

REAL LIFE LESSONS CONTAINING: 5 SHOCKING
AND MYSTERIOUS MONEY TRUTHS

5 MYSTERIOUS MONEY TRUTHS

The information contained in this manual is
capable of changing your thinking. Your discretion
is advised before download

STEPHEN AGABUS

THE

MIND-BLOWING MONEY TRUTHS

THE WEALTHY

DON'T WANT YOU TO KNOW

(A HANDBOOK ON TYPICAL MONEY GENERATION)

A BRIEF INTRO . . .

First of all let me congratulate you for opening this material and finding time to read it. The information contained in this material is capable of changing the way you view money, so if you are not ready for that change yet, do not read any further.

Still reading? Then I guess you are ready for the change so let's move ahead.

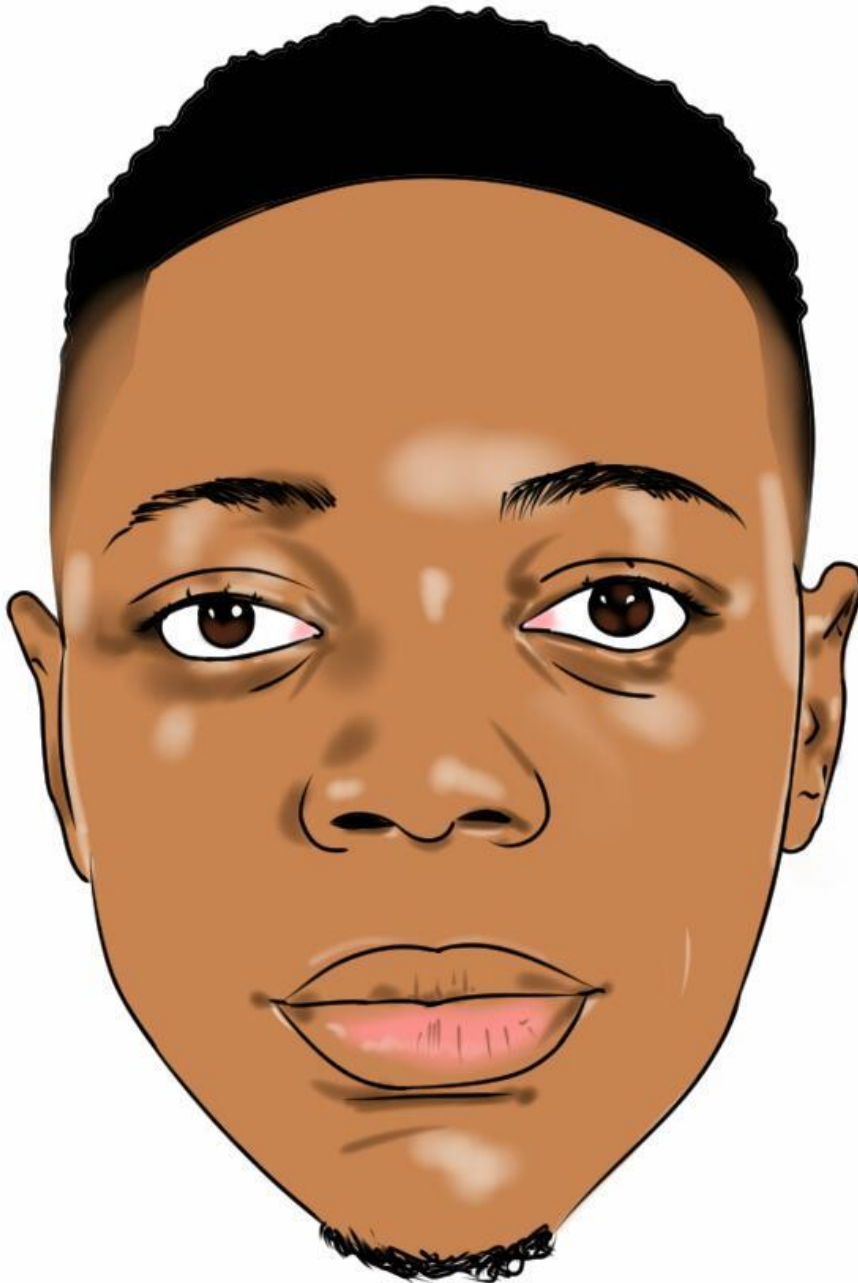
I will advise you don't read this material in a rush, carefully read each line and understand its whole content as it is capable of changing your financial status.

