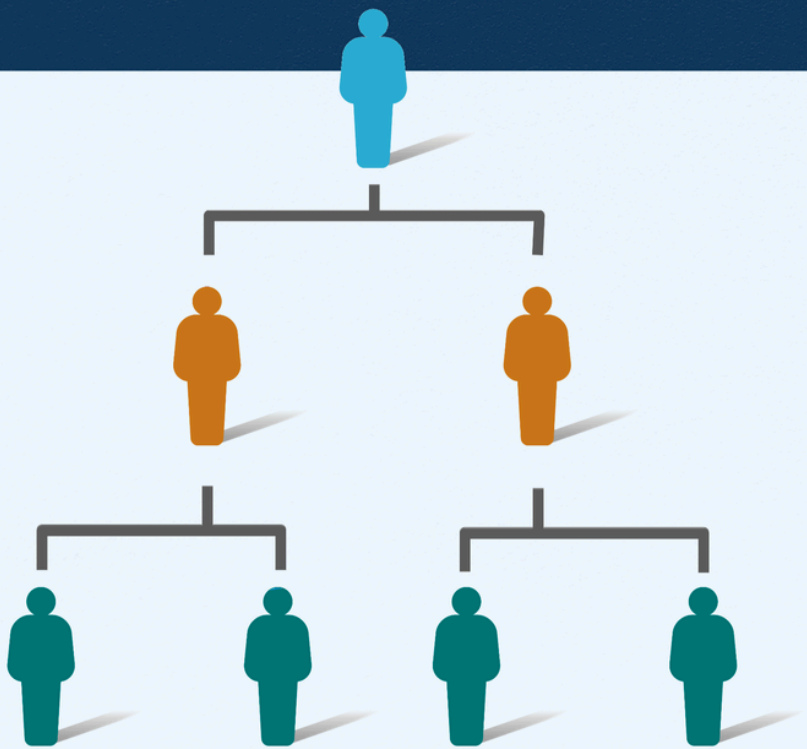
NNAMDI IBE

ORGANIZED

HOW TO **STRUCTURE** YOUR SMALL BUSINESS



ORGANIZED: HOW TO STRUCTURE YOUR SMALL BUSINESS.

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Published by:

Excel and Grace Consulting
Bulls Plaza, 42, Rumigbo Road,
Opposite Psychiatric Hospital, Port Harcourt,
Rivers State.

info@eandg.com.ng,
+234 815 849 3030,
www.eandg.com.ng
Instagram: @excelandgrace.

DEDICATION

To Onyinye.

This book was written during an interesting time for us.

Thank you for standing with me.

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INTRODUCTION

I don’t want you to read this book.

If you have seen any of my books before, then this statement won't shock you.

I don’t want you to read this book if you intend to just read it and not do anything with what we discuss.

Oh yes, my books are not academic materials. They are discussions, and you will feel like I’m sitting next to you as you read.
I do this intentionally because I don’t see myself as a writer.

I’m just a businessman who has a few ideas to share, and I share them in the simplest possible way I can find.

So please don't read this book, I don't want you to do that.

I want both of us to take a journey.

Do me one favour, at any point on this journey through this book, if you find anything that has any effect on your business, let me know.

I want to know what is happening. Remember I said this is not a book, it's a journey.

Shall we proceed?

PS: Ignore any typos, please. I still added a few things after my editor had finished.

CHAPTER 1

WHY ARE YOU IN BUSINESS?

I hardly eat if I have to do a presentation or speak at a conference before 10 am.

Unfortunately, that is how my system functions, and all I can take is coffee, tea, or a glass of juice. It means that I would be famished in the end.
Yes, you guessed right; I am a food lover.

I had just finished speaking at an event in Lagos some months ago. I was about to leave so I could eat (I was famished) when Nkechi approached me. Beautiful and well-dressed, she got my attention even before she spoke.
(Side note: your appearance as a business owner matters. Let no one tell you otherwise.)

So, back to Nkechi.
She asked me for a few minutes of my time, and I ushered her to a quiet place in the hall

where we could sit and talk. I listened as she shared details about her business.

Nkechi had been baking for about four years and operated her business from her house. She had two ad hoc employees who assisted her at home.

As she talked, I could feel her excitement and passion. (I wish you were there too, you would have felt it)
She had been pushing a lot with all her energy, but it seemed to head nowhere. She was feeling overwhelmed and stressed out by the business.

With hunger, I listened.

When she finished talking, I asked her a simple question. “Why are you in this business?”

“Ah! The Surgeon, baking is my passion.”

She meant it. I felt her passion even before she started talking.

This is a common issue with many business owners, especially those who are creative (those who do things that are skill or talent based).

They are loaded with PASSION.

There is a lot of motivation, strong desire, and ginger for their business.

Then, I said, “Passion is the beginning of your problem.” I saw her shoulders drop a bit.

"Passion will not make your business survive. You will not grow your business or sustain it with your passion". *

**(Please, this is my opinion from my experience as a business owner and consultant. You do not have to agree with it)*

Well, passion is essential but overrated.

Passion is 5% of the equation; the remaining 95% is discipline. The majority of the things your business needs you to do, do not require passion, they require discipline. You don't need to feel like doing them, you just get them done.

You don't need passion to pay your shop rent, or staff salaries or to show up every day to market your business.
You need DISCIPLINE.

I preach structure everywhere I go because, without discipline, your passion, energy, and motivation will feel wasted.

Let me ask you this question. Are you passionate about poo (Sh*t, sewage, you know what I mean)?

You said no right?

But if the governor of your state awards you a contract to pack and dispose of all the sewage from some streets in your city and will pay you three hundred million naira monthly for this service, would not you have a passion for packing sh*t?

That's on a lighter note, but I believe you get the idea.

You won't love it, but you would channel all your energy and focus toward delivering on the job in front of you.

I asked Nkechi this question as well.

What do you want out of your business?" As you read this, I'm asking you the same question.

What do you want from your business?

My friend Maple Dappa puts it this way.

Do you want;

- **A business that keeps you busy?** An example. Some women whose husbands are actively engaged, eventually get bored and do not want to stay at home idle; so they start businesses.
Is this what you want from your business?

- **A business that pays your bills?** Let's say, you have a lot of responsibilities. So you set up a business to help pay your bills.
Is this what you want from your business?

- **A business that is your career.** You are a doctor, pharmacist, or lawyer. So, you start a business around your skill or your profession?

Is that what you want from your business?

- **A business that funds your dreams and lifestyle.**
You want to be traveling, exploring and flexing, and you want your business to be funding this lifestyle.

Is that what you want from your business?

- **A business that will outlive you.** A business you can hand over to your children, a legacy.

Is that what you want from your business?

Whatever your desire (it can be one of the above-stated or a combination of two or more), there is an underlined principle that you MUST NEVER FORGET.

"You are in business to **make as much money as possible**, **for as long as possible**, **by all legal means**". - Olamide Falase

Let me repeat it.

You are in business to;
- **Make as much money as possible**
- **For as long as possible.**
- **By all legal means.**

Take a minute to think about this and let it sink in.

In fact, stop reading and think about it.

Then repeat it to yourself.

Say it; "***I am in business to make as much money as possible, for as long as possible, by all legal means.***"

That is the reason you are in business.

I hope that makes sense.

Great! Let us move on.

I come from a home where I am the first son. I belong to a circle of the first sons: my father, grandfather and me. So, there was a lot of reverence and services always given to me.

One of them was the head of the chicken specially kept for the first son. (As I look back, I wonder why I was so happy eating the head when others were eating the meat. My childhood)

My point is; they served me a lot, and I took this mindset into my marriage. This caused issues for me during the first year of our marriage. I was not aware of what I was getting into at first.

Luckily, towards the end of our first year in marriage, I learnt that as a husband, I wasn't in the family to be served but to serve.

I learnt that I am supposed to serve my wife. And if I'm going to serve my wife, I would need to sit in my role as the husband.

