



**Steve Courage**

## **13 Secrets School Did Not Teach You about How to Be Rich**

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**Bamidele Enoch** The 13 secrets school did not teach you about how to be rich.... Wow!!! It's a great book and must have for every individual wit a passion to own a business.... It's so interesting, educating and wonderful..... Most especially the aspects that said, your brain is your certificate.... Kudos!!! To ABC

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**Joseph Pace** Even I am a European citizen, your amazing books, open an new eye in my mind, I have discover so much new knowledge now with your amazing books, Thank you so much Mr. Steve CEO of ABC

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**Charles Balogun** The book totally blew me out. The way I think about business TOTALLY changed and I have shared the link with a good number of my friends online. I used it also to preach and challenged Church congregations. PLS. kind send the other one you promised those who shared it with others. Thanks.

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## Some of The Truths You'll Discover inside This Book Are;

- ✓ How School Deceive You And Make You Poor.
- ✓ How School Did NOT Give You The Right Education (And How to Get Education that Will Make You Rich)
- ✓ How to Be An Entrepreneur, Not An Employee
- ✓ How School Was a Waste of Your Time (And How to Recover From Such a Waste & Be Rich.
- ✓ How School Has Destroyed More Lives Than All the Terrorists Groups in the World.
- ✓ How School is The Reason for Massive Unemployment & Poverty in the World (And How You Can Be Rich, if you want)
- ✓ Why School is STUPID.
- ✓ How School Would Make Your Children Poorer Than You, If...

- ✓ What You Must Do Today to recover from the Negative Effect of School in Your Life and Your Children's Lives.
- ✓ **How to Build Your Own Company, Instead of Working for Other People's Companies All Your Life**

## Warning!

If you like yourself, don't ever (ever) think of dropping this book, until you read the last word because if you fail to finish this book today, you don't know what you have just missed.

Switch off your T.V set. Log out of social media. Go to a lonely place because your life is about to encounter a transformation you'll never forget.

Without wasting your time, let's get started with **The 13 Secrets School Did Not Teach You about How to Be Rich**

# Secret No. 1

## **School Does Not Give Education**



*"Education is a private matter between  
the world of knowledge and experience  
and has nothing  
to do with school or college"*  
-Lillian Smith



One day when I was a little boy of 13, I stood alone on the football pitch in my High School and asked myself, “Why is it that everyone is talking about job, job and job?”

I was a little boy in the Junior High School II yet, I was wondering why school and society was teaching (or only brainwashing?) everyone to love jobs.

I asked myself, “Why should I become an employee, if I can become an entrepreneur?” Why should school teach me how to work for other people, if “she” could teach me how to work for myself?

Because I was a little boy (and the last child in a polygamous family of 14) I had no courage to ask my siblings any questions as regards my confusion. However, I started my first major business when I was a boy of 15.

It was a bicycle renting business. I bought a bicycle for ₦2,500. I would take my bicycle to an open field after school and at weekends for my mates to rent and pay me. I started making money and the whole thing looked so nice.

I sold my first business when I was around 16 and started another business, this time, a photography business. At age 18, I had started more than 4 businesses of my own.

At age 19, I acquired my first stocks and became one of the shareholders of the EcoBank of Nigeria. Though I remained one of the best students in school, when I was 21 years, 6 months, I left school and promised my family never to return again.

You’ll like to ask me, “Steve, why did you leave school?”

Well, I left school because I was (and still) convinced that school does not give the right education needed for anyone to be rich and successful.

The hidden truth is, the present school system was not designed to give anyone education. It was designed to brainwash, castrate and deceive you to be a slave of the rich through jobs.

If as you read these words you’re poor, it’s because you’ve spent so many years in schools and got no relevant education.

If today you’re unemployed, lonely and frustrated, it’s because school did not give you education.

In this chapter and all through this book, I’ll prove to you (as against what you were made to believe) that school doesn’t give education.

I'll also show you how to easily get the right education that would make you rich and successful.

(Don't close this book until you read the last word)

## Now Let's Get Deep!

***“Education is a private matter between the world of knowledge and experience, and has nothing to do with school or college.”***

—Lillian Smith

Go out today and ask 100 adults what they think education is. Ninety eight of them would tell you, “to get good education, you need to have university degree(s)”.

Is that true?

Is school or university the source of education?

Well, I'll agree with you that school gives education, if you think education is about teaching our children how to be weak, dependent and servants of the rich through jobs.

School has deceived our young children to love jobs. School deceives our young adults to dream of being employees. School brainwashes everyone to believe it's better to work for a bank than to build a bank, and you call this education?

No. True education is about power. True education is about independence. True education is about freedom. **To be educated is to be able to create your life the way you want it to be.**

I knew a man of more than 50 years of age who claimed to be a Chartered Accountant, but he bought his car on credit and lived in a one room apartment.

Do you think such a man is educated?

I heard the story of a man who has Master's degree but working as a secondary school teacher and earning what cannot even feed him comfortably.

Do you think such a man is educated?

No. Captivity and poverty are signs of illiteracy. If you're educated, you're free and rich.



However, if school has successfully deceived you to work all your life (for the rich) and retire poor, how do you call that education?

Listen!

**“Education doesn’t have anything to do with your certificate”.**

Don’t be deceived. Your degree is a mere decorated paper (just a paper). Education is about your mind, your brain and what you can do with it. If you cannot use your mind to create wealth, success and your desired life, how then can you prove you’re educated?

How much respect do you have for poor professors?

Who do you respect most, a poor professor who cannot feed himself or a millionaire primary school drop-out?

## **The True Meaning of Education**

Wait a minute!

Let’s take a moment to find out the meaning of the word “education”. This is very important because until we know the meaning of a word, we can’t understand its usage.

Education is an English word which originated from the Latin word, “educō”.

Educo means, **“To develop from within”**, to grow in mind, to have power. Let us check dictionary.

www.Dictionary.com defines education as follows;

***“The act or process of acquiring general knowledge, developing the powers of reasoning and judgment, and generally of preparing oneself”***

Education is about knowledge, but not just that. Education is about developing the **powers** within your mind. Not just that. Education is about preparing for the future.

Now I wish to ask you; do you think school prepared you for the real life? Do you think school prepared you (yesterday) for your today?

If school prepares us for real life, why do we get out of school to be frustrated by poverty, unemployment and jobs we hate doing?

If school prepares children for the future and teaches them how to be employees (in the world where no job exist), isn't that stupid?

How can school claim to be giving education and after brilliant and hardworking people spend 20-30 years in the classrooms they become poor, frustrated and hopeless?

If school claims to be giving education\_\_ which means to prepare us for the future, then school teaches all of us how to look for jobs (that is nowhere to be found), does this make any sense to you?

This is like, your father calls you one Saturday morning and says, "My son, there will be a civil war very soon in this country and I want to prepare you for the battle", then your father starts teaching you how to fight with arrows and swords (in the 21st Century).

Does this make any sense to you?

Does it make sense to be trained how to fight with swords in the 21st Century? Yet, that's exactly what our present school system is doing. Unfortunately, most people are still worshipping the STUPID school system.

Listen!

Knowing how to fight with arrows was a great thing in the 14th Century. Knowing how to fight with swords was a great thing in the 15th Century. Knowing how to fight with swords or arrows is useless in the 21st Century. If you want to fight today, the least weapons you can learn how to use are rifles.

Do you understand my parable?

Being an employee in the last 100 years was a great thing. Going to school to learn how to work for banks in the last 70 years was also a good idea.

Schooling, thinking or planning your future on jobs today is a foolish idea. What school is teaching (how to be an employee) **was** very good.

Going to the university and having good grades was enough to give you a good life (or at least make you live comfortably) some 100 years ago, but not again.

What was good is no more good. Why? Because life has changed.

## **The Origin & Purpose of School**

The question I expect every one of us to ask is, “When was this present school system created and for what purpose?”

Answering these simple questions will give us a new light.

Education has been in the world’s system for as long as man lives on the planet Earth. Adam and Eve must instruct Abel and Cain about what is good or evil. That was an education.

Egypt was in the past the most educated country of the world. Socrates was a teacher to Plato in what you can consider a “school”.

Plato is considered the father of the modern education as he was the founder of the first institution of higher learning in the western world (the Academy in Athens).

Aristotle was a student of Plato and Alexander the Great a student of Aristotle. This is to tell you that educational systems have been in existence since man started living on Earth.

However, education as the likes of Plato, Aristotle and Socrates promoted was not a system that teaches the whole world to be servants to the rich through jobs. In fact, it was the opposite.

Education was designed to make students have better minds. Education was designed to make students become better thinkers.

Education was designed to make students independent, vibrant and creators of their desired lives, until in the 19th Century when we entered the industrial age.

## **This is what happened...**

Human beings finally discovered how to produce things with machines. Mass production of everything were getting started. Several industries were springing up and they needed thousands and hundreds of thousands of people to work in their factories.

There was a sudden need for the rich to train the poor how to work in their factories and be paid “handsomely” for doing so.

That was a problem and the solution was simple... “Let’s design an educational system that will train children how to work in the factories”

That was what gave birth to our present educational system. The objective of the present school system was to create labourers (just labourers), nothing else.

## **Fast forward to today**

About two Centuries after the industrial revolution, we’ve entered another age, the age of computers, the age of automation, the age of artificial intelligence.

Though 20 Century’s companies needed thousands and hundreds of thousands of employees to run their businesses, today’s companies need just tens and hundreds of people.

A single computer or technology today can do the work of 100 (or even 1,000) people.

## **This is my question to you...**

If today’s industries no longer need hundreds of thousands of labourers, why does school keep on training people to be labourers?

If the new economy needs people who can think, create and invent change, why do we keep on training our children how to obey instructions?

I may be wrong, but I have an opinion.

One and half Centuries ago, we needed hundreds of thousands of people to operate our companies and the economy, so it did make sense to teach our children how to be employees.

Today, we have invented thousands of technologies that help us to run our companies, does it still make sense to brainwash our children to love jobs?

What the present school system is giving is NOT education.

If it’s education, it would prepare children for the future. If it’s education, it would not teach every child to be labourer.

I call it deception.

When I mention “school” in this book, don’t be mistaken by thinking I am talking about schools in Africa. No. Most school systems all over the world (including that of the US, UK) are stupid.

Imagine a country with 65% of its citizens having college debts because the jobs they got after expensive college cannot pay the money they used to get the so call “education”?

Isn’t that stupid?

Imagine a country with over 1.3 TRILLION dollars in debt for the “education” that was designed to make them dumb?

The above two instances are about the United States of America. That’s to tell you that even the best of schooling, in the best of schools could be stupid.

Preparing children to be employees in a world where hundreds of millions of people are already unemployed is what I call brainwashing.

True education is about tomorrow while school is about yesterday.

## **Why Do We Go to School?**

Education is the transition of wisdom from an older (or wiser) person to the young generation.

Now tell me, why do we go to schools? Why do we depend on the older people to teach us something? Why do we take time to listen to the wiser people? The answer is very simple.

We listen to older people because we trust them that they know more than us. We listen to wiser people because we want them to teach us from their experiences.

Now let me ask you, why do lecturers in our universities (after knowing the truth that no good job out there anymore) continue teaching students how to get “good jobs”?

Why do governments (having the alarming statistics of unemployment rate) allow children to continue learning how to get jobs?

If you were like me, you’ll be angry.

Now let me tell you the truth. Your certificate was useful **yesterday**. Your university degrees were valuable last hundred years.

In today's world however, the only asset you have is your mind, your brain and how you use it. If your brain cannot create your desired life, you're an illiterate (no matter how many years you spend in schools)

If your mind cannot create wealth and success for you, it doesn't matter how many degrees you have. The time I ran away from school coincided with the time I wrote my last exam in a two-year diploma I did in a Nigerian polytechnic but I never go back to collect that certificate.

Today, I have no certificate and never finish any degree, but I have a company that brings in more money for me than what most Africans ever dreamed of.

How was I able to do that?

I am able to become a successful entrepreneur (to a level) not because I finished school (I didn't). I ran away from school when I discovered that the present school system is foolish.

Have been able to build my own company through the years because I trained my mind how to think, create and sell (which is the most valuable education in this Century)

## **Are Successful People Illiterates?**

I need you to think about this; did Dangote become the richest African because he is a professor? No. He wasn't a great student.

Did Bill Gates have any certificate to become the richest man in the world? No. He dropped out of school.

Did Richard Branson have Masters to become the richest man in the UK? No. He did not even finish High School.

Did Mark Zuckerberg (Facebook Founder) finish school? No. He dropped out.

Thomas Edison spent just about 3 months in school but he became the world's most famous inventor.

Wright Brothers didn't finish High School but they invented the Airplane.



Abraham Lincoln spent less than 12 months in school but became one of the best United States' presidents.

I ran away from school without the first degree but today I own my company and live my dream life.

How come? How did I and the above people get to be rich and successful? Or would you say all the above people are illiterate? You'll be wrong!

Though all the above successful people didn't finish school, they are far more educated than most professors you know (if you truly understand the meaning of education).

Education is not about your certificates; it's about your mind. Education is not what school gives, education is what individual pursues. Education is not about your titles; it's about what you know how to do with your life.