The information contained herein can cost fortunes but I decided to give it up for free because I know a lot of people need what I call ***REAL MONEY EDUCATION*** and not everyone is able to afford it.

Believe me, what you keep hearing about money whether in school, church or workplace is total garbage. You only learn what money really is from the people who have made it and not from an average fellow, because you can only make ***REAL*** money when you understand money.

ABOUT ME

Stephen Agabus is my name, I am a Nigerian Internet marketer and digital product creator. A Psychologist in the making and a passionate non-conformist; I believe in doing what you love and making truck loads of cash.



That is all I have to say about myself for now but as time goes on your thoughts will tell you better who I really am.

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You have my permission to share the information contained in this material with anyone so long as you don't change its content. Now let's get started.

Stephen Agabus

INTRODUCTION

Believe me, what I am about to tell you is the absolute money truth that changed my life. Back in 2010 I have lived as an employee earning a mere N25,000 monthly working as a typist for a small equity firm here in Nigeria.

After working for three years, I was convinced deep down me that working as an employee is not for me. I knew I am worth something more.

I was not good at jobs, I always gave the boss reasons to squabble and I was threatened to be fired many times.

Working as an employee for years, I also came across the famous maxim ***WORK HARD AND SAVE YOUR MONEY FOR THE UNFORSEEN.***

I wasn't good at saving money, in fact I was always broke even when I have been paid. Why?

I always spent all my N25,000 salary on books and online courses about business, marketing and personal development.

This affected my financial status so bad that being broke was always normal to me, when asked for money, my reply was always ***"I DON'T HAVE"***.

That same year, I was so desperate to find success that I searched the internet and read books from successful men.

Listened to podcasts from expert copywriters and marketers like Frank Kern, Neil Patel, Brian Dean etc. I had a ***BURNING DESIRE TO SUCCEED.***

This also led me to learn many skills, some of which are not too relevant, I learnt:

Blogging

SEO

Internet marketing

Graphic designing

Web designing

And basic coding. . .

“The best asset you can possibly invest in is YOURSELF. Empty your pocket on positive INFORMATION to fill your brain and your brain will fill your pocket back”

I failed for many years because I thought those skills will lead me to money but I failed completely even when I knew them, I couldn't make ***REAL*** money with them.

First of all let me tell you one truth, if you want total financial freedom in your life then switch from your present cash flow to a business builder cashflow.

The solution is to start building businesses immediately and stop hiding under job security or else prepare to work all your life and live below your means.

What I am going to tell you are unknown money truths only known by the elites, I am fortunate to have known it from a ***REAL MONEY GENERATOR***, I applied it and it worked and I am revealing it to you for free.

If you can perfectly understand what I will be showing you in a few minutes then believe me you will be able to change your financial status in a short while from now.

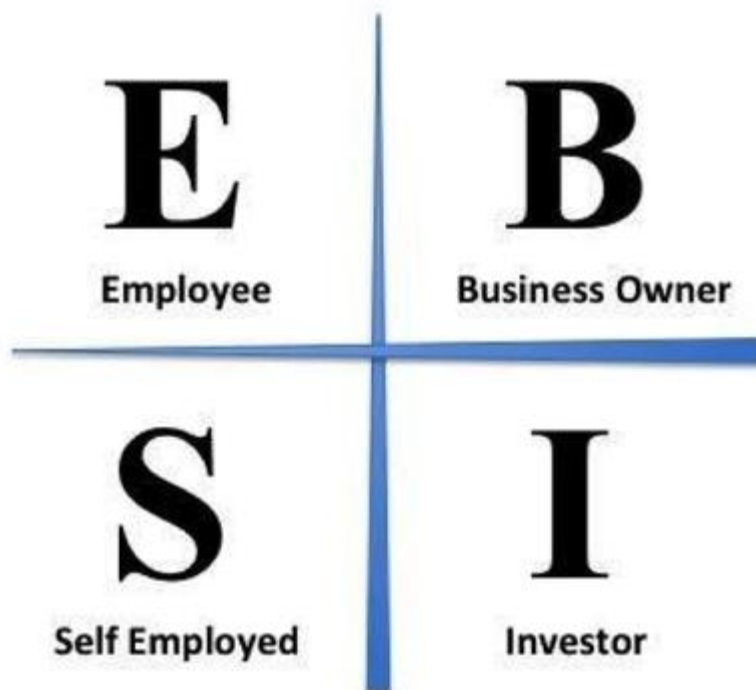
Sit back, read and take note of the facts that I am about to tell you and I await your testimonies as to how this ebook changed your life and how you are now in a position to generate more money.