If I'm going to serve my children, I need to sit in my role as a father.
If I'm going to serve my in-laws, I need to sit in my role as a son-in-law.
If I'm going to serve my siblings after marriage, I need to sit and master my role as a brother.

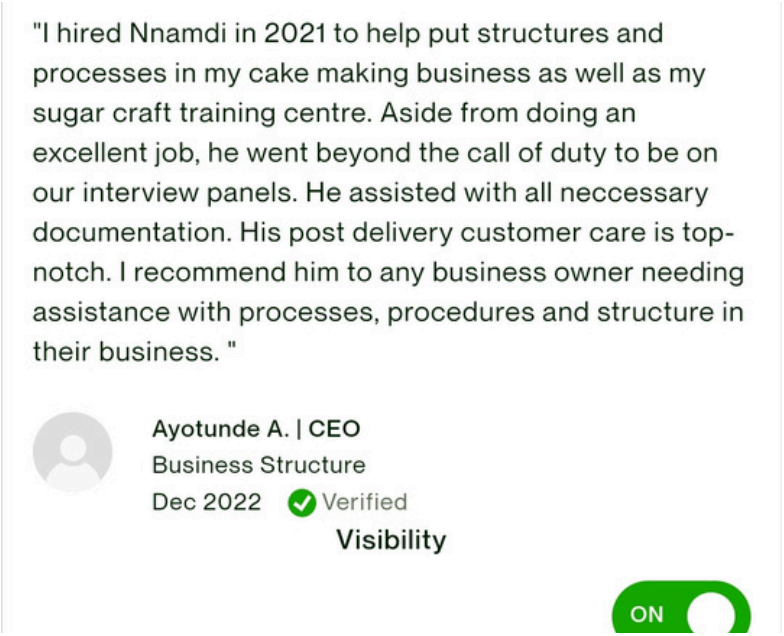
It took a lot to get these into my head, but when I did, it reshaped many things for me, as a husband, father, brother, and in-law, even in my external relationships.

I shared this story for you to understand that; while we have established that you are in business to make money, the way to

make that money is for you to be conscious about those you are supposed to serve with your business.

1. SERVE YOUR CUSTOMERS. These are the people who will pay you for the product or service that you sell. You must be intentional and conscious of the fact that you serve your customers. You are not doing them a favour. It is important.

How do you serve your customers?
- **Do quality work.** Let them be able to boast about the product or service that you deliver.
- **Give them more value than they paid.** Let them feel like what you charged them is less than the value of what you gave them. Over-deliver to them.
- **Keep them happy**.
Do extra where you can.



2. SERVE YOUR STAFF. Your employees, in most cases, will never buy into your company vision or your dream. It is perfectly ok.
What is important to them is themselves. You serve them by helping them achieve their own dreams, and as you help them, they help you.

How do you serve your employee?
- **Pay them well** based on the capacity of your business.

- **Pay them on time.** Do not delay payment till the middle of next month.
- **Train and groom them** to do better in their jobs.
- **Give a damn about them** and ensure they are doing fine from time to time.

3. SERVE YOURSELF. You need to be happy for you to be able to serve others. And to do this make sure the business also serves you.

How do you serve yourself?
- **Put yourself on a salary** from the business.
- **Improve yourself** by buying and reading books, going for training, and taking holidays once in a while as sponsored by the business.
- **Structure your business** so that it does not overwhelm you.

4. SERVE YOUR FUTURE: The future does not mean 10 to 20 years from now (remember we are discussing business structure for small businesses). It could be one year or two years from this moment. What would you want to happen in your business or to you?

How do you serve your future?
- **Write out at least one or two things** you want to do because of your business in the next one or two years.
- **Take action toward these things intentionally**, for example: saving money, taking classes, etc.

I realized long ago that as a business owner, I cannot do this alone. Never work with the assumption that you will do or run your dream by yourself. You will need help.

That's the reason you need to know who you serve, who you will need to serve them.

Make sense?

CHAPTER 2
GETTING STARTED

My friend, Emeka Nobis, and I did a seven-city tour in 2022. We visited different cities in Nigeria and Ghana, teaching business owners how to DOMINATE IN BUSINESS.

Emeka taught SHAMELESS MARKETING, while I taught BUSINESS STRUCTURE FOR SMALL AND MEDIUM-SIZED BUSINESSES. Some thoughts you are reading in this book are from my teachings and notes from the tour.










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QUESTIONS
&
ANSWERS


Shameless
Marketing


The KING
OF
BUSINESS

Two days after our program in Ghana, we wanted to buy some local fabric, beads, and other made-in-Ghana items that we would take back to Nigeria. We had to go with Covenant, the younger sister of our friend in Ghana, because our friend did not know how to navigate that market well.

At the market, while buying certain items from a particular vendor, Covenant kept looking at us and giving signs not to buy. We were already tired of the market, so we bought a few things from that vendor and left.

She took us to another vendor selling the same items we bought earlier but selling them at 40% cheaper than the previous vendor. We felt pained and cheated. We should have listened to her.

One important lesson from that trip for me is to always work with someone who knows their way. In Nigeria, they will say, "***follow who know road***".

Let me add that "***as you follow who know road, you too learn the road.***"

There are some things you need to know and set up as you start a business. If you have started already and attempting to set up some structure for your small business, then also pay attention to these things.

1. KNOW YOUR ONIONS

Before you start any business, it is vital that you know your onions. "*I**f you know your onions, you will eat your suya***," – Emmanuel Akpe.

You need to understand the business you are getting into, so you can appreciate

the elements of the skill itself (the technical know-how) and how things are done in that business.

Now, let me put it this way.

- You either know it
- Or hire somebody who knows.
- Or partner with somebody who knows;

It saves you stress.

Here is an example. Emeka Nobis and I are starting a new business. We have partnered with two people who understand the business. They are also teaching us a couple of things about the venture as part of our partnership with them.

You do not need to be the one who knows it, but you should not be ignorant of it as well.
Just make sure you know the ONIONS.

2. KNOW THE BUSINESS OF YOUR ONIONS

Baking and the business of baking are not the same. Knowing how to cook and the business of selling food is not the same.

At least have an idea and an appreciation of how the business makes money. How does it make money? How does it sustain money?

You need to know the different areas in your business that can make money. I have a book, **50 Other Ways to Make More Money in Your Business**.

Click here to see details.

I would advise you to get it. The book would expose other areas you can make money but at least at a basic level. Be sure you understand the business.

Also, have insights into the activities like marketing, record keeping, customer service, etcetera. These make up the business knowledge you should have in business.

3. LEGAL IDENTITY

I like to use marriage in my illustrations because it makes things simpler to understand. When I got married, I had an agreement with my wife that she give our kids their English names, while I'll give them their Igbo names.

My son, "the king", is called Ryan. That is his first name. But, his Igbo name is Akachukwujiagozi.

My daughter's name is Jasmine, my wife gave her that, but her Igbo name is Akuchinyere.
We have two kids now. If we decide to have another child, the same principle will follow.

Regardless of their English and Igbo names, the kids need to bear a family name, which gives them a traceable legal identity.

This family name gives them an identity of belonging to a place. That is important in every family.

In your business, set up your business legally. It is equivalent to having a last name, an identity of its own.

How?
- Register your business with the business regulatory body in your country. In Nigeria, that is the CAC (Corporate Affairs Commission). You can register it as a business name or a limited liability company, whichever suits you.
As a small business, I suggest you go for a business name.

Click here to see details on the CAC website https://www.cac.gov.ng/business-names/.

You can also ask a lawyer to help you with this.

You will also need to have an account that allows you to transact. If you do not have one, go to any bank and ask to open a business account.

Please make sure you ask for an SME account or any account that has little or no COT. All banks in Nigeria have SME accounts.

4. WORK LOCATION

Where will you do your business?
If you decide to work from home or a shop, already have one, or work from a co-working space, that is fine.

That is entirely up to you, but have a place where you will work.

