

How to Turn a ₦12,000 Investment into a ₦200,000 Monthly Income Stream Within 9 Months Working Online from Home in Nigeria

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Chapter 1: About the MoneyMaker Program

Who am I?

I hail from Kogi state and I used to be very poor. Last year I discovered a simple business that many people don't know about yet and thank God today I am not poor anymore because of this business.

This short text book that you are now reading describes in detail the very methods that I used to grow a N12,000 naira investment in this business into a monthly repeated income of N200,000 every month in just 9 months working from home.

I started the business with N12,000 and now, after 11 months of doing it, I now receive nothing less than N200,000 profit every month, whether I do any work or not.

The methods that I have used to achieve this feat are straightforward and not difficult to learn for anyone who is serious enough to create a change in their lives.

The business that I am talking about involves becoming an Agent of a new Nigerian website called **MoneyMaker** (Address: <https://moneymaker.ng/u/brbabe>). They run a "network marketing" or "multi-level marketing (MLM)" affiliate program where you get paid for referring new agents into the program and distributing digital products like e-books and online training programs.

Rumour has it that it is jointly owned by both a foreign and a Nigerian company but I was very lucky to be one of the first few that joined when they just launched it in Nigeria and I am so glad that I did because becoming a MoneyMaker Agent is the best thing that has ever happened to me since I was born.

You see, I used to work as a clerk, earning just ₦14,500 a month even with my masters degree! My life was in ruins, my family was suffering and I owed a lot of people a lot of money. I was desperate and needed a quick way out of the wretched life I was living. But after joining MoneyMaker as an agent, I have been doing the

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business for about 11 months and I now make between ₦200,000 and ₦250,000 in total every month.

How did I do this? Well I used the exact same plan which I am about to explain to you in this book and I assure you that if you follow this plan with dedication and belief that you can make so much money within the time specified then you will make it. Especially when you add enough Prayers and fasting (that's what I did o)!

How Network Marketing Works

If you are new to the concept of network marketing, this chapter explains exactly what it is and by the end of this book you will realise how very possible it is for you to start making a monthly profit of at least N200,000 monthly after only 9 months of doing this business.

A network marketing program (also called multi-level marketing or MLM) is a type of business where you register as an agent or an affiliate of a particular company and receive commissions when you refer people to join that company or sell their products. You may also receive commissions when the people you registered bring in other people to join and when they sell products made by the company or its partners.

The commissions you receive are usually calculated according to levels. In MoneyMaker, you receive commissions down to ten levels.

These ten Commission Levels are broken down below:

1. You Receive 30% commission for any Agent that registers directly through you. This is your first level. Let us call this person Agent A.
2. You Receive 20% commission every time someone you registered brings in a new person (i.e when Agent A brings in a new person, B) - this is your 2nd Level.
3. You Receive 5% commission every time someone in your second Level registers a new Agent (this is your 3rd Level). E.g when Agent B brings in a new Agent C.
4. You receive 1% commission every time a new Agent is brought in by your 3rd Level up to your 10th Level.

In the example above, A, B, C are also referred to as your downlines and this extends down to the 10th Level beneath you. As you will see very soon, they form the basis and pillar of my method of making money.

In the MoneyMaker program, in addition to the commissions that you receive, you are also provided with affiliate products in their online Shop that you can market for more earnings. In some of the Agent plans, you are also given other digital products where you have the full rights to resell.

As of now, there are only digital products like ebooks and video courses that are available. This is why this MoneyMaker MLM program is unique: you don't need to buy products that you must sell like in most other programs like GNLD and Oriflame etc. Because MoneyMaker has digital products, you can market and sell them without having to spend money buying them first. So in other words you can make money with the products without spending any money first.

Later on we shall see the different types of Memberships and see the benefits you get for joining under those Plans.

Is this Not Another Pyramid Scheme (Ponzi)?

No it is not. A pyramid scheme (also known as a Ponzi scheme) is very similar to a multi-level marketing (MLM) company but while an MLM company is a legal type of business, a Ponzi pyramid scheme is illegal.

In a pyramid scheme, there are no products of value and the only way to make money is by registering more people in or "donating" or "giving help". The problem with pyramid schemes is that it eventually gets to a point where too many people have been registered or have "donated" and the market becomes so saturated that people who get in late find it very difficult to make money or "get help".