**“
The solution is to start building
businesses immediately and stop
hiding under job security”**

MODULE 1 'UNDERSTANDING YOUR PRESENT CASHFLOW'

First of all, before I start blowing your mind with unknown money facts, I want you to identify the present cashflow you are in.

We have



Now that is the symbol of a cashflow quadrant and every individual falls in one of those quadrants. Still confused about what I am saying? Let me explain more.

E – Stands for employee

Emoloyees are people who work for companies or organizations for a fixed salary or wage. People in this quadrant are **HIDING**

UNDER THEIR JOB as a life security to help them feed themselves and pay their bills. They always look forward to a retirement benefit such as pension and gratuity and are always afraid of being fired.

S – Stands for Self-employed

Self-employed people are those who are the “*I can do it better*” kind of people. People in this quadrant are usually doctors, lawyers, carpenters, electricians, independent technicians etc.

One thing about this quadrant is that once the individual is sick or down in health, the cash stops flowing in. For example once a carpenter is sick he can no longer do his work thus he won't earn any money.

B – Stands for Business builder

I am presently in this quadrant, and it is the quadrant for business builders. The reason why this quadrant is far better than the first two is because even while you are sleeping or when you are not around, money still comes in.

A business builder is someone who has created a ‘*system that brings in constant cashflow*’. This system may be a company, an organization, a best selling product etc.

People in this quadrant always possess some special qualities like leadership qualities, selling qualities, ability to identify problems etc.

They own businesses that brings in steady income even when they are not present, their employees handle all the work.

I know some of you will now say *"BUT STEVE I DON'T HAVE SUCH CAPITAL TO START UP THAT KIND OF BUSINESS"* Let me tell you the truth.

Starting a business isn't as difficult as it may have been presented to you. The truth is we have been starting the wrong businesses. In the internet world as an example, you can start a business with N100K and scale it up to N500K or even N1m monthly in the next year and quit your job, it all depends on your burning desire or passion to make it happen.

I – Stands for Investor

This is the quadrant for the extremely wealthy persons. People such as bill gates, Warren Buffet, Jeff Bezos etc. are in this quadrant. They don't work for money, money works for them. They spend their time buying profitable businesses that increases cashflow. Getting to this quadrant requires lots of years building businesses, time and hardwork.

There are only a few people in the world who have reached this level.

Now I believe you already know what quadrant you are in and the quadrant you wish to be.

MODULE 2 'ALL MONEY IS MADE FROM SELLING A VALUE'

I have spent a great time of my life in the E quadrant, not until I discovered this truth I am about to reveal to you. Although I wish I had earlier seen a guide like this which reveals **more than a 10 years life lesson** in an understandably small manual like this.

If I had a mentor in the beginning to tell me this truth then I would have found success before now, that truth is

'All money is made from selling a value'

You may not perfectly understand this but in the next few minutes you will.

This is the truth that I wish I had known right after I was born.

Take it or leave it, as an employee, the reason why your company is hiring you is because they are buying a value from you.



That value is

YOUR TIME AND EXPERTISE.

TIME

As the owner of the company cannot do all the work alone because he has a limited time, he then buys the time of many people to get his work done. SIMPLE.

EXPERTISE

If you are not good at the field then the company wouldn't have hired you.

In the other way round

A lawyer sells his legal defending and oratory expertise (value) and since you cannot defend yourself that is why you are paying him for the value.

A doctor sells his medical treatment expertise (value) and if you are sick you run to him because you believe he is an expert and will know of a solution to your problem.

A designer sells his designing expertise (value) and since you are not good at designing, you hire a designer to do your designs.

The list can keep going . . .

In more clear terms

VALUE = MONEY

SMALL VALUE = SMALL MONEY

BIG VALUE = BIG MONEY

PLENTY OF SMALL VALUE = PLENTY OF SMALL MONEY

PLENTY OF BIG VALUE = PLENTY OF BIG MONEY

Are you with me?

