Small

Once you have vetted what you want to do by speaking with experts, searching the internet and learning so much about it, you must be willing and ready to start small. This is one area most new entrepreneurs get it wrong, especially if they are very rich and can afford to start their businesses on a large scale. However, I need you to note this and never forget: NO MATTER HOW BIG YOUR BUSINESS VISION IS, START FROM A SMALL PART OF THE BIG PICTURE.

If you do your research well, you will find out that EVERY successful business today started from scratch and even if they did not, say maybe they inherited the business, their forefathers started from scratch and that my friend, is what makes up the SUCCESS STORY.

No matter how successful you were at a job or something before wanting to start a business, so far it is a new line of business, something you have never tried before, you must be ready to start with what you have where you are.

Do not say because you have two million naira saved somewhere, you would just go ahead, open a factory and employ people there to manage it for you without understanding how the major operations of the business are carried out. If you do so, you will fail. I do not expect that you know how to do everything in your business but you MUST be fully educated in the major operations of your business if you want to make a success out of it.

Before you open a restaurant, you need to know how to cook and understand basic accounting and customer service. If you do not know these things, you will be at the mercy of those you have employed and that is a place you do not want to be as a new business owner because **NO ONE can nurture your dreams the way you will.** 

You must ensure that you grow your business organically, so you can have a story to tell and become a role model for others who want to tow your path someday. Growing your business organically means you start from the very first rung or step of the ladder in the

business you want to venture into. Learn, go under an expert's tutelage and be mentored in order not to miss out on very important steps of the business which may cause you heartbreaks in future.

**FelaDurotoye,** one of my revered mentors paints the picture this way – "starting your own business is like climbing a ladder; you need to start from the beginning. Even if you are on the 11<sup>th</sup> rung of one ladder, (maybe a corporate ladder), you cannot jump to the 11<sup>th</sup> rung of the new business ladder else you will fall. You have to descend the former ladder and carefully climb the latter ladder from the very beginning."

I hope this analogy drives my point home.

### Evaluation.

What BIG vision do you have?

Where do you have to start from?

What are the things you can start doing immediately to get started?

Let me reiterate here that it will be wise for you to start a business from the scratch even when you have a lot of money to start. Do not be tempted to start large. Rather, start on a small scale and gain all the necessary experiences as you grow the business. In fact, this is why banks do not loan money easily to new businesses. They will rather want you to grow your business over a period of time so they can see how well you can do in the business.

Now, Let's get to work!

### **ABOUT THE AUTHOR**

Temitope Ajibewa, aka The Millionaire Housewife, is the founder of The Millionaire Wife Business Academy and The Winning Life and Business Mastermind. She is a public speaker and social media influencer who has been featured in several TV and Radio programs and National Daily as an expert in home/online business.

As a Business Coach, she helps upwardly mobile individuals who want to start and build a profitable business using their skills, talents and experiences while leveraging on the opportunities around and within them to do so through her coaching programs, books and numerous online courses. As a Performance and Results Coach, Temi also delivers practical guide and trainings to help individuals and organisations get results by helping them execute their goals. Being street-smart with over 10 years experience as an entrepreneur and having successfully built a business from N10,000 to over 1 million naira within five months from home, she teaches

experience as an entrepreneur and having successfully built a business from N10,000 to over 1 million naira within five months from home, she teaches entrepreneurship and personal finance management from practical and workable points to individuals and start-ups from the very scratch. She is a success story as a business mentor especially with her data-sharing business that practically made her an authority in home/online business while mentoring over 400 women on the business in the past one year.



Temitope Ajibewa

Connect with her via: Facebook Fan Page: www.facebook.com/temiashabi Website: www.temiashabi.com.ng