If you choose to work from home, even if it is a one-room apartment, get a table and a chair. That becomes the office space where you will work.
If you are baking from the house, dedicate a space where you would keep a table and chair (apart from where you bake) as your office.
Keep a table and chair where you can sit and do some work. You can also keep your documents on the table or in the drawer of the table.
It allows you to function with the feeling of "I am going to work."

Even if you are in a one-room apartment, as I mentioned earlier, when it is time to get to work, you get up to have your bath and dress up. Go to your office in that one room and get to work.

CHAPTER 3
GET ORGANIZED

Modupe Ehirim, fondly called Mummy Mo, is a family/marriage therapist. She has spent her life working with couples, especially women. Mummy Mo tries to equip some couples with the tools to build enjoyable marriages and excellent families.

I suggest you follow her ON SOCIAL MEDIA. Click here.

Some months ago, she joined one of my group coaching programs, a 21-Day Challenge. One topic I taught was the business structure for small businesses.

I am sharing this because I will use her business as an example in this chapter as we discuss GETTING ORGANIZED.

STEP 1:
What do you do in YOUR BUSINESS?

I remember when we had our first child.

My wife was working for a small company at the time that couldn't afford to keep her job available till she returned from maternity leave, so she had to resign.

When she gave birth to "the King", she had to stay at home to take care of him while searching for another job. I noticed that from time to time, I'll get back home and she and the king would be exhausted. Plus, the whole house would be scattered or she wouldn't have had her bath.

In my unintentional ignorance, I would ask her, "What have you been doing since morning?" or "Why is this like this?" [Don't judge me yet, karma did that already. Read on.] Sometimes she will try to explain, but most times she will just ignore me.

One day, she said she needed to go to the hospital for a checkup and requested that I stay in the house while she quickly does that. I had not planned to go out that day, so it was perfect. Our son was three months plus at the time, and even though we had help with us, I wanted to do the work myself so I could experience what she's been complaining about.

I think the help went to the market at some point so I was left with him alone for about 3 hours. (In hindsight, I believe my wife planned it).

I didn't need anybody to explain to me. My body did the explanation. (Any man who doesn't appreciate women who take care of children shouldn't be called a man). The things I saw... I never asked her again "What have you been doing since morning?"

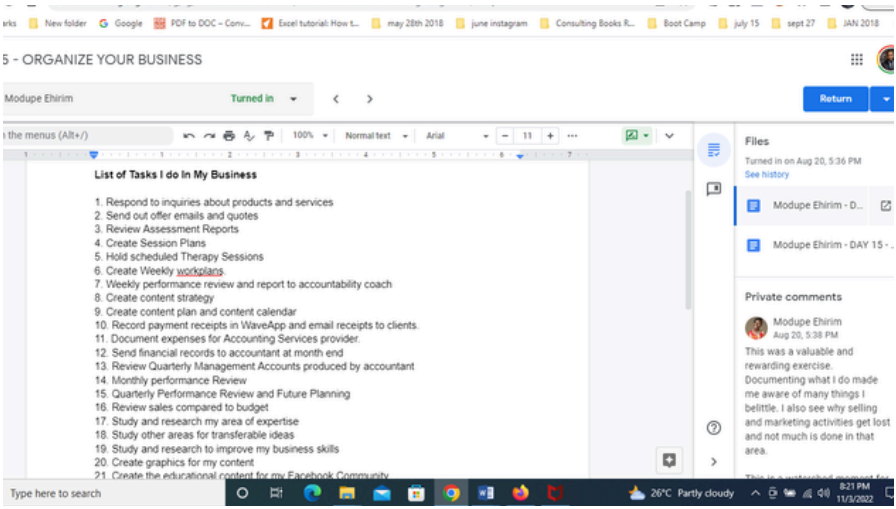
You need to be clear about what needs to be done in your business. Define them.

How?

The first thing you need to do is write out all the tasks you do in your business.

Using Mummy Mo's business, which is a coaching/training/therapy business, her tasks included:
- Creating coaching programs
- Making graphics designs
- Receiving phone calls
- Sending emails
- Coaching sessions
- Therapy sessions, etcetera.

Let me show you what she did.



Another client of mine who is also a baker did this:

LIST OF TASKS

1. **PRODUCTION**

* Mixing of batter/dough.

* Prepare baking trays.

* Heat up oil/oven.

* Frying/baking of pastry.

* Arrange pastries in tray.

* Always switch off gas cylinder.

*. Clean up.

*. Taking stock of raw materials against the next production.

*. Prepare the list for what is not in stock.

*. Put a call through to our supplier.

*. Purchase the needed materials.

*. Prepare batter/dough against the next day production.

Okay. It is your turn.

Write out all the tasks you do in your business.

Stop reading and do the writing now.

I am waiting.

Until you complete writing yours out, I will wait.

Are you done? Let us proceed.

Now, if you did this and did it well, something will happen to you.

You will get an overview of how exceptional you are as a business owner. For the first time since you started a business, you will look at all the things you currently do, consciously or unconsciously, for your business.

If you are yet to celebrate yourself, permit me to salute you.

I celebrate you because you are amazing.

Look at all that you have been doing. Wow!

So, if you have done this correctly, you should have a list of things you do in your business. It may not be complete, but that is fine. You can come back and complete this later.

But ensure that you write out all the activities and the tasks to do in your business. That is the first part.

STEP 2

The second step is for you to divide these tasks into three categories.

CATEGORY A - PRODUCTION / OPERATIONS: Everything you do to produce what you sell.

CATEGORY B - MARKETING: Everything you do to sell what you produce.

CATEGORY C - BASIC RECORD KEEPING: Everything you do to keep details in your business.

For a business like mine, activities in Category A - PRODUCTION / OPERATIONS will include:

- Creating the coaching programmes
- Creating the courses
- Writing the books like this one
- Publishing the books
- Printing the books
- Creating training outlines

For a baking business, it would include;
- Going to the market
- Baking the cakes
- Decorating cakes
- Packaging the cakes, etc.

CATEGORY B - MARKETING includes tasks like:

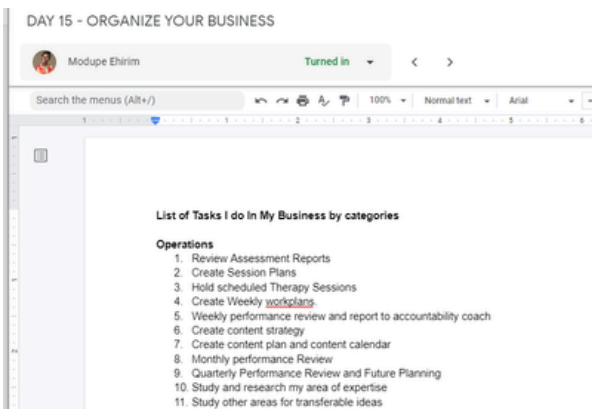
- Posting on Instagram
- Sending marketing emails
- Creating content
- Taking pictures
- WhatsApp messages
- Making phone calls
- Sending SMS

Everything you do to market and sell your products, services, and business should enter this category.