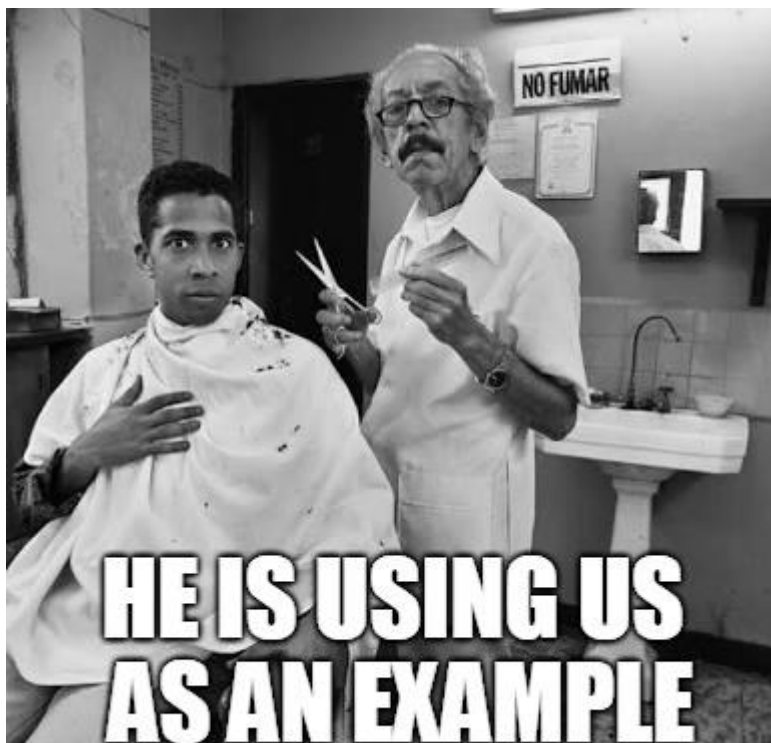
Note that there is always a problem before a value is being purchased

Now you would be asking ***“BUT STEVE HOW DO I MAKE MONEY THEN”***

Since you have learnt money is made by selling a value, your question should be how do I find a value.

Let me explain **VALUE IN THE MONEY TERMS** (not what you learnt in school) value is simply something that is **WORTH PAYING FOR.**

Now, let me use a barber as an example.



A self employed barber owns a barbing saloon where he renders his barbing services (a value worth paying for), if he cuts at a max of 20 heads per day at N300 per head it means his daily income will be N6,000.

CASE ONE

If he decides to increase the value of his services so as to earn more, he can do things like changing the chairs in his saloon to more modern designs, installing air conditioners and bringing in advanced music sets.

With this development, he may decide to charge N600 per head as against the earlier N300 and thus if he cuts 20 heads per day he will no longer earn N6,000 per day but N12,000 while still rendering the same services.

CASE TWO

If the barber decides he doesn't want to increase the value of his services but wants to make more money he may just, hire another barber and if the both of them cut at a max of 20 heads per day at N300 per day he will still earn a total of N12,000 per day.

It's that easy and understandable.

This is a typical illustration of rendering **BIG VALUE IN SMALL QUANTITY** and rendering **SMALL VALUE IN MUCH QUANTITY**

MODULE 3 'MONEY IS MADE WHERE THERE ARE PROBLEMS'

Money is made where they are problem? I know you may not fully understand this now



Now your question should be, how do I know a unique value to provide.

This will push me to revealing another of the most shocking money truths that changed my life; that truth is

‘Money is made where there are problems’

Confused isn't it? Let me make you understand . . .

Wherever there is a problem, there is a lot of money to be made there.

For example here are few problems some people have

- * **Cheating spouse**
- * **Stubborn children**
- * **Unable to meet women**
- * **Unable to cook good meals**
- * **Struggling to travel to a specific country**

The above five (5) things I mentioned are specific problems people are having and need solutions to.

Note that there are still thousands if not millions of other problems people have and are looking for solutions to.

Now, if you pass by a man who is unable to meet women with a book titled, ***“How to meet your dream woman on facebook”*** The man is likely to buy that book from you because the book poses to be a solution to his problem.

So where there are problems, there is a lot of money to be made there, why do you buy clothes? It is a solution to covering your nakedness. Why do you eat food? It is a solution to your hungry stomach? The list can keep going.

A value is always purchased when there is a problem and the value poses to be a solution.