Myself and the people above are able to build successful life and companies simply because we trained our minds how to discover problems, create products/services and then master how to sell our creativities.

If you desire to be successful in this Century, you're going to forget your certificates and degrees and develop your mind. You have to train your mind how to see what others don't see.

You have to train your heart to cooperate with your mind, so that you'll have courage to create solutions to people's problems.

You have to master the art and strategies of selling your creativity.

If you take time to master these skills, you'll see that it's easy to make a lot of money and become successful in this Century.

Though, I spent my first 7 years struggling (when I went fully into the business world), today I make more money than most employees.

Few days ago, I was with two of my school friends.

They both have worked hard to acquire more certificates when I dropped out from school to start my business. I was telling them about how my company would be working with the office of the wife of the Lagos State governor (the richest state in

Nigeria) for two hours and I'll collect ₦400,000 (about \$1,200). They were both surprised.

How can someone "work" for just two hours and receive (₦400,000) (\$1,200)? This is an amount my friends would work hard a whole year to save. I'll make it in just 2hrs. I also told them about a service my company rendered in Oyo (a city in Nigeria).

I told them how I called one of my company's partners to go and do the work and send him his share. In this deal, I made ₦70,000 without leaving my office. This is the salary my friends are taking for a whole month of hard labour.

Why is someone making in few seconds, what others are working hard for a whole month to make? How can someone make in just two hours, what other people would work for a whole year?

The difference is; someone whom school has deceived and someone who builds his mind for wealth and success. Now you'll want to ask me, "Ok Steve Courage, how can I build my mind for wealth and success?"

This is very simple; be a student of business, wealth and success.

Success leaves marks and tracks. Success is like mathematics. It has a formula. Wealth creation doesn't just happen. There are formulas that make them happen.

## Do you wish to create wealth?

Listen to those who have done it in the past. Let them tell you how they did it. Let them show you how they did it.

Don't criticize the rich. Instead, seek to learn how the rich think, believe and act. You can do this by reading the books written by entrepreneurs and other successful people. You can attend seminars and business conferences.

You can join our business university, the **African Business University** (details coming soon).

Just make sure you develop the habit of consistent, daily learning (learning from those who have succeeded in life).

Allow me to conclude this chapter this way...

## I'm Wrong!

I'm very wrong for claiming that school doesn't give education.

No. School actually does give education, **but the wrong one.**

If you love to live the rest of your life as a labourer (employee), school is the best place to get your education because that's what school was created for.

However, if you desire to change the world, build wealth, create success and live your dreamed life, school does not give the kind of education you need.

The right education for you is to concentrate on building your mind with the lessons and wisdom from those who have built wealth and success in the past (not school or degrees).

## My Recommendations

Reduce the hours you spend on social media, TV, movies, football/political argument and games. Start reading good business books.

Sit down today and figure out 3-7 hours out of your hours a week. Use these periods to read good financial books. Borrow or buy them.

Read, read and read financial books. Read motivational books and other books written by successful people.

I know this is a very tough advice to give an African because Africans hate reading. An average African would not read any book all his entire life, except those boring books they are forced to read in the schools.

That's the reason why Africans are easy to deceive. That's the reason why you can tell an African man just anything and he won't question you (because he doesn't know better).

***"If you want your life to change, read good books".***

If you read good books, soon you'll have a mind that attracts wealth. Your environment will gradually turn to green.

You know what that means? You will start seeing business/wealth opportunities you never saw before. You will become loaded and unstoppable.

If for any reason you cannot educate yourself, you're an illiterate, even if you have PhD.

***"A child educated only at school is an uneducated child"***

\_\_George Santayana

***"Self-education is, I firmly believe, the only kind of education there is."***

\_\_Isaac Asimov:

Can we continue with the second secret school did not teach you?

Thank you.

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I Love You

Now, let's move to the **Second Secret School Did Not Teach You about How to Be Rich**



## Secret No. 2

### **School Wastes Our Most Precious Time**



dreamstime.com

*"The trouble with being educated is that it takes a long time; it uses up the better part of your life..."*

**- Phillip K. Dick**

As a young adult, my dream was to become a great accountant. As a student, I studied harder than anyone I have ever met. I was the best student in 4 major subjects while in secondary school and the best student in my class at the polytechnic where I was studying Accounting.

As a student of Accounting (and a guy who knew how to prepare many companies' accounts), I have pressed calculators to calculate millions and millions of Naira and Dollars. One day however, I asked myself, "Why do my teachers teach me how to calculate money and not how to make it"?

If you're an accountant or a banker today, I think you can ask yourself the same question. Why did school teach you how to calculate other people's millions, and not how to make your own millions?

I became so much worried that if I stay long in school, school will affect my life negatively. I didn't just believe that school wasn't teaching me the right thing, I was afraid that school would destroy my life.

I had the most emotionally terrible period of my life while thinking about this. I was a small boy of 21, in a polygamous family where everyone is older than me and everyone believed in degrees.

I was the favourite of my father and the eye of my mother. Everyone was willing to support my "education", till I become a PhD holder. There I was, terribly afraid of the poison school was feeding me.

I was so afraid of staying any longer in school that I preferred to lose the relationships of those who loved me most (my family members), than to listen to them and stay under a school system that would have brainwashed me to love jobs.

The 5 years that followed were too horrible. My father was very angry with me. My mother was emotionally down. My only brother threatened to disown me. My sisters pitied me.

I was rejected, lonely and nearly disheartened. However, I told myself,

***"It's better to die at 21 as a soldier, than to live all my life as a civilian".***

I couldn't drop out of school because it would be too slow to "drop-out". I RAN away to make it fast.

Take time to think about the following quotation;

***“The trouble with being educated is that it takes a long time; it uses up the better part of your life...”*** -Phillip K. Dick

Maybe I would have loved to finish school, if I could do so at age 17. Spending 20-30 years under a school system, to learn how to work for another man for 35 years simply doesn't make any sense to me.

## **Does it make sense to you?**

How old were you when you finished university or polytechnic? Especially in developing countries, an average man/woman gets first degree at age 27-30.

One problem about this is that, the daring spirit that is in us at 25 isn't the same at 31. We all know, don't we? When we cross age 30, we become more conscious and less daring.

It is time people want you to get serious and “behave mature”. It is time your mother wants you to get married and your father wants you to “bring something”, so there are all forms of pressure on you.

While there is nothing wrong in becoming ‘mature’, something in you tends to fear anything abnormal, risky and unusual.

This would not have been a problem, if the world school prepared you for (the world of good jobs) still exists. That was never a problem, until a few decades ago, because many good jobs were still available.

If many good jobs are available for our graduates today, what is bad in graduating from school at 32? Nothing much. But as we all can see in our continent today, a guy graduates at age 28. He is much excited.

He travels to Lagos, Johannesburg, Accra, Nairobi, Cairo (or the commercial city of his country) in search of a good job. He attends many interviews and keeps on hoping.

After one year, he gets a job, this time not a good one but just to keep himself busy. He tells himself, “after all, I can now go out of my home every morning”.

After working six months, he discovered that working for pennies is not easy and that life is red. He is now 30 years old. His younger sisters and brothers are looking up to him.

His mum too is expecting. He too desires a better life. He wants to get married and “settle down”. So, in this case, he feels like there is no time to waste.

Though he would love to start his own business, entrepreneurship seems a waste of time for him, especially because he was never trained to be an entrepreneur.

No appetite to take any risk because school never taught him how to do that. He wants a quick way to make money and tries a few gimmicks. Instead of him to get the money fast, he ends up being duped.

Above is the picture of the average person (especially in Africa). Do you agree with me?

If good jobs are available, I dare not call the time spent in school a waste.

But as it is not, I believe school is wasting young people’s time, teaching them to prepare for the yesterday’s world.

For instance, I was 21 years old when I had to carry fire wood on my head, because I needed capital for my business and my parents were poor and I was 24 when I was desperate for capital that I had to beg people to allow me to hawk for them. At 27, I would have considered such things as nonsense.

## **What is my point?**

We can do ‘ugly’ things needed to raise capital; we can endure the pains of running start-up easier, when we are young.

Aside business, we can pursue our passion (be it music, football or any art) easily and with better enthusiasm when we are young.

Unfortunately, those precious years are spent in schools, packing facts and figures into our heads, instead of using our brains to think and create our desired life. Most rich people you see today didn’t start the journey to wealth at 40.

I started my first major business as a boy of 15 and went fully into the business world at 21. Warren Buffet started investing when he was age 13. When Bill Gates started

his first business, he was a teenager. Mark Zuckerberg started Facebook when he was about 19 years old. The year Dangote started business he was only about 20 years old.

Steve Jobs started his Apple vision before he was 16. Christian Ronaldo started playing football when he was 7. At age 6, Michael Jackson has started his music career. Serena Williams started tennis training at age 3.

I can go on and on to show you that most of those who are successful and rich today started early (while most other people keep on learning little stuffs in schools).

## **What do I mean?**

Do I mean to say that it is too late for anyone who is above 30? No! I'm only saying that it's easier to run a marathon at your 20s than at 60s.

Most people who will read this book will not find this chapter favourable for two reasons. Firstly, because some are over 30 and out of school. Secondly, because others are in their 20's, but still in school.

What then should you do?

## **What you should do if you're under 30**

If you're under 30, starting from today, stop wasting time on useless stuffs like social media, TV or football and political arguments.

Sit down to determine what you want to do with your life. Focus on your life. Don't believe Africa is poor or bad. Instead, learn how to discover opportunities in Africa.

Read, read, read as much good financial books as you can find, buy or borrow. Be prepared for life and don't let anyone (including your parents) make you believe that Africa or your country is a bad place.

You can start a small business but make reading your number one habit. Less I forget, you don't have any business having three social media accounts.

What are you doing with Facebook, Twitter and Whatsapp? If you're not using them for business, you shouldn't have more than one social media account.

If you're not dreaming of becoming a movie actor, why must you watch more than 1 movie per week? If you're not dreaming of becoming a TV celebrity or watching an educative program, why must you spend more than 5hrs on TV per week?

If you're not dreaming of becoming a footballer, why must you spend more than 2hrs on football per week?

Why must you waste your time arguing football or politics?

### **Don't be deceived by the word "entertainment".**

If your vision doesn't give you entertainment, you're a failure in life. If you must sit down with the TV, social media or pornographic musical videos before you feel entertained, you don't have an interesting life.

As at the time I'm writing these words, I'm not on Twitter, Whatsapp, Facebook or any social media. That sounds crazy because many people got this book via social media.

Yes, you can see the Facebook page of my company but you cannot see my personal profile on any social media site. I don't have a TV set and I rarely watch movie, not to talk of arguing politics or football.

Young people must learn how to focus on their dreams, cut off every distractions and be determined in.

### **What should you do if you're above 30?**

If you're above 30 (maybe you're 35, 47, 53 etc.), I have a couple of recommendations for you. Firstly, don't regret that you've wasted so many precious years pursuing the wind.

It's not your fault that you were deceived to love jobs. But you have a responsibility. You must be willing to pay the price to recover the lost years and to prevent your children from being victims.

It's never too late for you, but you must be willing to cut off every time wasting activities and get focused. Colonel Sanders was 65 years old when he started the Kentucky Fried Chicken in 1930 and he became a millionaire before he died.



This is to tell you that you can dream and achieve success at any age, if you're willing to pay the price. If you're over 30, kindly scroll back to read the advice I gave those under 30. Many of those advices are good for you too.

## **What should you teach your children?**

If you're above 30, you may have children or planning to have some. This is what I recommend.

You see, much of what the present school system teaches in the first 9 years are not bad.

Though the methods the teachers use could be bad, teaching children how to speak and write, how to handle simple arithmetic etc. are never a bad idea.

School becomes poisonous when the system kills creativity and punishes children for being different.

School becomes a no-go area when the system still wants a talented young child to know all the Maths and all the Geography.

If your child has a talent in music, why should he be the best student in Biology? If your child has a talent in football, why do you want him to have A in Maths?

If your child loves business, why do you cry because he scored D in English?

That's how school got it wrong and if you're a parent, you have to be vigilant and pay attention to your children.

Nobody is born to be the best in everything but school wants you to be the best in everything. That's stupid and parents have to pay attention.

If after elementary school, you observe that your child has a talent in a certain area, don't be afraid to let him fully focus on it.

Your child who loves music doesn't have to be a PhD holder. Your child who loves business doesn't have to finish first degree.

If you force your child to finish school before pursuing his passion, you simply destroy him.

He will start singing at 27 and you'll expect him to compete with those children who have left school to pursue their music career since age 5.

## **What if your child or you love to be a doctor or a lawyer?**

I'm of the opinion that there's a better way for us than to send our children to the university to study medicine or law but my suggestion would be difficult for traditional people to consider.

Give me two boys of 17 years who want to be doctors.

I will send one to live with a good doctor, work with him, ask him questions and learn under him and you'll send the other to the best university in the world.

Seven years after, which of these two boys do you think would become a better doctor? The boy who learned medicine in the hospital or the boy who learned medicine in the university?

You know the answer but the world is not willing to accept the reality, so, if your child wants to become a doctor or lawyer, he will still have to go to the university.