CATEGORY C - BASIC RECORD KEEPING includes:

- Writing your daily sales
- Documenting expenses
- Writing customer details

See Mummy Mo's example


DAY 15 - ORGANIZE YOUR BUSINESS

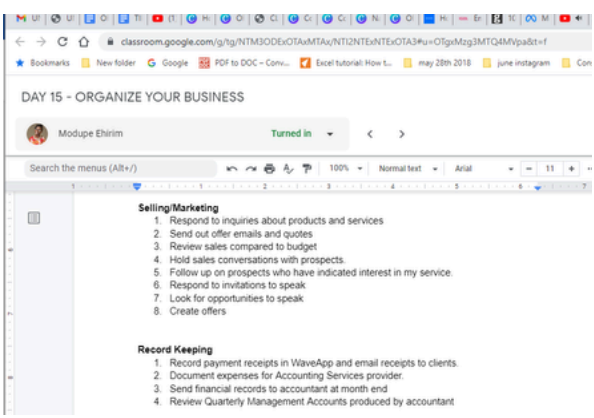
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List of Tasks I do In My Business by categories

Operations

1. Review Assessment Reports
2. Create Session Plans
3. Hold scheduled Therapy Sessions
4. Create Weekly workplans.
5. Weekly performance review and report to accountability coach
6. Create content strategy
7. Create content plan and content calendar
8. Monthly performance Review
9. Quarterly Performance Review and Future Planning
10. Study and research my area of expertise
11. Study other areas for transferable ideas


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DAY 15 - ORGANIZE YOUR BUSINESS

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Selling/Marketing

1. Respond to inquiries about products and services
2. Send out offer emails and quotes
3. Review sales compared to budget
4. Hold sales conversations with prospects.
5. Follow up on prospects who have indicated interest in my service.
6. Respond to invitations to speak
7. Look for opportunities to speak
8. Create offers

Record Keeping

1. Record payment receipts in WaveApp and email receipts to clients.
2. Document expenses for Accounting Services provider.
3. Send financial records to accountant at month end
4. Review Quarterly Management Accounts produced by accountant

Now, document yours following categories A- C too.

I will be here when you finish.

Are you done?

STEP 3:

For each task you have categorized, write out the steps you follow to execute them.

For example, in a food business: How do you go to the market?

STEPS:
1. Confirm what you have in the store
2. Write your market/shopping list
3. Call your vendors in the market to confirm prices
4. Check how much money you have
5. Go to the market

6. When you come back, confirm everything you bought from the market and write in your record book.

That is your simple step.

Here is another example to use.
How do you collect money from your customers?

STEPS:
1. Confirm the bill for a customer.
2. Confirm customer does not owe you.
3. Send customers their bill and account details via WhatsApp, SMS or email.
4. Collect proof of payment and confirm payment.
5. Send customer acknowledgement message.

Those are steps for collecting payments from customers.

So, for all the tasks, write the steps in your own words. Make them simple and easy for you to understand.

This will take some time and it's okay. Do it anyway. Write out the steps you follow for each task.

If you have completed at least 50% of the above, what you have done is you have divided your business into three functional units and organized them.

With this done, even if you are the only one in your business, you will run your business better because you will not be running it from your head; you have the steps written out. If you have one staff, you can assign all the tasks in Category A to your team member while you handle everything in B and C, and vice versa or in any way that suits you.

Here are some other ideas for you, especially if you are the only one in your business.

- CREATE A PHANTOM EMPLOYEE: This is a team member for your business that does not exist, but nobody would know he does not exist. Let us call him Reuben.

- CREATE A BUSINESS EMAIL SEPARATE FROM A PERSONAL EMAIL:
For every conversation with anyone on a personal issue, use your email. If the conversation is about payments or customer follow-up, inform the customer that they will hear from your accounts department. Then use your business email.

Now guess who will send that email on behalf of your business? Reuben.

In the email, make sure you use terms like; "we", “our”, and “us”, rather than “me", 'I', etc.

Even in your conversations as the business owner, it is vital that you share the perception of "US" even though you are the only one in the business.

Example:

Dear Faith,

We truly appreciate your order and would like to confirm that you have requested six copies of UNSACKABLE.
We will do our best to deliver them to you immediately when we confirm your payment.
Kindly make a payment to
238383737262
GTM Bank
Excel and Grace consulting.

We look forward to hearing from you.

Regards,
Reuben Eze.
For: Excel and Grace Consulting

Who is Reuben? No one but the customer would treat you differently because you represented your business like a company.

- CREATE A PERSONAL WHATSAPP FOR YOU AS THE BUSINESS OWNER AND ANOTHER WHATSAPP FOR THE BUSINESS. It is the same as the email separation method but on WhatsApp.

Eventually, when you hire your first staff, you can transfer Reuben's responsibility to the team member.

You respond to personal WhatsApp, while “Reuben” responds to the WhatsApp Business.

Make sense? Let's continue.

HIRING STAFF FOR YOUR SMALL BUSINESS

Now that we have looked into getting organized as a small business, Let us talk about hiring your first staff.

Many small business owners are forced to use relatives and friends when they start and this makes sense because you can leverage your relationship with them to get them to work for small pay.

At some point though, you would need to hire someone.
Although your business is small, you should still have a system that allows you to do your hiring better.

Here's how to do this in your small business

- **DEFINE WHO YOUR NEED:** Whom do you need? What kind of person?
Do you need a hardworking person, a strategy person or someone motivated by money (good for marketing)? You want someone who will complement you, not contradict you.

"I want somebody who behaves like XYZ. I want somebody who can do everything I have listed in my marketing and sales category." It helps you in the search for better candidates.

Also, outline how much you are willing and able to pay. However remember that, if you pay peanuts, you will get monkeys.

- THE TEST: The next thing you need to look at is the test. For the test, what employable skills do you require? What experiences are required? What knowledge do they need?

You have gone through CVs and applications, considering whom you would hire.
(If you want to learn how to do this, click here to get our complete staff documents)

The test stage is where you check if the candidates can do what they say they can do.

Let me use the baking industry again.

If you are planning to hire somebody who helps in the production side of things, maybe you will be looking for somebody with particular skills and experience.

The test would be for the candidate to bake cakes for you at your location. If it is fashion, you test the person by allowing them to sew a dress or so for you to see their skill level.

If it is customer service, you can give some written tests that challenge them in different customer service situations.

Sometimes, people skip the test phase and go straight to the interview phase. You can try that approach if you want to, but it is better to do your first screening by conducting some tests.

THE INTERVIEW: Many years ago, while interviewing a lady for a role for one of our clients, I asked her what her strengths were. She said, “Prayer.” I responded, “Okay, that is good.”

Then, I asked about her weaknesses, and she replied, “sin.”
She was a bit more spiritual than the job requirements because we were not hiring a prayer warrior. (She also wasn't smart).

We were looking for a customer service person.

During the interview, you are not just looking for skills. You are looking for someone with SENSE (street smart, intelligence, and more, depending on the role). Someone who can think on their feet and solve problems in the position you are trying to employ them to handle.

You also want to observe character and behaviour. Ask questions to shift them off balance and make them show a few of their personalities.

You can create some scenarios, like, “what will you do if a customer yells at you or shouts at you?”
What would you do if I could not pay your salary on time?
Just observe the facial expressions.

You also want to ask questions to help determine the responsibilities surrounding that person.

- Are you married or single?
- Do you have kids?
- Where do you live?
- Are you staying alone or with someone?
- How much did it cost you to come here?

You want to use all those things to compare how much to pay that person.

If you intend to pay is N50, 000, and the person has so many responsibilities and dependents, that person will not be happy working for you.

So, you need to be conscious of these things.

ONBOARDING THE NEW STAFF:

After your selection, you move on to onboarding. Onboarding is preparing the new staff for work.

You start by giving the new staff things like:

- Employment letter (which will contain job description, salary, other benefits, terms of work, etcetera).
- Guarantor forms
- Employee profile forms (Which will collect the person's personal details)

In Nigeria, our labour law says if you hire a staff you have three months to give that person an employment letter. It should define the terms and conditions of working with you.

Terms of employment answer the following;
-Are you going to do remote work?
-Are you going to do full-time?
-Are they going to show up at the office or somewhere else?
-What would be their work hours?

You also want to prepare the tools the staff would need to do their job. If it is a social media person you are hiring, for example, would the person use their phone while you provide data?

Click here to see our COMPLETE STAFF DOCUMENTS, which include all the documents you need to give your staff when you hire, bonuses like how to hire, and things to look out for during interviews.

As part of onboarding, you also need to consider training. Training here includes not just skill and attitude but showing this person you have hired how you do things in your business.

You need to teach the new staff all the tasks you have organized.

Make sense? Awesome!

CHAPTER 4
PRICING AND COST

Many years ago, I was in the IT business as a supplier of IT equipment and software to the Nigerian Electric Power Authority (NEPA).