MODULE 4 ‘SCHOOLS ARE DESIGNED TO MAKE YOU BECOME EMPLOYEES’

I know some people will find this offensive. But this material is meant to reveal real money truths, remember I told you if you are not ready to see these truths don't even bother reading this material

Schools! Yes I mean the universities we attend are intended to programme our minds to think like employees. In schools we are thought how to graduate with good grades so we can *'get a job'* after graduation and work for a big company.

I find no fun being an employee, (Don't get me wrong, some people are happy being employees) but being an employee you are off the fast track to success and you will never achieve financial freedom unless your cashflow is changed.

The truth is you have to change your thinking about money or you will be getting it all wrong no matter the amount of teaching you receive.

***“
Being an employee you are off the
fast track to success and you can
never achieve financial freedom
unless you change your cashflow”***

This is the more reason you see best performing students in school turn out to do poorly as entrepreneurs when they cannot find a job after graduation.

Because in school we are taught not to fail that failure is bad. We are thought to be *'perfect'* in whatever we do.

But in the world of entrepreneurship you must be ready to fail, in fact you learn through failure. The main reason why if you create ten businesses today nine are likely to fail and only one may succeed.

Stop seeing money as the average individual sees it or you will keep getting average results.

1. The average individual believes money is made from getting a good job
2. The average individual believes you have to save all your money and live below your means
3. The average individual believes getting too much money is bad
4. The average individual believes money is the root of all evil
6. The average individual believes money is only meant for those who are blessed or talented
7. The average individual believes you can only be rich when you come from a rich family
8. The average individual believes money is meant for the people with grace

And many other garbage I can't list here (maybe I would write a book about that separately anyway)

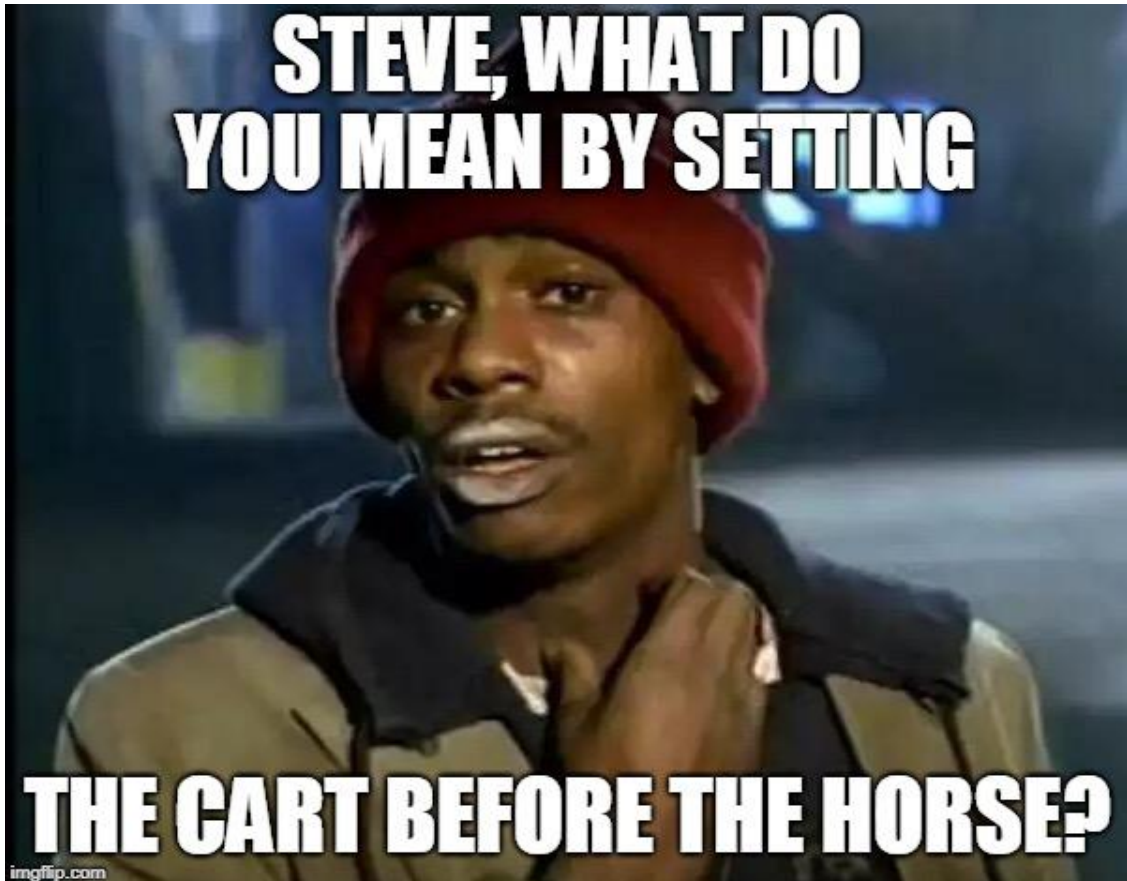
The average mind makes you believe money is scarce while in reality money is not scarce, money is everywhere.