However, everyone who wants to be rich must get financial education.

No matter who you are or what your profession is, you may not be an entrepreneur but you must get financial education.

## **Secrets Two's Conclusion**

Read this quote;

***"We are shut up in schools, and colleges, and recitations rooms, for ten or fifteen years, and come out at last with a bag of wind, a memory of words, and do not know a thing."*** Ralph Emerson

I believe age 15-30 should be spent to crazily pursue dreams and aspirations, not to learn boring subjects no one ever needs in life.

I wrote this chapter to show you how school has wasted the most precious years of your life.

However, I conclude by letting you know that, no matter how old you are, if you can dream of a better life, you can achieve a better life.

If you'll cut of unnecessary time-wasting activities like excessive social media usage, political and football arguments, TV etc.

If you'll learn, stay focused and act, you can recover the years you wasted in school.

If you want to build a successful business but you don't really know how to start your entrepreneurial journey, you can join our Business University (**African Business University**).

The good news is, you can join the African Business University on our FREE school fee scholarship program and you don't have to leave your home.

You can connect with Business University with your phone or laptop. Through the Africa Business University, you'll have direct access to my teachings and learn so much from me.

Wait a minute!

I have more secrets to reveal to you shortly...

Dear friend, elder brother/sister, father or mother,



## **I'm Steve Courage**

I appreciate you so much for reading and sharing this book.

I believe we can change the continent of Africa, only if we can inspire our young people and adults to dream and pursue their dreams.

I believe we have to STOP making excuses and take responsibility. I believe anyone who is ready to achieve success with his/her life can do so because I myself rose from nowhere.

Even though I was born by a poor cocoa farmer, I started my first major business when I was just 15 years. I had passed through hell and waters in the business world but today I own my company (BCV) with the head office in Lagos and doing businesses in many states of Nigeria.

My passion is to teach Africans how to build businesses. I think it is **STUPID** of us as adults, at this terrible time, to continue teaching our children and youths how to be employees.

That's the reason why I'm passionate about seeing Africans building businesses. If you love to invite me to speak and teach in your organization or church, kindly call my secretary on +2348106692798.

If you want to join hundreds of other Africans like you who are already at the **African Business University** on our FREE school fee scholarship program, continue reading.

Don't forget to share this book with your children, friends and family members, you can get the hard copies by Clicking [HERE](#).

Note that we don't make money from this, so you only have to pay the cost price of producing the book and it can be shipped to your home. Kindly call my secretary on +2348106692798 if you have any questions.

I love you!

Let's move on to the third secret school doesn't want you to know about how to be rich...

# Secret No. 3

## School Is Outdated



*"You can't eat (First class)  
straight A's".*

- Maxine Hong Kingston



At the beginning of the 19<sup>th</sup> Century (1804 precisely) the entire world's population was just one billion.

In the year 1927 (123 years after), the world population was only 2 billion. We had many industries and very few technologies.

## What does this mean?

Firstly, jobs are much more than people. Secondly, human beings did more than 90% of the jobs, because we had only few technologies.

That was the reason why employers would be begging our forefathers for jobs. Now, things have changed!

By October 2012, it was estimated that the world population has grown beyond 7 billion (seven times of the 1804's population).

Listen! That would not have been a great problem. This is the greatest problem; **new technologies come up every day that are doing men's job.**

The more the technologies to do what men are doing, the louder the cry of employees. Why? Lay-off (sack letters).

That's why I'm bold to say, our present school system is out dated. If you cannot ride the car of 1950, why would you believe in a school system that gives education that only made sense in the 1950s?

School was created to train you how to be an employee and being an employee in this age and time is the riskiest thing you can do.

***"You can have all the schooling you want; it doesn't make you a bit smarter or wise"***

\_\_\_R.G Risch.

***"The truth is that schools don't really teach anything except how to obey orders."***

\_\_\_John Taylor Gatto

That is, school really didn't teach you anything except how to be a good employee.

Nonsense! Nonsense!! Nonsense!!!

If everything school teaches is how to obey orders, then, school is only good at teaching people how to be slaves for the rich and unfortunately, the rich are now building companies using the power of technology.

Listen to this;

One hundred years ago, all you had to do was to be smarter than your fellow human being at the job interviews. Today, if you love jobs, you must be prepared to compete with machines. Unfortunately, you cannot be smarter than a machine.

Apart from the fact that school trains you to work for the rich, technology is also after you, to take away your job.

Let me use an example you see every day.

In the year 1990's, if you needed to withdraw money in most African countries, you needed to enter the banking hall.

Banking halls would be filled with customers who needed to cash their savings. Because of this, banking sector was the biggest employer of labour because banks employed hundreds of thousands of graduates.

Suddenly, Automated Teller Machines (ATMs) found their way to Africa. As this technology entered Africa, what happened?

Many bankers cried home.

Banks (and other companies) needed to cut cost, reduce expenses and maximize profit for their shareholders, don't you know?

If you're the owner of a company, would you employ 50 people to do what you can purchase a machine to do?

Since a machine doesn't ask for salary, it is always a good business decision to Lay-off staff, if any technology has been invented that could do what 10 or more human beings are doing.

Earlier today I was reading some things from the website of Ecobank, a bank that has branches in over 35 countries.

I read the total numbers of their staff and I had to read again. Why? Because the numbers of their total employees (for 35 countries) appeared to be what in the past would have been the staff for just a Nigeria branch of the bank alone.

If I am correct, the bank now employed the numbers of staff they would need in a single country for 35 countries. Why? Because technology now do the work men used to do.

Machines, artificial intelligence, computer automation are the true employees of the 21 Century. The work of humans is to think, create and make change happen.

Unfortunately, school is still teaching people how to do the works we already have machines to do.

What do you think about that?

I read something interesting few days ago. It goes thus;

***“In the next world, the only thing we will need for our industries will be machines, a dog and a human being. The work of the dog will be to keep man from touching the machine. The work of the man will be to give food to the dog, while the machine will be the true ‘employee’”***

Let me seriously warn you.

More and more crazy technologies are coming which will lead to many more Laying-off.

Many people you see having jobs today would soon lose their jobs. Don't be a victim!

If you are an employee today or in search of job, I seriously pity you, because in the next few years, increase in population and more technologies will send more people out of their “good jobs”

I was in a U.B.A branch some time ago when my banker friend asked me whether I know about mobile money (Internet banking) or not.

He instructed me on how to do my online banking while I kept on wondering, would there be more than a single or two people in a bank hall in the next 10 years? I doubt.

Look around you and notice how banks are promoting their internet and mobile banking Apps crazily.

In fact, at the entrance of a Nigerian bank (First Bank to be precise) is a statement that says; **“Why entering here when you can do your banking on your phone?”**

Banks are discouraging customers from going inside banking halls because it's too expensive for them.

Banks want you to use their internet and mobile banking Apps so that they would have few employees to pay every month. I don't blame them. I'll do the same if I own a bank tomorrow.

It doesn't make sense to employ human beings for what you can use machines or any other technology to do because technologies work smarter and don't ask for salary.

I used the banking industry extensively in this chapter because that is what is easier for all of us to see.

It happens everywhere, every industry.

You think about the Transportation Industry. In the 90s if you were living in Lagos, Accra, Nairobi (or anywhere in Africa, far from your family) and you gave birth, built house or graduated from school, you would have to travel home, to tell your parents and family members, so helping the transport industry to boom.

If your mother also wanted to tell you that your 79 years old uncle is dead, she would have to travel to you.

Then, transport business was a big deal because everyone travelled for everything.

Suddenly, a new era of affordable telecommunication arrived. Technologies changed the way we behave and transportation business for that matter led to lay-off thousands of transport workers.

Think about it. You now communicate (cheaply) with anybody anywhere in the world. If you give birth now, you'll only call your mother. If anything happens at home now, they may just send you an SMS.

If you miss any of your sisters or friends now, must you travel to them? You only need to get to Facebook, Whatsapp or Twitter.

In the past, people travelled for almost everything. Now, we travel for only very important things. This has led to less business for the transportation industry and less workers, so adding to our unemployment rate.

In the past, you would need a whole lot of workers to work on your farm (if you were a farmer). Now, we have many machines and chemicals. What happens to your employees? You send many of them home, with no apologies.

In the past, you needed some specially treated genius to maintain your business' website. You treat these guys like gods, since they operate with html, CSS, and many programming languages you don't understand.

Now, many dumb persons can build a website in 30 minutes. At least I, (as a novice) learned and built a little website that some pros gave pass mark. Anybody now can maintain his business website himself. Technology has made all that easy and cheap. What happens to thousands who ate from building websites? Many of them lost their jobs.

You know Uber, don't you?

That's a great company (that worth over \$50 Billion as at 2017). If it were in the 20<sup>th</sup> Century, such a company would have hundreds of thousands of employees and their employees would be the most valuable asset they have.

While employees are still valuable today, Uber doesn't have hundreds of thousands of employee. In fact, as at 2017, Uber has just 12,000 employees.

A company that is worth 50 billion dollars in the 19<sup>th</sup> Century may have 100,000 employees but in the 21<sup>st</sup> Century, a company that is worth 50 billion dollars had only 12,000 employees because companies can now run 70-90% of their businesses with technologies.

As at September 30<sup>th</sup>, 2017, Facebook had just 23,165 employees. This is a company that is worth over 500 billion dollars as at the year 2017.

A company that worth 500 billion dollars in the 19<sup>th</sup> Century could employ more than 700,000 people.

Today, a company that worth 500 billion dollars (Facebook) employed just 23,165 people because companies now use technologies to run 70-90% of their businesses.

Alibaba generated 23.82 billion dollars in the year 2017. This is the richest company in China. Can you guess how many employees Alibaba has? As at 2017, Alibaba had only 50,092 employees.

A company that generated 23 billion in annual revenue in 1900 may have 400,000 employees. Today, a company that generated 23.82 dollars revenue in a year had just 50,092 employees because today's companies now use technology to do 70-90% of their jobs.

The question I want all of us to answer is; if we don't need much people to do jobs anymore, if we now use technology to run our businesses, why do we keep on teaching our children how to be employees?

My company (as at July 2017) runs with just a very few staff. Though we have more than 250 partners across Nigeria, we operate our head office from a single office of few people.

What do we do?

We use technology a lot.

I didn't employ thousands of people, not because I love people to be unemployed.

But would I employ people I don't need, just to help them? If I can use a technology to do what 10 human beings would do, would you advise me to employ 10 human beings?

I can go on and on to show you how our world has changed with various technologies.

Why these technologies are here to help us, they are as well here to take away our jobs.

This would never have been a problem, if we had a good school system that can easily amend to cope with emerging threats.

Every business is cutting cost, embracing technologies and laying off staffs.

We all know this. Everybody is aware of this. But I keep on asking myself; **why does school keep on teaching children how to get good jobs when a bad job is even scarce?**

This always makes me angry!

If school were a human being, I would have loved to sue him for a criminal offense!

Why should we pay costly fees to train our children to find jobs that are no more existing? Why?

I need answers and I seriously want to know. Tell me if you know. Why do we have to continue teaching our children how to get jobs when jobs are no more available?

One of my cousins went to an expensive private University in Nigeria. After she has blown away probably ₦2-4 million naira in school, she got a job as a teacher (getting probably ₦20,000 naira per month).

How many years would you have to work to save ₦2 million from a salary of ₦20,000/month? 9 years (if you spend nothing out of your salary).

Like how many years do you think you can work in your present job to save or invest a million dollars? For most people, it's forever.

The truth I'll love to tell you is this: most people have realized that school cannot help anyone to be rich. They just send their children to school because they don't know any better way.

What are we saying here? Do we advise you not to go to school? No. But we are crying out loud, ***never trust certificates to make you rich***. Degrees could give you good life decades ago, but not again.

## School is out-dated.

You just must register yourself into the school of wealth. Reading this book shows that you're ready to grow. And your life will never remain the same after you finish this book.

Please, get me right! Certificates can be a **starting** point to wealth. Job can be a starting point to raise capital. But never dream of working for another man for 35 years. It is too painful.

Don't you think so? That's our message.

This chapter is designed to show you exactly why I preach against school. The open secrets school (and most people) doesn't know is;

**The world population is increasing every day; while the jobs are reducing every day because technologies are now doing the jobs.**

Yet, school doesn't change. It keeps on teaching our young generation to love jobs.

That's crazy!

You have now discovered another hidden truth. We are gradually preparing your heart to be entrepreneur.

My objective is to show you that **no two ways, but entrepreneurship**. I want to take your mind away from any and every other possibility you might be considering.

You see, the reason why many people consider the entrepreneurial journey as painful is because their mind is still hoping for a good job. Don't you know? Haven't you seen people like that?

They have a small business. Instead of them to devote their lives and see that they grow (or transform) their businesses, they are still hoping that one day they will get a good job.

So, they are never committed to their entrepreneurship vision. This is because they still have hope in jobs.

We are taking you out of such fruitless thinking!

Listen to this;

**"There is NO more hope in jobs. Close your eyes to jobs. Open your mind to entrepreneurship".**

The purpose of this book is to reveal the realities of the present world to you and to show you the reasons why you **MUST** become a business owner.