I got a contract to supply servers, computer software, and other items. The contract was a federal contract, so we were excited about it. Out of our excitement, we made serious mistakes.

We did not notice that each of the servers we were to supply was to get ten hard drives. Our team quoted and provided one hard drive per server.

We also underpriced the servers and did not accurately capture our transportation costs. I think this was in 2006. My company handled a nine million naira contract, and we did not make up to N150,000 profit.

Imagine! That occurs when you do not get your pricing or costing right.

You are in business to make money, hence; you must be sure you are making money by paying attention to the following;

- YOUR PRICING
- YOUR COSTS
- HOW MUCH DO YOU NEED TO GENERATE EACH MONTH TO STAY IN BUSINESS.

PRICING

There are different pricing strategies, but since we are discussing small businesses, I will share four pricing strategies with simple examples.

a. COST PLUS PRICING

Let us assume I sell mobile phone chargers.
I bought one charger for N1000; I sold it for N1500.
How much is my profit?
N500, right?

If you said that, you are wrong.

N500 is not my profit because there are a few things I have not added that are my costs.
Such things include transport fare, data to post on social media, rent, etcetera.
So, our profit may be just N200.

We will discuss the costs a bit more later. I used this example to explain this pricing strategy, which is as simple as adding profit to how much it costs to produce something.

An example.
It costs me N8000 to bake a 6-inch cake. I will do a 50% markup (by adding N4000) and sell the cake at N12,000.
That is one of the straightforward pricing strategies. A business takes the production cost of a product and adds a certain percentage to it.

If you choose this strategy, ensure you cover as much of your costs as possible. Small business owners do not add things like labour, power, rent, etc; to their total costs, so the calculated profit is not the actual profit.

b. VALUE-BASED PRICING OR PREMIUM PRICING.

I will not sell this book you are reading for less than N3500. I would add it to a bundle or part of a package, but I would never sell it solo below this price.

Instead, it would keep going higher. I know the content; and how VALUABLE it is, because it addresses this issue of STRUCTURE.

I know you are willing and able to pay for this book.

If I bought this book higher than this price, you still would not be upset.

Value-based pricing is simply setting your prices according to what consumers think your product is worth.

It is perfect for small businesses with unique products or services or who own a recognizable brand.

I have a friend who makes beads.
She currently sells her masterpieces for between N50,000 and N120,000. Most brides and wedding guests who love to make statements with their dressing buy her pieces.

That is value-based pricing.

c. BUNDLE PRICING

When I launched this book UNSACKABLE (by the way, click here to order a copy), I had a bundle where people paid N15, 000 to get a copy of the book and a HOODIE.

Bundle pricing is how holiday hampers get sold. You put things together in a bundle and charge for the bundle.

It is an excellent way to sell things in volume and to make people spend extra money.

d. COMPETITOR PRICING.

Kate charges N15, 000 for each makeup session; Carol charges the same thing, so you use that as a benchmark to set your prices.

This strategy is just setting your prices based on what the competition charges.

It is a good pricing strategy if your business is new because you may not have figured out all your costs, but at least you are charging what the industry is charging.

Pick a strategy or combine multiple plans, but do not fix your prices anyhow. It must be intentional.

Never be afraid to walk away from a sale if you cannot see how you will make money immediately or in the future.

That leads us to the second thing.

COST

You must know how much you are spending on your business.

That is your cost.

Before setting any price, you need to calculate how much it costs to sell your products.

One of the best strategies I have seen regarding product costing is with one lady who included marketing costs for each of her products. The lady sells shoes.

Here is what she did.

COSTS:
Shoe price: N3000
Transport: N500
Calls: N500
Rent and labour: N500
Marketing (Ads): N2000

Total cost: N6, 500 naira.
She now sells the shoe for N10,000.

Imagine she has 100 pairs of shoes and applies the same principle.

Her costs are clear.
She can give discounts.
She can create bundles.
She can save money on her marketing costs because she has added a marketing cost for each product.

Sit and calculate your costs for what you sell.

The last thing I want to touch on here is **KNOWING HOW MUCH YOU NEED TO GENERATE TO STAY IN BUSINESS.**

I am a person who likes to plan to be ahead. My wife, like many women, is a bit more spontaneous and wants to do things as the Spirit leads. When we first married, we did not plan our monthly shopping and bill payments. So, we would buy items today and tomorrow. She would say, "Err, we forgot this and that." It was uncomfortable for me.
So, here is what we did.

My wife and I took some time out during one of our date nights to develop a simple solution, where we determined what we needed for the house to run monthly.

Every month, I make sure that I generate that amount and give it to her to ensure our home runs effectively.

Over the years, that amount has increased with inflation, responsibilities, kids and other factors. However, every month I am intentionally generating a particular amount of money for the smooth running of my home.

Do you know how much you need to generate monthly to be in business?

BASIC WAY TO CALCULATE
1. Calculate annual costs (things you pay for yearly, E.g. rent) and divide by 12.
2. Identify monthly costs
3. Add your marketing costs
4. Staff salaries
5. Add your salary
6. Sum all together

Example: Let's use a baking business

1. Rent:
N1,200,000 divided by 12 = N100,000
2. Monthly costs:
Power, internet, and food items = N170,000
3. Marketing costs: Ads, flyers, etcetera. = N100,000
4. Staff Salaries: N160,000
5. Your Salary: N70,000

Total: N600, 000.

To survive each month, you need to generate at least N600, 000.

Now it's your turn.

Sit down and analyze how much you should generate in your business each month.

Make sure you add a salary for yourself.

What did you get?

To survive, you need to generate at least this amount each month.

Are you able to generate this every month?

That is the reason you need to take marketing and sales seriously.

I'll talk about that in the final chapter of this book.

In the next chapter, I'll talk about policies and documentation.

CHAPTER 5
POLICIES AND DOCUMENTATION

POLICIES

There is a restaurant in Port Harcourt called the Eden lounge. The owners are senior friends of mine who are pastors. It is a quiet place to sit down, have exceptional meals, and connect with other like minds.

They have this interesting thing in place that I believe that, if they did not have it, they would generate much more revenue. But that is what they want. Guess what it is?

They have a no-alcohol policy.
So, the Eden Lounge and restaurant do not sell alcohol. That is their policy.

There is another place in Abuja where one of our clients (Chinelo of Peridot Bags) has one of her retail shops. For those of you who have seen me recently, there is a black carry-on bag I use.

I got that from her. She's my go-to person for bags. Check her out here.

The plaza, where one of her retail shops is, is owned by a Muslim. The plaza has five floors with a big outdoor space in the middle. The outdoor space in the middle is roofed and this makes the place beautiful and comfortable to sit. Different vendors sell some delicacies in that open space and during the day or in the evening, the location is always cool.

Nobody in that entire plaza sells alcohol.
That is how the plaza owners want to do business as their policy.

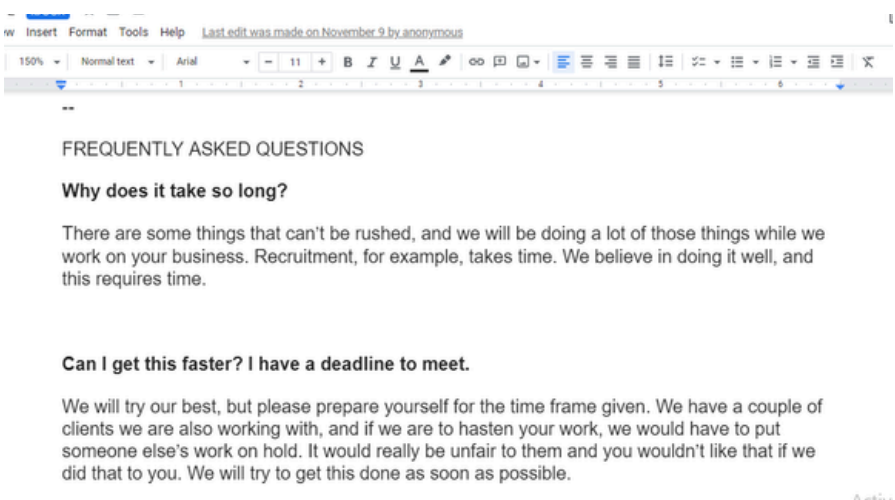
Why am I sharing this with you?