The more solution you provide to peoples problem the more money you make.

Simple, you are exchanging solutions for money.

MODULE 5 'SETTING THE CART BEFORE THE HORSE IS A NO NO'

This will be the last and final module of this manual.



Many a time you may hear someone say I want to start a business, and when you ask, what type of business do you want to start, you hear things like ***“I want to start producing liquid soap” ‘I want to travel to so so to buy clothes and resell’ ‘I want to start selling jewelries’ etc.***

There is absolutely nothing wrong with producing and selling liquid soap, but the question you should ask yourself is, ***how can my product supersede the big brands that are already established and have more money to spend.*** The answer is you simply cannot so don't go for such business or else you will keep struggling with it.

It is no news that 9 out of 10 startups fail in their first five years, this is simply because many businesses are created like ***setting the cart before the horse***, which is creating a product or service and looking for people to buy it.

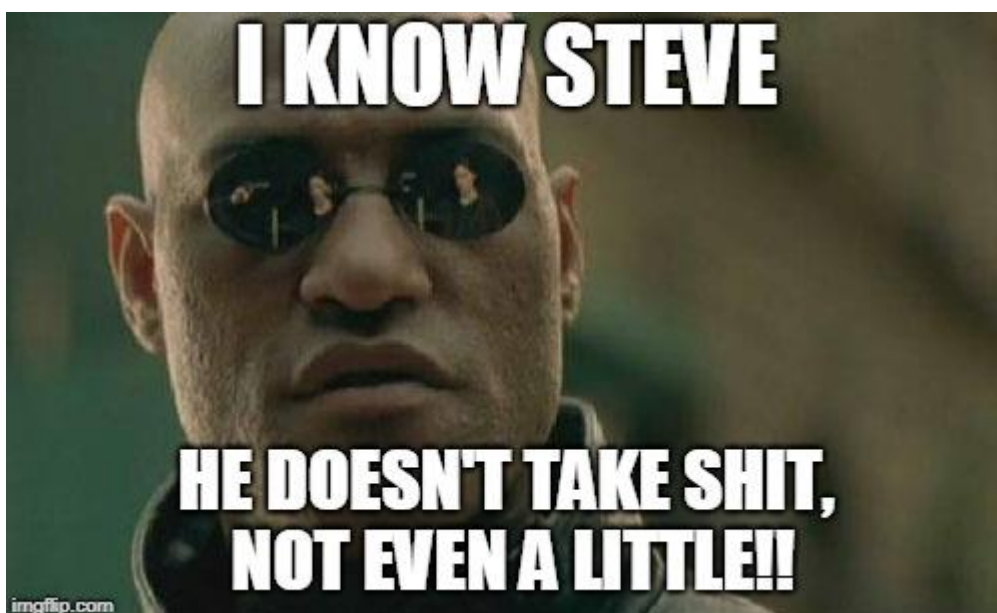
Now, instead of thinking of starting a liquid soap producing business to look for customers like an average individual would do why don't you create a solution to an already existing problem so the people with this problem can easily buy from you without you stressing out to beat the odds.

Makes more sense isn't it?

When starting a business you should not think like an average individual thinks or you will end up having an average business and average results.

Now let me tell you a story. . .

I am an entrepreneur. I mean a hardcore one.



I am very good at identifying problems and solutions thus this is what makes me money.

In June, 2018 I was eating at a restaurant one evening. While eating, I saw a group of teenage boys marketing a product for a company that claims to stop ***bad breath no matter how long the bad breath may have lasted.*** I then called one of the sellers who was busy hawking the product to come and I inquired about the price just to know and the guy replied verbatim '***oga na N100 we dey sell am***' I then told him to go because I didn't really have an interest in buying.