I love you!



## How to Join The Africa Business University

You can join hundreds of Africans who are already at **African Business University** (A.B.U) to learn how to build your own business.

At the A.B.U, you will learn from me directly. You'll learn from my mistakes, failures and successes in the business world. You'll learn the exact secrets I use to build three different companies (as at 2018). You'll know how you can succeed in your own business.

Hundreds of Africans like you have registered at the A.B.U on our scholarship (FREE school fee program) and if you don't join the A.B.U, I wonder where else you can go to learn PRACTICAL ways to build your own business.

[Click Here](#) now to join hundreds of other Africans who are already at the A.B.U. You don't have to pay the school fee, so why waiting?

# Secret No. 4

## Job Security Is A Lie



*"Life is either a daring adventure or nothing. Security does not exist in nature.. Avoiding (risk) danger is no safer in the long run than exposure." - Helen Keller*

I received a call from one gentleman in the year 2017. He was working in a bank but he didn't like his job. He wanted to start a business but he was afraid of what his wife would say if he resigns.

After I dropped his call, I told people around me, "Look at this coward. He's afraid of what his wife would say if he resigns his job. What happens if he's sacked?"

About two weeks after, this man called me back, "The bank asked us to go home".

He was sacked! Each time I hear people talking about "job security", I wonder what they are talking about.

So many people love to be employees because of "job security", but I don't understand. What's job security?

Someone very close to me lost his job after working for that organization for 10 good years.

I knew a man who worked for the then intercontinental bank. He was sacked via a phone call from the head office.

A man called me to share his horrible experience with me. He has worked for a man for several years, only for him to get to work one Friday and his boss asked him to leave.

Seriously, because I didn't finish school, I may not understand English. Maybe that's the reason why I don't understand what "Job security" means. If you understand what the words "job security" means, you can send us an email.

Nigeria has 36 states. Only about 10 of them are paying salaries as at when due.

As at the time of writing these words, my state (Osun State of Nigeria) only pays half salaries since over one year now. Kogi State has owed more than 24 months salaries. Bayelsa and many other states in Nigeria can't just pay their staff.

And some people are still talking about "job security"?

Nigeria is the biggest African country and one of the richest in oil. Till the time of writing these words, Nigerian government still borrows money to pay salaries of it's staff. And someone is still planning his future on getting jobs?

I simply can't understand! In today's world, where even governments are unable to pay salaries of its employees, who tells you that the "good job" you're searching for is truly secure?

In the real life, dear friend, security doesn't exist. Stop being deceived!

Your employer doesn't wake up in the morning to think about you. He thinks about his business. If tomorrow he's convinced that laying you off will make his business better, he doesn't have any reason to worry about you.

Stop being a coward. Stop making excuses. Stop expecting your employer or government to take care of you. Take charge of your life. Confront life and it will bow to you.

Don't be motivated by "good jobs". It's a lie. Don't be motivated by "job security". It's a deception.

### **Be motivated by wealth. Be motivated by freedom.**

At the age of 15, when I started my first business, the first thing I noticed was that I was richer than my mates. Making money was the first thing that motivated me to be an entrepreneur. I just loved the fact that I was making money from my age mates.

I first owned a bicycle renting business. My age mates would keep money they should use to eat and come and give me, to rent my bicycle. I was just 15 and I loved the experience.

I later owned a photography business. My mates would pay me to take their photographs during the school break and whenever they are having sport activities. I simply loved the experience.

My motivation was the money. I simply loved seeing my age mates giving me money. Years after however, I had something better to motivate me and that was freedom.

So at 21, when I was going fully into the business world, my number one motivator was freedom. I was so proud that I thought I never wanted to wake up with alarm because of a job.

I wanted the freedom and that's the reason why I fought hard (by the Grace of God) to get it. Today, I see so many cowards in Africa.

I was discussing with a friend last few weeks when he complained that his salary was too small. "Go and increase it", I advised him. He didn't understand because he's a coward.

So many Africans have been deceived to believe that their countries are bad. They have been deceived to think that they cannot do something great without the help of government and employer. They have become weak and hopeless.

Come out from among them. Stop believing lies. Take charge of your life. Be courageous. Start that small business. Keep on learning and keep on dreaming.

People who love security cannot fight for freedom because freedom brings risk.

Freedom is what entrepreneurship promises, but it evolves various risks, therefore, no security. But if you forgo freedom and pursue security, you're simply avoiding the price for the greatness you desire.

Helen Keller said;

***"Life is either a daring adventure or nothing. Security does not exist in nature... Avoiding (risk) danger is no safer in the long run than exposure."***

Those who avoid the risks of business world eventually find themselves with the risk of losing their jobs any time.

Today, I have no boss, no pressure of 9-5 job, yet am richer than most employees.

Last month, I woke up one day and just missed my mother, friends and family at home. I told my wife, "We're travelling today".

All I had to do was to inform my employees, "I'm not going to be in the office till about next week" I travelled to my home town, spent time with my good friends and family there and attended a friend's wedding.

Ten days after when I returned to Lagos, my employees could only be happy that their boss has returned. I have no one to ask me questions.

That doesn't mean I play all day. I work hard most days but at any time I feel like not working or I feel like travelling, I have no one to report to.

Enough money. Total freedom. Good life. That's what it means to be a successful entrepreneur.

Which would you choose? Freedom to work when and how you want or security to earn salary whether your employer has problem or not? Freedom to live the way you want or restrictions of work place and time to work?

Are you deceived to believe in the security of job promises? Let's read what Benjamin Franklin said,

***“Those who surrender freedom for security will not have, nor do they deserve, either one.”***

People who go after security (instead of freedom) will not have either security or the freedom. That's the reason why employees rarely get rich, at the same time lose the jobs they thought was secure.

Those who love the ease of being an employee later endure the pain of Lay-off. **So, Dare. Live. Run. Pursue.**

You have a business idea? Start little now. Fear is in your heart, I know. But I have good news for you. Everybody fears new venture. Yes, everybody is afraid of starting something new.

Those who win and become rich eventually are those who act despite the fear in their hearts.

On that Thursday morning, 24<sup>th</sup> of July 2008, when I was going fully into the business world, I was afraid, yet, I knew it was going to be better for me to die, than to live the rest of my life complaining of lack of money, depression from job and office politics.

If I had not taken the risk of staying in the business world when things were tough, you'll not be reading this book today.

If you cannot endure the pain of starting a business, you cannot enjoy the freedom entrepreneurship brings. If for any reason you're afraid of stepping out, it is because you don't know how to.

You can [Click Here](#) to join **The Africa Business University**. You can join the Africa Business University with our FREE school fee scholarship program, so why waiting?

Let's move to the next secret.

## **Secret No. 5**

**You Can't Be Truly Rich  
As An Employee**





There's a simple question I love to ask you.

How many employees do you know who are rich?

How many employees do you know who are millionaires? Go to Google and search for the names of the 100 richest people in your country. How many of these people are employees?

Apart from the fact that "job security" that school brainwashed us to believe, love and dream of is a lie, you cannot even become rich as an employee, even if you have the so call "good job" and the "job security".

How many employees can worth one million dollars after 35 years of working?

If you keep on working in your present job, how many years would it take you to save or have an asset that worth a million dollars?

For most employees, the dream of ever seeing a million dollars assets is impossible. In fact, I have a friend who is always afraid whenever I call money.

If during our conversation I mention something like, "I'll love to build a \$50 million house in the next 10 years", he would scream, "What!"

He's afraid of hearing big money because he knows he may never see such money in his bank account, ever.

Ninety nine per cent of retirees are dead broke. You know some of them. They have worked for big companies and enjoyed "job security". But now, broke and depressed. So, if you're to work for another man for 30 years and retire tired, broke and depressed, is that's a life?

I tell you, I would rather die. As for me, if I cannot live a good life, let me die a good death.

If at age 65 I cannot travel to Paris for weekend and be in China for tourism the following week, why should I live till 65 in the first place? If at age 50 I cannot afford a new, 20 million naira car, how do you call that a "Golden Age"?

I really don't know how you think, but as for me, if labouring for 35 years cannot lead me to massive wealth, I'm not willing to do it.



Most people are simply deceived to love jobs. They love jobs because they think it's easy, but it's not easy.

They love jobs because they think it's secure, but it's not secure. They love jobs because they think it will make them rich, but it has never made anyone rich.

When we talk about being rich, some people think it's about money alone, so they say, "But Steve, I really don't need all this money you're calling. I just want to be comfortable"

No. Being rich is far beyond having all the money. It's about lifestyle, freedom and having a rich mind.

Aside from the fact that, even the so call "good jobs" cannot make you have enough money (to even be comfortable), it will take life out of you, because most times, you will have to work on what you're not passionate about, just because of money.

I was in a goal-setting meeting with two of my close friends few weeks ago when I told them about one of my businesses.

I confessed to them, "I really don't have passion for this business. My plan is to employ someone who has passion for it and I'll concentrate on what I love doing"

Entrepreneurs work hard, just as employees. But there's a big difference. Employees do whatever their employers ask them to do (either they love it or not) while entrepreneurs do what they love doing.

As an entrepreneur, I have the power to do whatever I love doing (alone) and employ people to do other things. That's why you'll see an entrepreneur working 14hrs per day. Entrepreneurs don't work because they have to work, they work because they are doing what they love doing.

So, think about it. Poverty is when you work because you must work.

Your work is going to take the largest part of your entire life. You're going to spend at least 2/3 of your entire adult life working or planning for work.

I can't think of many things worse than to hate 2/3 of your entire adult life. So, aside from the fact that job can never give you enough money, it may force you to be unhappy all your life.

That's odd.

We've talked about money and happiness. Let's talk about freedom to life.

I heard about a man who was having a very "good job" and at the time when he wanted to get married he needed the company he was working for to give him honeymoon leave. Guess how many months/weeks he was given?

Not a month. Not even weeks. He was given Thursday and Friday that led to his wedding day.

The meaning of this is that, he would have to go back to work on Monday, that followed his wedding day.

I don't care how much such person is getting as salary, he's a slave, don't you know?

For nearly three months after I got married, though I was working in my business, I was still in "honeymoon" because I could wake up on Monday and decide to be with my wife all the morning, or not to work at all.

Up till today, I can go on "honeymoon" anytime I want. All I have to do is to call one or two of my employees and instruct them, "Hello John, I won't be in the office till (any date I like)".

I have no boss to threaten me. I have no file I "must" sign. To me, that's true wealth.

School is dumb when it taught us to fall in love with "good jobs". The only thing that makes you truly rich is whatever you have control over and that's the reason why I'm challenging you to do all you can, to be a business owner.

Your business will not just give you money, when successful, it's gives you freedom.

**School is stupid for teaching us to fall in love with 'good jobs'.**

## **Why Am I Writing All These?**

I want to make you desperate.

My goal is to inspire a new generation of crazy Africans. I want to show Africans that there's no hope in jobs, so that they would be desperate to build companies.

As at the time of reviewing this book, about 250,000 Africans have downloaded it.

This book would be read by a million Africans very soon.

If 5 per cent of these people could be desperate enough to face life, fight hard and endure all the obstacles in the journey of entrepreneurship, your company, my company, their companies could employ millions of unemployed Africans. That's the reason why I'm revealing all these secrets to you.

I Love You.

I truly love you.

No true security anywhere. Stop believing in job security. It's a myth.

## **Share This Book & Get Another One for Free**

Dear fellow African,

Please do share this book with at least 5 of your friends, so as to help them and to help our Continent Africa.

You can send this copy you're reading by attaching it to a mail and send it to all your friends.

You can copy this link; [www.AfricaBusinessClassroom.com/free](http://www.AfricaBusinessClassroom.com/free) and paste it on your Facebook, Instagram or WhatsApp and your friends can easily follow the link to download this book.

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Even more important is giving (or keeping) the hard copies of this book to your children.

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## We'll Appreciate You

If you can share this book (soft or hard copies) with people you care about, we'll appreciate you by giving you another wonderful business book which is titled; **How to Be Rich in This Bad Economy** for FREE.

Immediately after you have shared the 13 Secrets with at least 5 people, kindly send us an email at [Gift@AfricaBusinessUniversity.com](mailto:Gift@AfricaBusinessUniversity.com) and we'll send you another wonderful book (**How to Be Rich in This Bad Economy**) for FREE.

Let's go to the fourth secret school did not teach you about how to be rich.

Let's continue with another secret...

## Secret No. 6

**You Don't Need  
Government or Employer**



***"You're strong enough to create  
your life."***

Look at the image above and tell me what you see.

Please check the image again.

What do you see?

It's the picture of a cat which looks into the mirror. But what the cat sees in the mirror is a lion.

Check again.

You can be a cat, yet, have the lion spirit inside of you (if you believe you do).

You don't need the help of the government, your parents or anyone to achieve your dreams.

Years ago, when I was still a little guy, I started thinking, "what if I was an animal?"

What if I was a snake or even a rat?

Look at the kingdom of animals. They don't have governments. They don't have employers. In fact, their parents don't care about them except for their first few days or weeks on Earth.