As a small business, you need to have certain things as policies that will govern how you do your business.

Start by defining what you will do in your interactions with customers and other stakeholders.

- What things will you do? Discounts. Open on Sundays, Etc.
- What won't you do? Operate Refunds, stay open after 6 pm, etcetera.
- Frequently asked questions.

See an example of some of our frequently asked questions at Excel and Grace Consulting.



HERE ARE SOME OTHER EXAMPLES OF POLICIES.

OPERATIONS POLICIES
- Employment policies.
- Code of conduct
- Purchasing
- Quality policy

SALES POLICIES
- Refund policy
- Delivery policy
- Payment Policy
- Customer service policy

DOCUMENTATION.

My wife owned a cleaning service some years ago, and I helped her with management.
We got one cleaning job worth millions. It was a new hotel, and we were set for it.

We prepared a proposal, and the GM of the hotel, who was a white guy, approved our proposal.[I made sure we took copies of all our documentation].

They mobilized some money, and we took a soft loan to help us work faster [Again, we kept documentation].

When we started, we kept attendance records of all the cleaners who came to work with us, including their start and end time.
We kept records of the rooms they cleaned and their work progress.
We kept details of the allowances we paid for the cleaners and suppliers.
Receipts, we signed cash payments for, etc.

Four days after we started, the hotel owner showed up. He said he gave no approval and that we should stop.

We prepared a proposal, and the GM of the hotel, who was a white guy, approved our proposal.[I made sure we took copies of all our documentation].

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Four days after we started, the hotel owner showed up. He said he gave no approval and that we should stop.

After a lot of back and forth, I asked for a meeting and met with the owner.
I explained that we have a binding job with his company. He dismissed me.
Kai! It pained be because my wife was also involved.

I met with my lawyer.
When I showed him all our documentation, it shocked him that we had so much documentation.

We went to court.

Eventually, we settled the matter out of court, and they paid us.
Even though the owner tried to influence the case in court, he was told by everybody that the documentation we had put him at a disadvantage and that he should settle.

Documentation in your business protects you.

Give your staff employment letters.
Give your contract staff a letter of engagement.
Keep your rent receipts.
Save WhatsApp conversations and emails as documentation for transactions.
Keep them.

Other documentation you should have included:
- Guarantor's forms
- Employee profile forms [You can get these first three documents from our complete staff documents package.
- Company Registrations
- Payment receipts
- Sales documents
- Incident reports.
- Apology letters.
- Staff Queries, Etc.

You don't need to look for all of these documents and policies right away.

As you run your business, you will encounter different issues. From the challenges, you can create policies and enforce them. You can get documents and keep them.

CHAPTER 6
MARKETING AND SALES

Everything we have discussed in this book will be useless to your small business if you set them up and you do not make money.

As a business owner, to make money, you need to make sales. To make sales, you need to market your business.

I mentioned before in this book that my friend Emeka Nobis and I went on a tour titled DOMINATE IN BUSINESS. We visited seven cities in Nigeria and Ghana, where we taught business owners for FREE.

Emeka taught SHAMELESS MARKETING, and I taught BUSINESS STRUCTURE. I went with Emeka though he has more followers than I do. Emeka and I spent a lot of money hosting those events. Those events introduced many new people to me, my brand, and my business.

Some of you are reading this book because you got to know about me through the tour with Emeka.

Although the conference was FREE, we sold our books at the events. We also sold our different business solutions.

To make those sales, though, we had to have people on the ground as volunteers and team members. They explained the products to those interested, receiving alerts without asking us to confirm payments. They gave the books out to the buyers, collected details from those who bought, took down details of everything sold, balanced the accounts, noted down the books that needed to be delivered, etc.

Now, what I have explained to you is a combination of marketing and sales.

Marketing is everything we did to put ourselves out there for people to know us and attend the tour. Everything includes advertisements, influencers' marketing, people sharing information about the event, etc. All of that was marketing because it got people to know about us or the program.

Sales started as we got on stage. In fact, sales started as soon as people registered online before the event.
Activities here included:
-Telling people about the books and the solutions they need to buy
- Preparing the sales points ahead of time
- Printing flyers to make sales easier
- Training of the volunteers, even the salespeople, on how to make it easy for people to buy.

There is a clear definition between marketing and sales.

As a business owner, you must be conscious of them.

Marketing is simply getting people informed and interested.
From your pricing, packaging, positioning (creating a perception), placement and promotion. All are marketing activities.

Sales:
Selling is simply getting them to buy or making it easy for them to buy.
Activities here could include; responding to DMs, receiving phone calls, making follow-up calls, and sending your price list in a PDF format. It involves holding a one-on-one meeting with business leads and cross-selling (selling another product to an existing customer).

As a small business owner, how do you get started? How do you ORGANIZE YOUR MARKETING AND SALES?

CREATE AN ONLINE PRESENCE

Gone are the days when you would start a business and hope for customers to visit your shop. You have to give them a reason to look for you.

In today's world, If you are not online as a small business, the right people who can buy from you won't be able to find you.

So, the first thing you need to do in marketing and sales as a small business owner is to ensure you have an online presence.

Online presence does not mean that you have to create and manage your appearance on all social or online platforms. No! But you should have visibility on at least one platform that works for your business, which you can master.

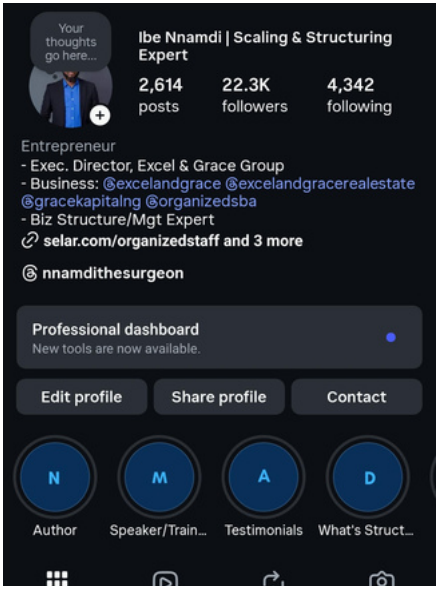
As a small business owner, I recommend Instagram, Facebook, and TikTok.

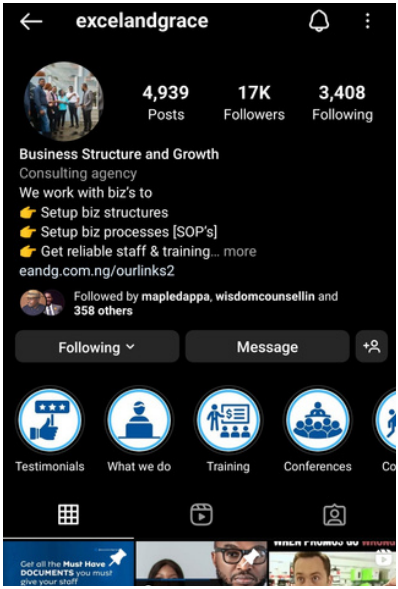
Which one should you choose? Choose the one that works for you.

How? Pick one, learn how to use it, and try it out. Simple.

If you can afford it too, get a website, even if it is a one-page website. That makes it easier for people to Google you. It is another way of authenticating yourself and letting people know that you exist authentically.

Let me show you my personal Instagram account and our company Instagram account.





Now that you have your online presence setup up, the next thing is to get people to know about you and your small business on a daily basis.

You need to make this as simple as possible.

How do you ensure that on a daily basis, new people get to know about your business?

Here are some options.

- Content Marketing. This is simply creating content and posting them on your online platform.