Fast-forward to the next morning while taking my bath something hit me. This product may be really good at stopping bad breath I thought to myself, so why not recommend it to someone to give it a try.

That day I saw the guys hawking the product again and I then called them and bought one of it, reaching home I gave it to one of my female friend named Emilia to try it out. Exactly three days after I gave Emilia the product, she came to me praising the product and telling me how after using the product it has improved her oral health and made her mouth more fresh.

Then I immediately knew I have found a solution to a problem. I believe there should be more than 1,000,000 in Nigeria who have bad breath problem and they will be more than happy to buy such an amazing solution.

So, I sat down on my computer and wrote everything about the product and set up a mini website to sell it. In two days the product review and the mini website were ready and I then bought 500 pieces of the product at N50,000.

Exactly 9 days after the purchase, I sold the whole 500 pieces on Facebook using Facebook ads.

The sale made me an extra N750,000 profit in just 9 days of a simple action. I bought it for N100 each and was selling it for N3,750 and after delivery and other expenses, my profit per 1 was N1,500 leaving me with a total profit of N750,000 for 500 pieces sold.

The product was damn hot, you know why? It solves a problem, a problem which even the regular Close Up toothpaste (which may seem like a competitor) cannot solve.

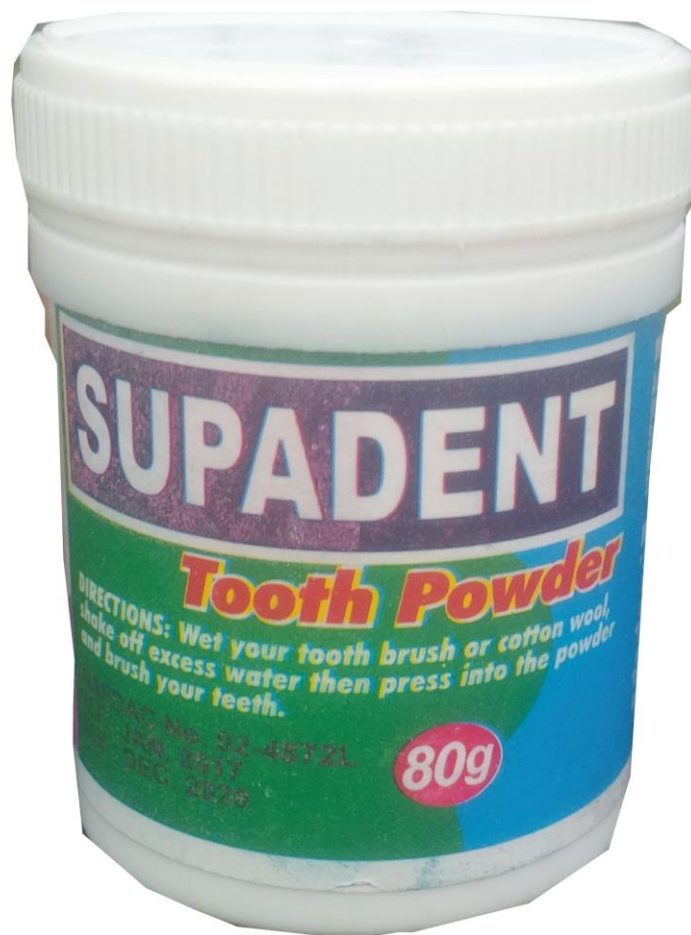
This is only a case study of one of the businesses I created by observing a problem and looking for a solution to the problem and selling the solution to people with the problem.

Sometimes the second may happen before the first, it all depends on your ability to think.

So what am I trying to tell you?

What I am trying to say is do not just sell a product, ask yourself **IF THAT PRODUCT SOLVES A SPECIFIC PROBLEM** before selling it.

You may want to see the product that solved bad breath which I used as a case study, so see it below



The product that solves bad breath which I was talking about

If you are convinced your product has a '**starving crowd**' of people who are willing to buy and have money to spend, then go for it.

So that is it my friend. Making money doesn't have to be so difficult if you can take the advice you have learnt from this manual.

Now go and take action. Expect **REAL** money information and **REAL** business ideas from me in your emails soon. Make sure you whitelist **Stephen Agabus** and treat every of my email with priority if changing your financial status is a **MUST**.

I think I have said the relevant things I really have to.

Talk Soon

Steve

NB: If you believe this manual has in any way changed your life then send a testimony to Stephenagabus1@gmail.com and it will be published.