Do you ever see chickens that are expecting a "government" to take care of them?

Do you ever see a goat that's begging anyone to employ it? Do you ever see a snake that is expecting its mother to feed it (except for the first few days or weeks of its life)?

If animals, as weak as they are could be independent, why are we, humans not? You have to answer this question!

If animals, ordinary animals, could be strong enough to live their lives without any government, employer or expectation from parents, why do we, powerful human beings have to live our lives depending on governments, employers and parents?

It's a painful thing. But it didn't just happen. We were conditioned into it and one major agent of this destructive conditioning is school.

One of the hidden objectives of our forefathers who started the present school system was to have an institution that will train children to be "obedient".

In their honest determination to have a peaceful society, they thought it's good to build dependent men and women.

They calculated right because dependent people are easier to rule and control, than independent people.

To be honest with you, I will say that one major reason why our world is easy to live in today is because above 90% of people are having dependence spirit. I can't imagine a world where everyone thinks independence!

How would such a world look like? Can you imagine a world where everyone would not depend on his/her parents? Can you imagine a world where every citizen creates an idea of his desired life?

Can you imagine a world where everybody wants to be an entrepreneur? It's going to be a riotous world. We cannot live in such a world!

So, I think our forefathers were right to have given us an institution that is responsible for gently, slowly but heartlessly training us to be dependent.

But here is my argument; **must you be dependent?**

Although it's good (for the peace of the world) the way most people in the world are dependent, but must you be dependent?

So many people today look up to governments. So many people look up to their employers (in fact, as I'm writing this chapter, someone just called me and asked me to help him to get a job for his "person").

So many people depend on their parents. My question is; what if you're an animal?

If animals could be strong enough to provide for their daily needs without the help of any other animal, I think you're one thousand times stronger than animals, aren't you?

School slowly trained you to be dependent (on government and employers). I'm telling you, it's bullshit. You're strong enough to create your desired life.

You don't need a government. You don't need any employer. You don't need anybody (except God). You're strong. You're strong. You're strong enough to achieve whatever you want.

## How Do I Know You're Strong?

Well, I know you're strong because you're probably stronger than me. I was born as a sickly boy and grew up in a bad village (Oyi-Adio village, Osun State in Nigeria)

Needless to say, my parents are poor, but today I'm an entrepreneur because I believed I could do it. If you believe you can do it, you can.

The next chapter will tell you more.



# Secret No. 7

## **You Can Be An Entrepreneur**



***“Whether you think you can, or  
you think you can’t...you’re  
right.”***

**– Henry Ford.**

Around the year 2005, as I crazily read any financial book that came my way, I was one day talking with one of my elder friends when he told me, “Steve you see, all these things we’re reading in books can only happen in the US and the UK. It’s not working in Nigeria”

I disagreed with him strongly. I told him, “I’ll follow all the principles I’m reading in books and it will work for me”. Ten years after, this man noticed my progress and visited me.

He stayed with me a few days and saw the way I run my business. By then, I had a business while he was unemployed.

What’s the difference between this man and myself? Of course, we grew up in the same town. We both have poor parents and we are both Africans (from Nigeria).

The only difference between us is that, I believed it was possible for me to be successful in Nigeria while he believed it’s only possible in the UK and the US.

My friend didn’t just believe that lie. The society and school brainwashed him to believe it.

You see, when a child is born, he is like water.

He is pure and neutral. He doesn’t know anything and he is open to any influence from anywhere. This child could be trained to be good, and he could be trained to be bad.

He could be trained to be kind; and he could be trained to be violent. This child could be trained to be godly, and in fact some terrorists give birth to many children with the sole aim of training them to continue terrorism after them.

As an innocent child could be trained with good or evil virtues, so can he be encouraged or brainwashed about the profession he should choose. So many of us were purely brainwashed.

We were told often by our parents and teachers that the best way to live is to be a banker or an oil company worker. Not our parents alone.

The movies, the music, the television— all work against us to set our minds on what they assume is the best – being an employee.

Did you ever see a man telling his child, “My son, as you are growing up, the best you can do with your life is to be an entrepreneur. You Can. Dangote did it. You can do it”?

## **Ever heard a statement like that from a father?**

In the real sense, nobody ever believed in us to be entrepreneurs. Nobody ever encouraged us. No one ever even told us we should.

Do you know?

A mere expression of faith in us (by our parents) would have inspired many of us to be entrepreneurs. But what were your parents telling you when you were young?

They told you how sweet it would be, for you to get good grades and good job. They made it seem as if working for a bank is the best thing we could ever dream for our lives. We were taught how to work for oil companies, not how to build one.

Do you know!,

If you have 10 children (just for instance), and you always tell these children; “My children, being a business owner is more profitable and rewarding than being an employee”

“My children, you have everything it takes to build the richest company in the world”

“My children, see, Bill Gates and Dangote were just a boy like you when they started. You too can start and succeed in business” etc.

Even if you don’t know anything about business, you are giving your children a dream to pursue. They would nurture the entrepreneurial dream in their hearts, and we will not be surprised if eventually 3 or 4 of your 10 children end up being successful business people.

## **What am I saying here?**

A mere insight and encouragement from people who are older than us about entrepreneurship would have helped our continent better.

You and I know, don’t we? Wherever you see someone who believes in you, you tend to believe much more in yourself.

I remember as a little child. I was a sickly boy (because I was born with a strange genotype, SC). I would fall sick many times in a year. Everybody stigmatized me. It was even believed that I would die before age 18.

But my mother would draw me near herself and tell me, “My son, you are very brilliant and beautiful”

As a boy, I always believed that I was brilliant.

At a time when I was performing poorly in school, my father said, “He is brilliant, but too playful”. I stopped being playful. At age 14/15 I started reading at night. I stopped wasting time watching football and movie?

I had one of the most outstanding performances all my school days. Do you think I am brilliant more than my mates? I don't really think so. The difference I could see is that I had someone near me to tell me, “Steve, you're brilliant”.

That period, even when I was a sickly boy and everybody saw me as a disadvantaged boy, I always remember the words of my mother.

I believed I was brilliant. Though my mates called me ugly, I believed I was handsome. I ended up being very brilliant and just as you can see in my photograph; I am a handsome man now. Lol.

I tell you again; if as children we had someone to enlighten us, and to encourage us about entrepreneurship, many of us would today have companies that employ 50, 100 or 1000 people.

Think about Jewish people; the Israelites. They are only 2% of the US population, yet, they are 25% of the top richest Americans.

Of the recent 1,426 Forbes lists of the richest men, Jews alone boasts of 17 people. Think about the Jews that are ruling the world.

Do you know Mark Zuckerberg who founded Facebook? He is a Jew. Do you know Paul Allen who founded Microsoft together with Bill Gate? He is a Jew. Do you know Michael Dell who owns Dell Computer? He is a Jew. Do you know Sergey Brin and Larry Page Who founded Google? They are Jews.

There are so many Jews like that at virtually every field of human Endeavour, taking lead and succeeding. But why is it so? Are Jews smarter than the rest of us? Do they have different brains or opportunities? I bet no.

In fact, they are probably the most disadvantaged in the world because they have suffered from wars and oppositions than any other single nation on earth.

Jews are always in battle with this or that nation, right from the days of their forefathers. They are unrest. They are not at peace. But they are great.

Why? Because an average Jew is trained to create his world by himself. They are focused on being creative and creating opportunities. Independence is the watch world many Jews run after.

### **What point am I making here?**

You can be a successful entrepreneur; just as you can be an accountant, a lawyer or a tailor, and the only reason why you are not a successful entrepreneur is because nobody had ever told you that you can.

That by the way is not your fault. You chose the path you are right now, not because that is the easiest path. You chose that path just because that was what you were trained to choose.

School taught you that the best you could do with your life is to get a good job in a good company.

Bullshit!

School encourages us to look up, instead of teaching us how to grow up. School teaches us how to get fish from a boss, not how to catch fish ourselves. I hate school for that. What about you? Read the following quotation thoughtfully:

***“I believe that school makes complete fools of our young men...”***

- Petronius (Satyricon).

Read the above quotation again.

School makes complete fools of our young people.

How?

School made fools of us by teaching us that it is better we work for the rich than to be rich.

School never taught us how to build our own businesses, instead, how to help others make their business succeed.

Do you ever ask yourself, why does school teach every child to seek job? By the time every child loves job, who will create the jobs?

That is what is happening all over the world today. Imagine a country that produces one million graduates every year.

If you interview these one million young adults about their dreams, (except very few) they would tell you that they love to get a “good jobs”. If all of our youths are trained to love to be employees, who will be employer?

The last time I asked someone this question, his answer was something like, ‘Some people would’

Do we need a prophet to tell us the reason for the massive unemployment? Do we need a genius to analyse this?

Let me tell you this truth. There is no meaningful reason why we should have more medical doctors than we have successful entrepreneurs.

There is no genuine reason for our continent not to have multiplied by 5 of the numbers of the scientists as entrepreneurs.

Tell me, do you think it is harder to be an entrepreneur than to be a soldier? Yet, we have millions of qualified soldiers in our countries. So, why not many successful entrepreneurs too?

### **Orientation.**

Young people are wrongly oriented – by the school, television and the society.

If you observe diligently, you will find that most of the successful business owners are not product of formal school.

They are men/women who disagreed with school. Instead of waiting for jobs, they choose to create it for themselves and others.

I studied Accounting during my little stay in school. For years, I was learning how to calculate money (other people's money)

How do I make money? No teacher taught me. Isn't that foolish? Then, I hate school.

Why would you be teaching me how to calculate millions, yet never taught me how to make millions? If you'll believe me, I will tell you the truth.

Othman Benjelloun, the richest man in Morocco is not in any way better than you! Mike Adenuga, a billionaire Nigerian or Bill Gates, are not luckier than you.

They only got different orientation.

They were orientated that they could be entrepreneurs while you were orientated to be employee.

Today, I see thousands of people who I am not better than in any way. I see people who are even more brilliant and far more hard working than myself, yet they are poor and frustrated by jobs.

If today you're a poor employee, it's not because I'm more brilliant than you. It's because I got a different orientation. You can be me and I can be you (if we were oriented differently)

This is the reason why I started **The African Business University**. I want to create a community where people are encouraged to dream and build companies from the scratch.

I noticed that so many people want me to be their mentor and I wish I could be. But I don't have the time.

However, through **The African Business University**, you can learn from me, how to build your own company from the scratch.

I want to see you build your own company. I'm not saying it's easy or promising that I'll show you how to be rich tomorrow without work.

What I'm saying is, it's possible, if you can learn how to do it. This is what the Africa Business University will do for you.

You can visit [www.AfricaBusinessUniversity.com/admission](http://www.AfricaBusinessUniversity.com/admission) to join hundreds other serious African who are already at the **African Business University** on our free school fee scholarship program

Believe me. Mike Adenuga was born poorer than most of us. In fact, he was once a taxi driver and a security guard. You are where you are because that is the orientation you got. If you change your orientation, you can change your life.

Mahatma Gandhi said;

***“Man often becomes what he believes himself to be.”***

Even when I had nothing, I told my family member that I would build a company and make good money.

I believed it and it came to pass. Check out any great thing anyone has ever achieved. Belief comes first, not resources.

Henry Ford never knew how to mass produce cars, yet, he believed he would do it.

Hillary believed he would climb the tallest mountain, Mount Everest, even when no one has ever succeeded trying it.

Did Nigerian 30 years old Isaac Durojaiye first believed or first saw resources to start the first mobile toilet manufacturing company in Africa? He first believed, then, his belief made it possible.

***“It’s what you choose to believe that makes you the person you are”***

—Karen Marie.

The person you are today is the product of what you chose to believe few years ago. If you had believed something else, you would have pursued something else and become something else.

Now is the time to start believing that you can be an entrepreneur. That is the first step, as this chapter had shown. Capital isn’t the first thing; resources aren’t the first thing, but believing you can.

Through this chapter, I’ve been able to convince you that you can be a successful entrepreneur. Nothing, absolutely nothing is wrong with you. You have everything it takes to succeed as a business owner.



## You Can!

Yes. You can! The reason why you may be unemployed or an unhappy employee today is because you were never oriented or taught how to be a business owner. You were never enlightened or encouraged.

Now you have met with me and I am here to encourage and teach you the road to business success. This book is the first step.

It's written with the purpose of showing you the hidden truth about the 21<sup>st</sup> Century world and to inspire you to be in charge of your life... to be a business owner.

As noted above, this book alone is sufficient to set so many people free. I mean, the truth in this book alone is enough to liberate many people in our world today.

In fact, after reading this book, a woman by the name Mrs. Bassey advised us to get it across all the university and polytechnic students, so as to liberate their minds and set their vision straight, from the early age. That's it.

This book alone is enough to get you to the world and create your life with your mind.

However, you must develop the habit of learning, reading and listening to audio training programs from the people who have achieved the success you want to achieve.

## How to Join The Africa Business University

You can join hundreds of Africans who are already at **African Business University (A.B.U)** to learn how to build your own business.

At the A.B.U, you will learn from me directly. You'll learn from my mistakes, failures and successes in the business world. You'll learn the exact secrets I used to build 3 different companies (as at 2018). You'll know how you can succeed in your own business.