- Micro-Influencer Marketing: I'm not talking about influencers like Don Jazzy, or Real Warri Pikin whom you have to pay millions. I'm talking about micro-influencers who have the kind of audience you need to introduce your products to.
People who have a small audience but also have influence over their audience, so even if you pay N10,000, they will introduce new people to your business.

- Online Group marketing: We all belong to different groups on Facebook, WhatsApp, Telegram, etcetera. Be intentional about two things as a strategy for your business. First, be a valuable member of the group. By that, I mean to contribute when they raise an issue in the group. Then, once in a while, talk

about what you do.

Do not spam the group by selling all the time, hoping to make sales. Remember, the goal is to get new people to know your business first. The selling will come because they know you.

- Referral marketing: I had a deal with one of my traditional attire tailors. If I refer someone to him, and that person makes three clothes with him at once, I get one free outfit. So, I keep sending people to him. That is referral marketing. Give someone a gift or money or any incentive for them to tell people about your business.

- Running ads: Run ads that introduce people to who you are and what you do. Run sponsored ads on Facebook, Instagram, LinkedIn, Google, and YouTube. As a small business owner, you cannot and should not run ads on all of them.

Just start with one.

Imagine that you had 3 of these things working for you consistently every day. Imagine the number of new people who would be getting to know about you and your business.

You don't need to do all of these at once and trust me, there are a lot more. Just make sure you have something that you're doing that is introducing new people to your business daily. Those are your marketing processes.

Then, for your sales processes, you need to look at these:
- How will you handle inquiries? The minute someone reaches out to you to inquire, a sale has begun. When somebody enquires about what you do, what is the first thing you will tell the person? What will you say next?

See an example.

Good morning, and thank you for your message. I hope you are having a wonderful day.
You inquired about the kiddie's pyjamas. It comes in four colours: Red, White, Pink, and Orange. It has two sizes; 6 and 8. The price is N8,000 per pair, including shipping only in Lagos. Delivery would be in 48 hours.

Do you have more questions for me? Should I send the bank account number right away?

Make sense?

Another thing you should have is your FREQUENTLY ASKED QUESTIONS. (FAQS)

Write out ten questions you get from customers regularly. Prepare your answers to them and save them in an accessible place. Somewhere you can easily copy and paste them when prospects ask those questions.

I shared an example in the previous chapter.

You can also save this information somewhere accessible to send to someone making inquiries.
- Your account details
- Product brochures and flyers
- Contact details and address
- Links to products on your social media pages or website
- Testimonials, etc.

Things like these should always be handy to you so that you can complete the sales.

You can use tools like Evernote or google docs to save these things.
(See a list of tools and apps for small business owners at the end of this book.)

Next, let us talk about your MARKETING BUDGET.

Your marketing budget is critical to your business. Even companies like Coca-Cola, Apple, Dangote, and MTN; continue to advertise despite the volume of customers they have.

To do this, they set aside a particular amount of money every month for their marketing.

You may not have too much as a small business, but that is not a problem. In case N5000 is what you can afford, by all means, budget with it.

Small marketing is better than no marketing. What you should do with your N5000 is to put it in any of the marketing channels you know that will give you results and at least return your N5000 so you can use it again.

Dedicate a particular amount to your marketing every month; you can increase your budget if you want many results.

It is simple.

The last thing I want to share about MARKETING AND SALES is CASHFLOW.

As a small business owner, you must pay attention to cash flow. What is cash flow? It is simply the flow of money IN and OUT of your business. For this conversation, we will focus on CASH IN.

How do you ensure you have cash flow in your small business?
Pay attention to having a Daily Sales, a daily alert system for your small business.
How do you do daily alerts? To me, it is simple.
Have a low-priced product (like this book you are reading) or multiple low-priced products you can sell daily.
The product should be affordable and sold to as many people as possible.

Then dedicate time daily to the market and sell that product. Be intentional about engaging in activities you are sure will translate to sales for you day by day.

Below are some daily activities that can lead to daily alerts or sales.
- Posting on your WhatsApp status
- Asking some friends of yours to post about your product
- Emailing your prospects
- posting about your product on Instagram stories
- Posting testimonials on it from people that bought your products
- Running a 24-hour discount on that product
- Adding something to the product and giving it as a promo bundle

Here is an example of a daily to-do-list:

A daily list of activities to do when you come online
- Like at least 20 to 30 posts that belong to other people
- Comment on 5 to 10 posts
- Upload 3-5 stories
- Respond to comments from your previous post
- Check and reply to your DM
- Upload a valuable post that leads to sales.

The point is consciously engaging in activities of daily that ensure you have daily alerts.

Make sense?

I hope you've found all of these useful. Promise me one thing. Don't just read this book.

Implement. It no what you know that matters, but what you do because of what you know that produces miracles. KEEP BUILDING.

#TheSurgeon

Before you leave.

I need to say one more thing.

You have read this book.

You have seen the ideas.

You have seen the framework. You have seen what is possible when you organise your business properly.

But **reading is not the same as doing.**

And doing alone is not the same as doing with someone who has walked this road thousands of times before.

Here is what I have noticed after working with small business owners for over 22 years.

Most people who read a book like this will do nothing.

Not because they are lazy. Not because they don't want to change.

But because **implementation is hard.**

Life gets in the way.

Business gets in the way.

And before long, the book is on the shelf and nothing has changed.

I do not want that to happen to you.

Come, let's do this together For 30 days.

That's why I created the Organised Small Business Academy.

It is not another online training where you sit down, clap, feel inspired, and go home to the same business.

It is a structured, **30-day online program** where we take everything in this book and **we implement it — together** — inside your business.

Over 3,000 small business owners across **13 batches** have gone through this academy (As at March 2026).

Nigeria. Ghana. Diaspora. All of them.

They came in overwhelmed.

They left with a business that finally made sense.

People call it Business Structure Made Easy for small business owners.

That is not me talking. That is them.

Don't take my word for it. **Hear from them.**

Watch these real OSBA graduates — in their own words — talk about what happened to their businesses:

▶ Video 1: click here

▶ Video 2: click here

▶ Video 3: click here

Watch all three. Then tell me you are not ready.

This Academy is for you if:
Your business depends on you too much.

You are working hard but the money does not show for it.

You have staff but you are still doing everything yourself.

You want to grow but you don't know what to fix first.

You are tired of running a business that runs you.

If that is you, do not close this book and move on.

Enrolment for the next batch is open right now.

Click here.

Read the details.

Enrol today.

Your business deserves to be organised.

And so do you.



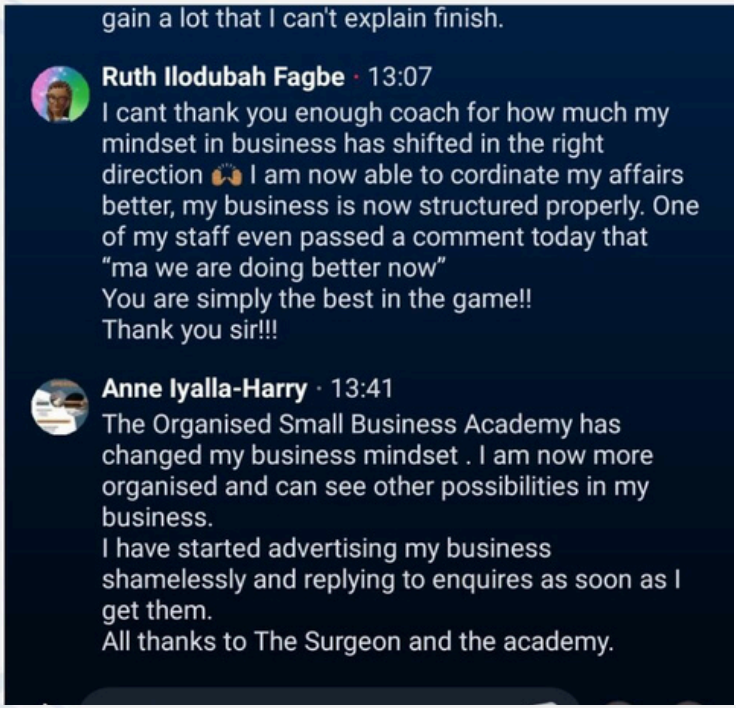
How to enrol immediately.