Hundreds of Africans like you have registered at the A.B.U on our scholarship (FREE school fee program) and if you don't join the A.B.U, I wonder where else you can go to learn PRACTICAL ways to build your own business.

[Click Here](#) now to join hundreds of other Africans who are already at the A.B.U. You don't have to pay the school fee, so why waiting?

## Secret No. 8

### **Differentiate Yourself For Business Success**



*"To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment." – Ralph Waldo.*

***“Don’t be afraid to be who you are...”***

One day during the time everyone in my family rejected me because I didn’t continue with my schooling, I was in my elder brother’s house while he angrily informed me, “See, all your younger ones (my cousins) are finishing university. There you are, wasting your life”.

I looked up to his face and replied him, “Well, they are finishing university because they love to. We have a different life to live”.

That’s the least thing anyone in our society wants to hear, we have a useless culture that sets standard for every child. Such standard goes does;

If you’re a brilliant child, you must score A or B in English. If you score A in Math, you have a better future. If you speak good English, you’re intelligent. If you’re a serious child, you must aspire to finish first degree.

Because of this useless standard, our society has destroyed so many destinies. I knew a young boy who did poorly in English and Math, but he was a great artist as he could draw anything within minutes.

Such a child is labelled “unintelligent”, because he did poorly in Math and English.

How stupid our society is!

Did God create human beings to be the same? Must I finish the university to be anything worthwhile? Must I know all the useless Algebras and Calculus before you’ll consider me intelligent?

Isn’t English a mere language? So, how come we think a child who speaks good English is brilliant? If I can’t speak queen’s English but I’m the best musician in the world, how does my lack of English fluency make any difference?

**What is my point here?**

We’re living in a very (very) stupid society, a society where wrong standards are set for our children and everyone forces them to comply with those standard.

A child born to be a writer is foolish if he gets D in Math. A child born to be an Artist is dumb if he gets F in Biology. A child born to be an entrepreneur is an idiot if he gets E in English.

Some people would read my books and find grammatical errors there, and then conclude I'm not intelligent? Why would you expect me to write or speak perfect English? Am I from England? Is English my primary language? Why would you judge my brilliance with another man's language?

How can we conclude that a fish is foolish because it cannot climb trees? How can we conclude that a bird is an idiot because it cannot swim? How can we conclude that a horse is dumb because it cannot fly on the Skye?

How can our school system set a stupid standard and expect every child to comply with it, then conclude any child who doesn't meet up with such standard is foolish?

This is because we're living in a society where being different is a taboo.

Unfortunately, you can't go far in life until you have the courage to be different.

***"To be yourself in a world that is constantly trying to make you something else is the greatest accomplishment."*** – Ralph Waldo.

School encouraged you to be just another person. If you're 100 in a class, teachers teach you the same thing in the same way at the same time.

And unfortunately, school encourages children to do just the same thing: get jobs. If you make any attempt to show your **"geniusity"**, you may be tagged "arrogant" and would be penalized for it.

No wonder Emerson said,

***"Colleges hate geniuses."***

To succeed at school, you have to drop your real self at home. You have to follow every dos and don'ts your teachers tell you, even when they make no sense.

However, it is entirely an opposite thing in the real world or in the business world. To succeed in the real world, or as an entrepreneur, you have to say no to what everyone says yes to.

You have to think different. You have to be creative. You have to change the rules and challenge the status quo. Think deeply about the quotation below.

***"Middle school is for being like everyone else; middle age is for being like yourself"***—Victoria Moran

My family wanted me to become a professor or a great Accountant. In their own opinion, if you are brilliant or smart, then you should become a Prof. When I said no to them, they fought with me. Why?

Because they think what everyone believes (jobs) is the best.

Many of our today's unemployed multitudes would have become great, rich and successful, if only school had taught them that they are different and unique.

Not only that, there are certain things they could do better than other people.

What would happen in your life, if you know and believe that you're different from every other person on Earth?

You will start doing things abnormally. What? You can read that again: **Abnormally**

What do I mean? Doing things the way other people consider "normal" simply means you will end up like others end up.

You never can become rich like that.

I was strategizing for my friend's business sometimes ago. I told him something like, "We must separate ourselves from everyone else".

This is one of the biggest business lesson I've ever learned.

### **Be Different!**

I emphasize this point with my students at the Africa Business University simply because no matter what you do right as an entrepreneur, until you're able to separate yourself from your competitors and maintain a unique position, you can't build a successful business.

If you want to know how much the society and school have destroyed the lives of the young people, go and investigate the businesses these people are starting.

Mr. B is selling clothes. Mr. F too goes and starts selling clothes, where Mr. B is selling, how Mr. B is selling and just the same way Mr. B is selling.

It makes much sense to these people because that's what school has taught them how to do.

"Just be like everyone else and your life will be easier"

“Don’t be disobedient. Don’t be stubborn. Don’t disobey rules”

That’s the message we preach in our schools.

Unfortunately, if you want to succeed in life, you must be disobedient to the status quo, be stubbornly different and disobey every “normal” rule (because those rules are set by dumb people in the first place).

If there’s any single business strategy I need to teach you, here it is: be Different!

**Never follow the crowd** or you’ll get lost within the crowd.

For the past 10 years, I’ve started out fully on this entrepreneurial journey, I am yet to learn anything more important in the business world than this.

Stand out!

How do you apply this in your own business? Wherever you wish to start out on a business, your first assignment is to get out of your room.

Find as many people as possible, who are doing the same business you want to do. Move closer to them as much as possible. Be their customer, if the need be.

What you are doing here is called **spying** in the military terminology and it is the same thing we call market survey in the business world.

Here is how it works in the military. Wherever an army wants to fight a battle, their first assignment is to spy, to know their enemies’ weaknesses and strengths.

The same thing is what we do in the business world. You will relate with those that have being doing the business you want to do.

If you want to start a supermarket (for instance), you will have to visit every single supermarket in your town or area. Pretend as a buyer. Walk around, speak with the sales reps, buy a little thing and go out.

Go to other supermarkets. Ask some questions (but never a direct question so as not to reveal you as a spy) see the way they are treating their customers.

See their weaknesses. You will spend many hours or days on their websites (if they have any).

What are you doing? You are detecting their weaknesses and strengths. If you do your homework diligently, you will find out that certain people in certain business are doing most things in certain ways. Do you get what I mean here?

Most people are morons. They merely copy the existing system. They never had grace to be trained as entrepreneurs (as you are being trained now).

After discovering these common weaknesses, half of the battle is won. Your next task is to walk against the crowd. Build your strengths on their weaknesses. Do better what they are doing poorly.

Be caring where they are bully. Be neat where they are dirty. Love your customers where they are exploiting them.

Because you're doing things differently, you will stand out and people will see you as scarce. Everyone appreciates and loves scarce things or person, Don't you know? We all appreciate and love people who do things differently.

***“When you are content to be simply yourself and don't compare or compete, everyone will respect you.”—*** Lao Tzu.

Whatever you want to do, wherever you find yourself, any business you intend to start, you must do things differently.

That is how to succeed in business and in today's world.

It's a major business lesson. Never forget it.

Spy your competitors. Discover their weaknesses, work against them and win.

Can we continue?

Please, don't forget to share this book with your friends and family. You need to help them to know the truth.

You can even ask anyone to search for the title of this book (13 Secrets School Did Not Teach You about How to Be Rich) through Google and they can easily download it.

If you have some people you care about in your life, the hard copies of this book is the best gift you can give them. Note that we don't make money from this book, so all you have to pay is the cost of publishing it and get it shipped to your home.



You can get the hard copies [HERE](#)

Let's continue.

## Secret No. 9

**You Can't See Money  
With Your Two Eyes**



***“Vision is the art of seeing the  
invisible.”***

**-Jonathan Swift**

According to a news report, 26,589 Africans travelled through sea to Europe in the year 2017 alone. This doesn't include those who dared to walk through deserts and millions who fill American and European embassies all across Africa.

Look at the other sides of the coin. More than 40% of the most profitable companies in Africa are owned by either a non-African or a non-citizen of such country where the businesses are.

Africans run away from Africa because they think Africa is poor. Americans and Europeans come to Africa because they see wealth here.

What's happening here? You can't see money with your naked eyes.

Most Africans run away from Africa because they are blind to the opportunities in Africa. You can't help such people, until you replace their eyes.

To be a successful entrepreneur, you need a third eye inside your head. This third eye is to see what is invisible to your two eyes

***“Vision is the art of seeing the invisible.”*** – Jonathan Swift.

Starting a business (a revolutionary business, I mean) is all about creating what was never available or presenting what is available in a better, newer or cheaper form, which is call innovation.

Entrepreneurs are nothing but smart innovators. Your work as an entrepreneur is to bring to existence what was not or to renew the existing product/service in a more fascinating way.

The other time when I wrote that money is invisible, some people sent comments to ask, how can money be invisible? Yes, money is invisible.

Think about Year 2000. Nobody could imagine a media where five hundred thousand people will be.

As at 2017, we have a social media where over two billion people are registered, talking about Facebook.

If Facebook was to be a country, it would be the most populated country in the world.

For 19 years old Zuckerberg to create a platform for over two billion people is a great thing!

Now tell me, did Mark Zuckerberg (Facebook founder) get the Facebook's idea from heaven? Why hasn't anyone seen the idea that turned him to a billionaire before he, a young man saw it?

That idea was 'invisible'. Your physical two eyes are not capable of seeing a worthwhile business idea. Many at times you have to think 'out of the box', thinking against the norms.

Let me give you an instance of seeing the invisible.

In the 1990's, most people have been complaining ever since in Nigeria, about the government's inability to provide public toilets to public places. That's normal for citizens, you know.

But there was a young, 30 years old man, Isaac who thought differently. Isaac Durojaiye then came up with an idea of a mobile toilet. That was the birth of a company, DMT Mobile Toilet.

DMT started small and later proceeded to a level where they are manufacturing mobile toilets, the first mobile toilet manufacturing company in Africa.

If you're living in Lagos, Ibadan or any other city in Africa, I'm sure you've seen or use these mobile toilets I'm talking about.

It was invented by someone who could see invisible, a man who could see beyond blaming government for everything instead, solve peoples' problem and get rich through that.

The last time I read about that company, I learned that they were working on how to be producing gas from human faeces. The gas you will buy next may be from your body waste.

Imagine that!

That is beyond two eyes, my friend! What people with two eyes do is complain. It is people with an eye in the brain that create. Your hidden eye is your power to see beyond today.

The eye inside your brain is responsible for seeing the invisible. So in what other people call rubbish, you see prosperity.

In what others call trash, you see treasure. Until you train your invisible eye (which some call vision), you can't really come up with any business idea that is revolutionary.

What most people are carrying about that they call business idea is a mere buying and selling. Who cannot do that? Who will raise capital for you to merely buy and sell?

I know you're asking me deep within your heart, how can I see invisible?

Firstly, stop complaining. People who are complain addict are usually irresponsible people. They are usually bitter people.

They complain about their president, their governor, their mother and father. They complain about everybody and everything. Deep inside them, they are thinking,

"It is not my fault; it is because we have bad leaders in this country"

"It isn't my fault; it is because I was born into a poor family"

"It isn't my fault, if I can travel out to America, I will be rich"

These people are not having a clear head. Their brain is clustered with negativism so it can't work properly to create a meaningful business.

Should you do not know, this chapter is about discovering a good business idea. It all begins when a man discovers a need to be satisfied. Business starts when you discover certain area where you can provide solution to human problems.

We are still talking about seeing the invisible (business idea). I have told you, you must stop complaining. ***People who always complain never move ahead.***

Secondly, you must understand the science behind business creation. How do I mean?

There is a formula for business creation.

The formula is; find a human problem you can solve better than those who are solving it right now and solve it strategically.

Find, that is your primary assignment. No business exists, except for solving some human problems. Third, to see invisible, awaken your childhood strength! Become creative again.

As children, we were creative, courageous and adventurous. We dreamed big. We tried things. We created stuffs. We were powerful and fearless. But after a lot of beating from our teachers at school, we began to adopt general beliefs.

That is why Alexander Dumas said,

***“How is it that little children are so intelligent and men so stupid? It must be education (school) that does it.”***

By this, Dumas meant that, as children, we possessed strengths to succeed, until school turned us otherwise.

Bertrand Russell also said,

***“Men are born ignorant, not stupid; they are made stupid by education (school).”***

We (as babes) were ignorant; we didn't know so many things. But we were not idiots.

We had senses. It is school that turned us to idiots. How? We were trained to follow a certain designed way.

No one discovers business ideas by following the crowd. It is actually stupid to do things the way everybody does it. Unfortunately, that is what school taught us to do.

We have to change that!

Friend, from today, think the opposite of other people around you. Don't follow public opinion. Wherever people are complaining about anything, always think, how can I solve this problem?

Because you know there is money in solving people's problems. When you walk on the street, stop seeing what government has failed to provide. Start looking for what you can provide.

In fact, always think against the multitudes and keep asking yourself, how can I solve this problem? How can I provide better, easier or cheaper products/services than these business people?

Asking brilliant questions will activate your invisible eye and you'll start seeing wealth.

***“The future belongs to those who see possibilities before they become obvious.” —John Scully.***

You need an eye inside your brain. The good news is that, that eye is already there.

You only need to activate it.

I Love You!

## **Reason Why You Have to Join The Africa Business University**

You see, after spending almost all my adult life in the business world, I can't stop wondering why most people are employees.

While I believe that some people may not have what it takes to be entrepreneurs, I also believe that too many people who are employees have what it takes to build their own companies.

So, if many people have what it takes to build their own companies, why are most people not doing it?

Just as bird that spends all its life with chickens will never be able to fly, you can't be what you were never taught to be.

Most people in our society were never taught how to build businesses, so how can they know how to do it?

That's the reason why you have to join the Africa Business University.

At the A.B.U, we'll teach you the direct opposite of what school taught you.

School taught you how to be an employee and work for another man for 30 years, then retire poor and unhappy. At the A.B.U, we will teach you how to build your own company, get rich and live your dreamed life.

At the A.B.U, you will learn from me directly. You'll learn from my mistakes, failures and successes in the business world. You'll learn the exact secrets I used to build three different companies (as at 2018). You'll know how you can succeed in your own business.

[Click Here](#) now to join hundreds of other Africans who are already at the A.B.U. You don't have to pay the school fee, so why waiting?

Let's move on to secret 10 ...



## Secret No. 10

**You Can't Be Rich With  
Your Two Hands**



***“One (man) is too small  
a number to achieve greatness.”***  
– John C Maxwell

Sometime ago, I received a call from an African man who was living and working in the United States.

During our conversation he told me, “Steve, I’ve been in the US for over 20 years and I’m still living from hand to mouth”.

Why is it so hard to be rich as an employee? The answer is very simple. You cannot be rich, as long as you work with your two hands.

So many people think if only they could get a “**good job**”. Well, no job can make you a millionaire.

The simple question I love to ask you again is, how many employees have you seen who are millionaires?

If you don’t know any employee who is a millionaire, do you know the reason why it’s impossible to be rich as an employee?

Employees cannot be rich because they are using only two hands to work for money, because that’s what school has taught them to do.

As at the time of reviewing this book, my company has more than 250 business associates and employees whom I can call anytime to get the work done for me. That’s more than 500 hands.

I don’t know when you’re going to be reading this book, maybe I’ve already figure out how to make 10,000 hands work for me.

This is not to talk about technologies which my company uses, every second to work for me. That’s the secret of the rich.

Bill Gates has thousands of hands working for him. Dangote has thousands of hands working for him. I have hundreds of hands I can use to work for me.

That’s why we make a lot of money. Unfortunately, school taught us how to work for money with our two hands.

School taught you how to use your two hands and brains. Unfortunately, two hands and brains are too small to make you rich. Not only wealth, your two hands and brains cannot do anything worthwhile.

Maybe you think I’m taking this issue too far?

Read what John C Maxwell said,

***“One (man) is too small to achieve greatness.”***

Let me come a little practical. God, even God is working with teams. He does things and created things with His Heavenly Beings and Angels. Let me ask you, if you want to create or achieve anything today, where is your team?

Did you even have a team for your present business? School never taught you how to get other hands to work with/for you.

Ambeth R. Ocampo said, ***“As you can see, there are quite a number of things taught in school that one has to (delete) unlearn or at least correct.”***

Whether school trains you to be an accountant, a biologist or an engineer, you are expected to attend to your duty alone.

Even if you eventually meet yourself in a team at your work place, that team is not yours. It is your boss' team.

You must learn how to work with other people to achieve your financial goals. Your two hands are too little to overcome poverty. Why? Because it's a tough journey.

Tahir Shah said, ***“On a hard jungle journey nothing is as important as having a team you can trust.”***

I never started anything meaningful alone.

In the year 2007, when I had the vision to start the organization that produced the book you're reading right now, the first question I asked was; who and who will achieve this with me?

Because I knew I can't do anything great alone, I shared my vision with those I knew could achieve it with me.

Not just anyone but people who have what it takes. People who could supply solutions whenever we encounter problems (of course, you will meet some problems on the way). What is the outcome?

Though we started with just two people on the 27th September, 2007, by the time I am writing these words, we have reached thousands of people in over 21 countries.

If I had started and worked all alone, you probably would never have heard of the Africa Business University.

All my business successes and progress would never have been possible if I only work with my hands. Why?

Because I am limited. My energy is limited. My skills are limited.

In fact, my time is limited. By working with people, I could use the skills, energy and time I don't have. You get my point, don't you?

As I started out fully in business, though I had not enough resources, I always struggled to have employees/team mate.

Why do you need a team?

You need a team because two good heads are better than one.

I've come to discover that I have some weaknesses (everybody has some). To cope with the negative effects of these weaknesses, I must work with others who are having strengths in my weaknesses.

But school never taught you the necessity of this.

Someone will start thinking, "how can I afford a team, I am just starting out?" Now, let me give you some tips.

Firstly, starting from today, make friends consciously. I mean, choose your friends wisely. Select only those who have something meaningful in their heads as friends.

Why this? Because our friends are the best, free team. You meet often. You exchange ideas and share life. If they are great, they will influence your life greatly. What if they are poor-minded? You guess what will happen!

Secondly, wherever you have an idea or a challenge, use your team. If you're serious in making and keeping good friends, by the time you want to start a business or achieve something great, one or two of your friends will be qualified to stand as your starting team.

That is what Paul Allen did for Bill Gates to found Microsoft. That is what Steve Wozniak did with Steve Jobs to found Apple computer. That is what Sergey Brin and Larry page did together to found Google.

My entrepreneurial journey would have been a mere dream if not for some good friends who stood by me, shared their thoughts, ideas and creativity with me.

Always have people around you whom you are working with.

Sell your business vision to people (I mean, convince them to support you). Show them how they will profit by going alongside with you. Let them journey with you.

School taught you to be rich by working with your two hands and brains. I say no. You must go with others if you want to be rich.

Make friends with meaningful people. Approach people who have expertise you don't have. Negotiate with them and journey with them. Employ and engage people.

Create a suitable environment where their contributions will have positive effects on your business. Your goal is not to have a shop; your goal is to have a business, a company.

That's the reason why I started **The Africa Business University**. I noticed that most people who desire to go into the business world are doing it the wrong way.

Most times, these people end up as a mere "self-employed" people and not entrepreneurs. Being a self-employed individual is not interesting. It's boring and doesn't make you wealthy.

I am passionate and curious about teaching some Africans how to be entrepreneurs (not just having a shop or kiosk, but to have a company that produces lot of money).

If you care about being a successful entrepreneur, I can directly coach you at **The Africa Business University**.

And get me right. This is not to say that you must not have a shop. This simply means you know you are going higher than that and you really understand how to build a company.

Business is a war. ***Nobody goes to the war front alone!***

# Secret No. 11

**You Can't Be Rich  
Working For Money**



In the previous chapter, we discussed that your two hands are too weak to make you rich. You must learn how to use hundreds of hands, starting from 4, 10 etc.

Another angle to see it is that, you cannot be rich working for money. You must learn how to **“manufacture”** money. Yes, you must learn how to manufacture money. Let me give you an example.

About last month, my company got a good business in Apapa (an area in Lagos State). I immediately asked two of my guys to go and represent the company.

I never stepped out of my office. The only thing I did was to make calls to ask them how the work is going and to relate with our client.

Till this morning, I’ve never been to that location and will never go there. Of course, I made good money without lifting a paper.

Another example.

I was about to sleep last night when I checked my e-mail. I saw the alert that someone (I don’t know and may never know) has paid for my company’s product.

I did virtually nothing to get this money, but my company’s system does the work. About two weeks ago, I received a call that later lead me to the office of the wife of the Lagos state Governor.

I was told that they needed the service of my company and we negotiated the deal. What did I do? Picked my phone, make calls and gave instructions.

The most tedious parts of the work are being handled by my employee and business partner and my company’s existing asset. That’s what I call “manufacturing” money.

If you must work for every cent and penny you spend, you’ll die poor. You must know how to make money while you’re sleeping.

Every rich person in the world is a money manufacturer. Bill Gate could sit down and write single software. This software could be so powerful and valuable that he could sell it for \$250.

What is in a software? Nothing, just air, except for what it does. This “air” could sell hundreds of thousands and millions of copies and Bill Gates doesn’t have to work to produce the next copy.



That's manufacturing money.

Michael Jackson, in his life time would release a musical album and in just one month, he might have sold three million copies.

What is in a musical album? Air, except for the music inside. What do I mean by air? It can easily be duplicated, into thousands and millions, without the need for any labour from the maker.

Another example.

Some years ago, one of the richest people in Africa (Mike Adenunga) had problem with his country's President (Olusegun Obasanjo) and had to fly away from his country for about 18 months.

When he came back, he was richer than when he left. Why? Because he was not working for money.

He was a money manufacturer. He has businesses where he needed not to be there for them to run and be profitable. He has set people and machineries in place to work for him.

This is how to manufacture money. If you must work for every money you earn, you are working for money.

If your income stops when you stop working, you're working for money. You cannot be rich working for money.

Unfortunately, everything school taught you is how to work for money. School is actually stupid.

Let me assume that you're an employee of an oil company.

You have been working for this company for 10 years. You just wake up this morning and feel like spending six months in France, would you be permitted? If you're permitted, would you still earn income if you leave this job for six months?

Successful business owners are not working for money. They are manufacturing it.

Though school taught you how to work for money, I'm telling you that are not going to make you rich.



Starting today, you may be working for money, as a beginner in the entrepreneurial journey.

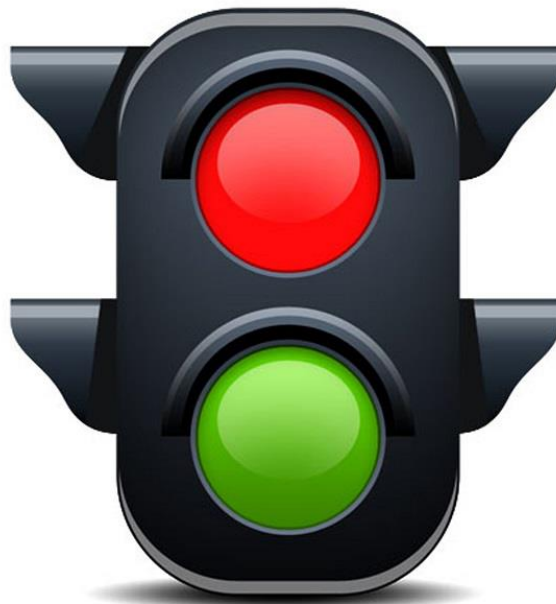
However, your goal is to grow to a point where you're no longer working for money. Instead, you're manufacturing it.

I will personally show you how I manufacture money and how you can do the same in a step-by-step, easy-to-understand practical way.

All you need to do is to join other Africans like you at the **Africa Business University**.

# Secret No. 12

## Life Is Red And Green



*Wherever there is danger, there  
lurk opportunity; wherever there is  
opportunity, there lurk danger.*

*The two are inseparable*

*Earl Nightingale*

The day I was going to the business world, my goal was to spend 10 years making mistakes (if need be).

I understood that life is not easy and I didn't have to expect it to be easy. If you have read this book so far, sure, you've learned some wonderful things about, money, life and business.

However, at this juncture, it is best for you to know that life and business are never as you see it in movies. It is tougher, harder and more challenging! You know in movies, you'll see someone achieving success within minutes.

Movies show a successful man without showing us the step-By-step actions, pains and tears that led to his success.

I am of the opinion that this is more reason why people are expecting cheap success. No success is cheap.

Success is costly, and that is why only few people ever attain it. Riches are not free, it has a red side.

When I started studying success, I read for the first time in my life that Life Is Hard as a guy of around 20, reading that book (Maximum Achievement by Brian Tracy) was the beginning of a new life for me.

I had spent many years in schools and no teacher ever taught me that life is hard, all they did was to come to class, force me to listen to them, compel me to write their tests and exams, even for the subjects I hated.

You know, all of us actually hated school when we were young.

H.L Mencken said

***“School days, I believe, are the unhappiest in the whole span of human existence.”***

Woody Allen said;

***“I loathed every day and regret every moment I spent in a school.”***

You must have heard or read about that great hero and world shaker, Winston Churchill. Churchill said,

## **“How I hated schools, and what a life of anxiety I lived there.”**

Why do we all hate going to school?

We hated going to school because we were forced to do what we hated doing. I was only about 20 when I read Maximum Achievement, and ever since then, I handle life's issues differently from my mates.

I then fully became a student of entrepreneurship, success and wealth by reading good books written by rich and successful men. I was amazed! Every good financial book I ever opened had taught me again and again that, “It is hard and tough”.

No, never a cheap thing to be a successful entrepreneur (or anything great). Today, I see people who are tired, frustrated and then give up. They have tried few things and failed. Then, they blame Government, background or ill-luck.

This is so because the B.sc, HND, PhD they hold never taught them that success comes only after you have failed again and again, sometime terribly and severally.