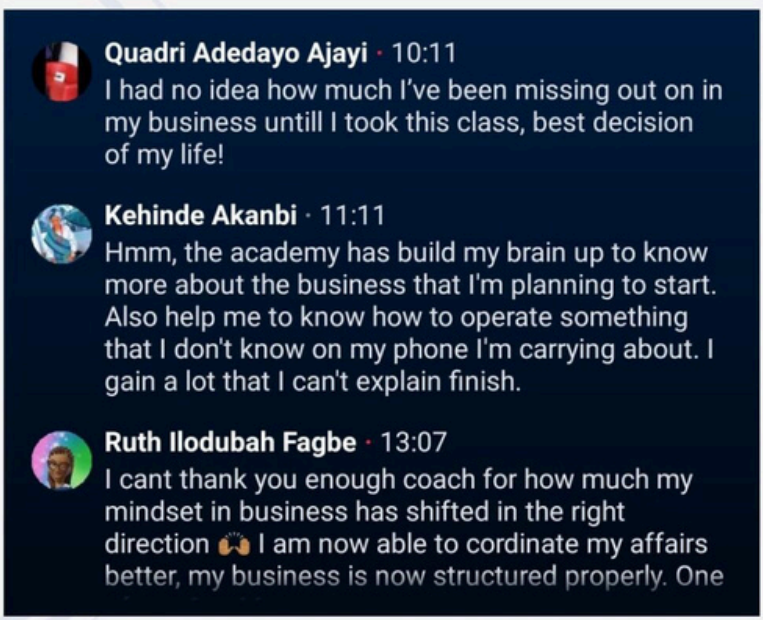
The Academy fee is N59,500 or GHS750 or $40

To Enrol from Nigeria Pay N59,500 to 3000796016
Kuda MFB
Organized Business Services

Then send proof of payment via whatsapp to WhatsApp to 09067359309 or 08064921433

To enroll online from anywhere in the world, CLICK HERE


gain a lot that I can't explain finish.
Ruth Ilodubah Fagbe · 13:07
I cant thank you enough coach for how much my mindset in business has shifted in the right direction 💪 I am now able to cordinate my affairs better, my business is now structured properly. One of my staff even passed a comment today that "ma we are doing better now"
You are simply the best in the game!!
Thank you sir!!!
Anne Iyalla-Harry · 13:41
The Organised Small Business Academy has changed my business mindset . I am now more organised and can see other possibilities in my business.
I have started advertising my business shamelessly and replying to enquires as soon as I get them.
All thanks to The Surgeon and the academy.


Quadri Adedayo Ajayi · 10:11
I had no idea how much I've been missing out on in my business untill I took this class, best decision of my life!
Kehinde Akanbi · 11:11
Hmm, the academy has build my brain up to know more about the business that I'm planning to start. Also help me to know how to operate something that I don't know on my phone I'm carrying about. I gain a lot that I can't explain finish.
Ruth Ilodubah Fagbe · 13:07
I cant thank you enough coach for how much my mindset in business has shifted in the right direction 💪 I am now able to cordinate my affairs better, my business is now structured properly. One

One last thing, if you know you are past business structure at this level and want something more robust, something personalized to you and your business, then talk to me about our coaching/consulting programs.

Send me a message on WhatsApp on +2348158493030 or email nnamdi.ibe@eandg.com.ng
Cheers.



LIST OF APPS AND TOOLS TO HELP YOU ORGANIZE YOUR SMALL BUSINESS.

Overall Business Apps

- Google WorkSpace (General business apps/tools)
- Office 365 (General business apps/tools)

Notes and editing:

- Evernote. (Note-taking, keeping, typing ideas etc)
- Grammarly. (Editing writeups)
- Google keep ((Note-taking)

Social media Management

- Meta Business Suite (Automating posts on Instagram and Facebook)
- Pinterest (content ideas)
- Hootsuite (Automating posts on social media)

Simple Designs and editing

- Canva (Simple Graphics designs)
- Draw.io (Designing different things)
- Inshot (Editing videos and pictures)
- Remove.bg (Removing background from pictures)
- Snapseed (Editing pictures)
- Capcut (Editing videos)

Online Meetings.

- Google Meets (Online meetings)
- Zoom (Online meetings)
- Skype (Online meetings)
- Microsoft Teams (Online meetings)

Team collaboration

- Asana (Team collaboration)
- Slack (Tean comunication)
- Connect Team. (Team collaboration)

Information Storage

- Google Drive (Store documents, pictures, etc)
- DropBox

Email service and email marketing

- Gmail (Email service)
- MailChimp (Email Marketing)
- Sendfox (Email Marketing)
- Substack (Email Marketing)

Marketing

- Wamation (Broadcast on Whatsapp)
- Streamyard (Stream videos live)
- Meta Ad Manager (Manage your ads on Facebook, Instagram)
- WhatsApp Business

Free Pictures and Videos

- Pexels.com
- Pixabay.com

Training and Teaching

- Google Classrooms
- Selar.co (Sell courses, sell books, training, etc)
- Flashback Express (Record your screen on your laptop)
- Akowe (Certificates with ease)

CRM

- Zoho CRM
- HubSpot CRM

Finance and Accounting

- Kippa (Easiest basic bookkeeping/accounting app)
- FreshBooks
- Wave

Other Apps

- Calendly. (Scheduling appointments)
- Oncehub (Scheduling appointments)
- YouTube Music (Great music to work with)

Bonus Thoughts

How do you want your business to run this year?
Do you want to run it alone or with few staff?
Do you want to run it but with all the staff you need?
Do you want the business to be able to run without you?
Do you want to run a structured business?

My team and I can help you organize your business so that you actually have a life of your own while the business thrives as well.
Click here to see details here

BELOW ARE SOME AWESOME RESOURCES THAT WILL ALSO HELP YOU.

1. 50 OTHER WAYS TO MAKE MORE MONEY IN YOUR BUSINESS NOW: Click here to see details.

2. ORGANIZED MARKETING: How to Market Your Small Business: Click here to order

3. ORGANIZED STAFFING: How to find, hire and Manage staff in your small business. Order here.

About Excel & Grace Consulting

About 22 years ago, a group of professionals from different walks of life came together to find solutions to common business problems that were plaguing the entrepreneurial setting in Nigeria.

One major objective, which incidentally is our vision statement, is to ensure that common individuals and organizations achieve uncommon results in the face of an eventual assessment.

We observed that as a developing economy, very little attention was paid to systems & processes, human resource (hiring, training and sustainability) and financial advisory services in Nigeria.

It was on this premise that Excel and Grace Consulting was set up as a solution provider.

As a business, we work with ambitious business owners and entrepreneurs by providing the following solutions:

1. **Business Structuring and Processes:** Build a proper company to run your business.

2. **Recruitment and Training:** Find, train and keep passionate and qualified employees.

3. **Financial Advisory Services:** Monitor, audit and review company income and expenses, and offer expert advice.

4. **Contract Management:** Run your business on your behalf, with targets set and for a stipulated amount of time.

Some of our clients over the years include:

Ikoyi Club
Catoky Group of Schools
Transview Diagnosics services
Cutleries Fast food
LowCarbNG
Unique Braids Limited
FAAD Procurments Ltd
City of Hope Medical Center
Sosai Renewable Energy Limited
Calculux Nigeria Limited
MotorSport NG
Emily Wale - Koya
Dripples Cakes
Beverly Hills Hotels
PamDrive
Askay Construction Company
Alcon Nigeria Limited
Omo-Oria Oil Services Limited etc

We would like to work with you too.

You can reach us via our mobile telephone line (08158493030) or via email at nnamdi.ibe@eandg.com.ng

We look forward to hearing from you.

Warm regards,

Nnamdi Ibe,
Senior Partner, Excel and Grace Consulting