Tom Bodett said,

**“The difference between school and life? In school, you’re taught a lesson and then given a test. In life, you’re given a test that teaches you a lesson.”**

Life is hard. Life is tough. Life gives you test (problems, obstacles, etc.) before it teaches you what you need to succeed.

I started from nowhere and I’ve failed many times.

Some of my failures are little, others are bitter and few are terrible. I continue because I have been educated through the readings from successful people, that, the road must be tough and rough.

I’ve been trained through several readings from rich men that I must fail, fail, fail and probably fail again before I’ll cross over.

That’s the reason why I kept on trying, even after I had failed for more than 7 years in the business world.

If I had not keep on trying, you'll not be reading this book today. I'm convinced that job is popular, not because it makes people rich or because it gives them the freedom they desire.

In fact, according to a study in the United States, over 92% of employees are not happy with their jobs. But because being an employee seems to promise ease and no headache as compared to running a business which is full of headaches, people admire job.

Some research has found that the major difference between the rich and the poor is the fear that keeps the poor from acting.

Business ideas could flash through the minds of 100 people. Some will believe they can't. Some will give excuses. Some will pursue it and fail, then turn back.

Here comes a man who makes millions: he who never give up.

Though school never taught you that life is Red and Green, I'm telling you today.

What do I expect from you?

I want you to adopt a right perspective about risks, mistakes or failures. They are essential part of our life's journey.

Have you failed in business before? Learn from it and do what? Try again!

You may cry and rest, but don't allow people around you to tell you that "you can't" Try again. I mean, again and again till you win.

**"Wherever there is danger, there lurks opportunity; wherever there is opportunity, there lurks danger. The two are inseparable."** Earl Nightingale.

Life is **red** and **green**. To avoid red is to avoid green.

Life gives us riches, success, pleasure etc. But they are by no way free. They have a cost. They have a price. If anyone is enjoying anything in life which he didn't pay for; it means someone had paid for it. There is a price for any prize.

Let me explain with one analogy. When you see a beautiful baby, you will love to carry him/her. There is one thing you will notice, and that is, mothers are usually happy about their children.

Children are the most precious things to mothers but you know something? Children are costly. Children are not free to get. Children are expensive.

For a mother to carry pregnancy for 9 months, you think about the pains, the troubles and the sleepless nights. Plus the fact that these women know that it is risky to be pregnant.

Women know fully well that thousands of women die every year as a result of pregnancy related crisis. Yet, over 21 million women give birth to children in Africa every year.

The day a woman enters labour room is the most painful day of her life, yet, she would be pregnant again.

Why? Because women have accepted their responsibility on child bearing and joyfully take those risks and pains. Do you accept your responsibility on the journey to success?

Are you willing to pay the price for freedom and greatness or you're one of those people who continue blaming the government, economy and weather for their woes?

Becoming pregnant is **red** for a woman; breast feeding and training the child is also **red**. However, when a child becomes a man, it is joy unlimited for the mother, then the **green**.

I was the poorest guy in my family at age 21 (because I decided not to get a job and focused on my business) but at 31, I've become the richest.

If I had not passed through the **red**, I wouldn't be enjoying the **green** today.

In life, green only comes after **red**. As an entrepreneur, you must get this right from the onset, from here and now.

You will succeed. You will excel, and you will be rich. But always remember, all these are the **green** side of life. There is a **red** side.

It is unfortunate that our society concentrates on publicizing people's achievements and not their trials and failures while failure precedes every success, media don't talk much about people's failures.

While **red** comes before **green**, school did not teach us anything about the red side of life. That is why an average African youth believes in luck

This is because they think all these guys who are millionaires today are simply lucky. They could not see the **red** side of their lives.

They think Dangote is a billionaire. They don't think of when he was a sales boy.

They think Adenuga owns Glo. They never thought of when he was a driver and a security guard.

They want to be rich, but they hope for luck.

There is a red side you must willingly and joyfully pass through, just as women willingly and joyfully carry pregnancy, even though it is painful and risky.

I was a very famous guy when I was in school. This was so because I was the best student in my class and a political leader of thousands.

I was known almost everywhere in my department and by many people from other departments.

But when I left campus, I had a need to **carry fire wood** with my head because I decided not to get a job and I had no capital to start a business.

At a point I had a need to beg people to allow me to hawk for them. I had a need to be doing dirty things while my mates were looking for bank jobs.

I carried fire wood then but today, it is history. Get your head straight. Do not be deceived. You can make millions but you must be willing to pass through the red side of life.

Life is **Red** and **Green**. And the very funny thing about life is, if you avoid red today, it is coming to you tomorrow.

**If you fail to do some ugly things you should do today, you will be forced to do uglier things tomorrow.** So, cheer up! Face life. Start that little business. Pay the price. Joyfully endure the Red side of life.

**Your mates will serve you tomorrow.**

Let's continue!

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Don't forget to join other serious Africans like you who are already at the **Africa Business University**.

# Secret No. 13

**School, The Smartest  
Deceiver I've Ever Seen**



*You can NOT give what you  
don't have*

My country (Nigeria) has a program call National Youth Service Corps (NYSC). It's a one year time-wasting activity you have to go through after you've wasted like 18-22 previous years of your life in schools.

To make this program seem worthwhile, the Nigerian federal government spends about 2-3 weeks to teach their victims (the graduating students) how to be "self-employed".

In one of such events, I heard the governor of my state advising the graduates, "You see, there's no job anywhere. Make sure you're self-employed".

That is a crazy advice for a reason. That reason is, if our governors and presidents all around the world know that there's no job anywhere, why do we keep on brainwashing our children to love jobs?

The second problem I have with this advice is that (as I've written before), being self-employed is dumb.

The third problem I have with any government's institution or school teaching entrepreneurship is - you can't give what you don't have.

When I heard that Entrepreneurship has been added as one of the courses in our schools, the rhetorical question I ask was, "Who in our schools are teaching entrepreneurship?"

Teachers who are one of the least paying, enduring employees, who remain employees because they don't know any better?

How can we trust teachers and the university's Profs who never start a business to teach our children how to be entrepreneurs?

To me, school is a deceiver. After deceiving the whole world for decades about jobs, just when it's becoming obvious that it's stupid to teach all children to be employees, school starts pretending it's teaching entrepreneurship.

How can our university professors (who have spent all their lives as employees) teach our children how to be entrepreneurs?

Can anyone give what he/she doesn't have?

For anyone to be qualified to teach entrepreneurship, he/she must have been into the business world for couples of years, made mistakes, failed, lost money and have some successes.

You need to have practical experience in the business world before you can be qualified to teach anybody how to be a business owner. You cannot give what you don't have.

Believe me, 99% of our school teachers and lecturers are not qualified to teach entrepreneurship because they have never been entrepreneurs.

Some people may want to argue this with me, so let me win them straight away.

Around year 2012 I needed some employees for my business so I wrote an advert.

Many graduates applied to work with me but one particular man caught my attention, not really for good. This man was having B.sc and Master Degree in **business administration**.

You have probably seen what actually caught my attention. The first question I asked myself was, why would a man like this (who studied business in school) need a job?

If at all he would ever need a job, why would he need a job from someone like me who is an "illiterate"? (You know I don't have any certificate)

If somebody spends between 18-25 years and money in schools to study and earn the "prestigious" B.sc degree and even move further to get Master Degree in business administration and such a person cannot start a business and make it successful,

What do you have to say about this? It's crazy. It shows how wretched school is, but that's not where I am going.

If school cannot train people who go to school to fully study business, how to be successful business owners, how can school train our youths to be entrepreneurs, just by forcing them to go through one or two theoretical elective entrepreneurship courses?

The other day I heard some students (in a Nigerian polytechnic) complaining about how "hard" and "boring" the elective entrepreneurship course they were offering was.

What? Entrepreneurship being hard or boring? How can anyone say entrepreneurship is boring? The most interesting subject on Earth?

But why won't entrepreneurship be boring in our schools, since it's been taught by someone who has never sold water?

You see what I am saying, don't you?

It's a great deception for school to start having entrepreneurship as their course, just to give a thief a good name.

But Steve, why is it that the university Profs and lecturer cannot teach students how to be successful entrepreneurs?

I have told you earlier, but let me repeat myself since you asked again.

### **You can NOT give what you don't have.**

Can anybody teach you how to drive a car, if he himself doesn't know how to drive a car? Can anybody really teach you how to be a husband, if he has never been married?

Can an Indian man who never speaks English teach you how to speak English Language?

How can university lecturers teach our youths how to start, run or succeed in business, when they themselves rarely ever start a business?

Today, I'm teaching thousands of people business not just because I love to, but because I have years of practical experience in the business world and because, I have read hundreds of books about the subject of starting, running and making money from business.

School, in order to perfect its awful deception, started introducing theoretical entrepreneurship courses into its curriculum.

Don't fall for such lie. If you desire to become a successful business owner, don't go to school to learn business.

Instead, go to people who have practical experience in the business world, people who have started businesses before, people who have made business mistakes before, people who have fallen and failed in the business before, people who have

some success, even if little, in the business world before. You need these people in two ways.

First, it will be good to have them as your mentor. Second, it's important (even a must) that you read their books, watch their video tutorials or listen to their audio training program.

The first thing you have to do (getting an experienced entrepreneur as your mentor) is very important, but extremely hard to achieve.

This is because successful entrepreneurs are usually very, very busy and most of them, even though they know so much about business, don't usually have time to teach people what they know.

Though I love to teach people what I've learned in the business world, I have many things to attend to that I cannot give my time to everybody,

***Except for extremely serious people.***

This is the reason why I created a Business University for serious Africans who really want to start their own businesses from the scratch and make it a successful company. If you call my company's line, it will be answered by our customer care reps.

If you try and search for my name on any social media, you can't find any personal profile of mine (except our business pages). The reason is because I'm extremely busy.

But if you want to have direct access to me, get me to train and coach you as your business mentor, you'll have to be a member of the Africa Business University

The **Africa Business University** was designed to create a community of potential entrepreneurs who will change the face of Africa and hundreds of Africans are already at the university.

If you join and become a member of the **Africa Business University** (A.B.U), you will;

- Get me to train and inspire you two times per week, for 6 months
- Have me share my over 20 years of business experience with you
- Learn from my mistakes and failures so you'll avoid such mistakes

- Learn from me what works and what doesn't work in the business world
- Learn from me how you can start a business from the scratch and build a successful company (even if you don't have any money today)
- Learn from me what nobody has ever taught you about business
- Belong to a group of great minds who keep you motivated
- Become a successful entrepreneur who build great companies by leaning the exact secrets I used to build three companies (as at 2018).

## 7 Facts about the A.B.U

1. The business university is known as the Africa Business University (A.B.U).
2. Our mission is to (systematically) train you on how you can build your own company from the scratch.
3. You can join the Africa Business University from anywhere in the world because we're using the power of the internet and technologies to take the business university to you (and it doesn't affect your work at all).
4. Through the Africa Business University, you'll have the opportunity of learning how to build business from me directly.
5. You can join the A.B.U today, from anywhere in the world.
6. You can get admission to the Africa Business University on our FREE-school fee scholarship program.
7. The Africa Business University is the biggest online business academy in Africa, having hundreds of Africans already in the university

## Reason Why You Have to Join The Africa Business University

You see, after spending almost all my adult life in the business world, I can't stop wondering why most people are employees.

While I believe that some people may not have what it takes to be entrepreneurs, I also believe that too many people who are employees have what it takes to build their own companies.

So, if many people have what it takes to build their own companies, why are most people not doing it?

Just as bird that spends all its life with chickens will never be able to fly, you can't be what you were never taught to be.

Most people in our society were never taught how to build businesses, so how can they know how to do it?

That's the reason why you have to join the Africa Business University.

At the A.B.U, we'll teach you the direct opposite of what school taught you.

School taught you how to be an employee and work for another man for 30 years, then retire poor and unhappy. At the A.B.U, we will teach you how to build your own company, get rich and live your dreamed life.

At the A.B.U, you will learn from me directly. You'll learn from my mistakes, failures and successes in the business world. You'll learn the exact secrets I used to build three different companies (as at 2018). You'll know how you can succeed in your own business.

### 3 Things You Have to Do Now

1. Make sure you share this life-changing book with all of your friends and family so as to help them to discover the truth inside this book. You can ask them to download this book via Google or get them the hard copies by clicking [HERE](#). Immediately after you share this book to at least 5 of your friends and family, send us an email via [Gift@AfricaBusinessUniversity.com](mailto:Gift@AfricaBusinessUniversity.com) and we'll send you another wonderful book (**How to Be Rich in This Bad Economy**) for FREE
2. If you want to buy other business books by Steve Courage, kindly Click [Here](#)
3. The third thing you need to do right now is to join hundreds of other serious Africans like you at the Africa Business University.

[Click Here](#) to join the **Africa Business University** Now.



## **Invite Steve Courage to speak in your Organization and Church**

You like this book and you'll like seeing Steve Courage speak in your organization or church, Kindly call our customer care line on; 08106692798 (from outside Nigeria; +2348106692798) or send an email to [Care@AfricaBusinessUniversity.com](mailto:Care@AfricaBusinessUniversity.com)

**We Love You!**