On the other hand, an MLM or Network marketing company, in addition to making money from referring new members, also has additional products (like the ebooks, videos and digital courses mentioned above) that you can market and distribute and earn income or commissions from. So even if you don't bring in new members, you can still earn a comfortable income marketing the products. Hence the problem of saturation is solved by the availability of alternative vehicles for making money as an agent or affiliate.

Pyramid or Ponzi schemes are illegal because most of them crumble when they reach saturation due to lack of any products of real and intrinsic value or due to the greed of the Admins and owners who disappear with all the money and pending commissions leaving new members stranded.

Ponzi schemes usually lead to loss of money and are not a good choice of business to get into despite the promises of instant overnight riches. The main differences between a ponzi scheme and a genuine MLM business are:

- In a ponzi scheme the only way to make money is by registering people or by “donating” but in network marketing, you can also make money from other products and services
- In a ponzi, you get nothing that is worth as much as the money paid to join but in a genuine MLM like MoneyMaker, you receive great benefits or training which is commensurate with the money that you paid to join such that even if you are not able to refer anybody or sell any product, you will still get great value from the other benefits and products you get by merely being a member.

The availability of additional high quality digital products and courses is one major thing that differentiates MoneyMaker from Pyramid schemes. In addition to these products and referral commissions, Agents can also benefit greatly from taking the courses even if they do not market products or refer new members.

Some of the other benefits of MoneyMaker will be discussed later in this book but for now be rest assured that this is NOT and is very far from being a Pyramid or Ponzi scheme. Therefore you should have no fear about joining because it is real, there is little or no risk involved and you will not lose anything.

Chapter 2: The Plan

As mentioned in the previous Chapter, one of the ways of making money as a MoneyMaker Agent is when you register new agents under you or when your downlines bring in new people. This is the aspect that my plan focuses on.

What this means is that you have to reach out to other people face to face or online and persuade them to join. Even if you are the type of person that hates talking to people, do not panic because there are some steps that you can take that will make the whole process easy, fun and interesting.

When I first started I used to think that I could not do sales or marketing to people because I was scared and very shy but today I love what I do and I am making good money from it. I am also learning how to promote my links online and this has also boosted my income without me talking face to face with anyone.

The strategy that I used to grow my business requires you to register at least 5 Agents every two months and teach those people how to do the same. This is approximately 2 to 3 Agents every month. Now that doesn't sound too hard right? Let's do the math and see:

2 Months = 60 days
60 days divided by 5 = 12

Hence 5 new Agents every 2 months = 1 new member every 12 days

This means that by striving to register at least one new Agent every 12 days (or roughly 3 new members every month) and then showing them how they can also get their own 3 new Agents every month, you will be able to hit the target which is to get to the point where you will be making up to ₦200,000 naira every month whether you do any work or not.

When you join, you will be given a Training Manual containing detailed step by step procedures that you can follow to be able to refer at least 6 Agents every month (which is even more than the goal of 3 per month) so no worries there.

In the previous chapter I listed the percentage commissions that you receive when you or your downlines refer new Agents. Given that there are three types of Agent memberships with varying costs, here are the actual amounts that you will make for each Agent type based on the cost of registering as at the time I wrote this ebook (these figures may change in the future depending on the MoneyMaker guys).

Here are the commissions in naira:

Commissions When You (or Your Agents) Register a Gold Agent:

Level	Amount
1 (You)	N4,000
2	N2,400
3	N600
4 – 10	N120

Commissions When You (or Your Agents) Register a Silver Agent:

Level	Amount
1 (You)	N1,500
2	N1,000
3	N250
4 – 10	N50

Commissions When You (or Your Agents) Register a Bronze Agent:

Level	Amount
1 (You)	N600
2	N400
3	N100
4 – 10	N20

There are NO Commissions When You (or Your Agents) Register a Free Member, Only When they Upgrade Will You Earn A Commission

There are no limits as to how many people you can refer. For me to reach my goal of ₦200,000 monthly, I set myself a target of registering (or upgrading) at least 5 serious Gold Agents every month.

When I first registered as an agent, I was lost as to where to start and what to do. Then I started learning from people who have been into MLM business for long and I also got a lot of tips from the MoneyMaker Manual and Online Forum.

I was able to come up with a plan of action that I followed right up to the point where I was making more than my initial target of ₦200,000 a month.

I am still following this same plan and have only decided to reveal it to you because the owners of the company saw my performance and begged me to write it as a book so that it will help those who are just starting out. They have also incorporated parts of my plan into their training manual which every Agent is expected to study upon registering.

How my Plan Works

My plan, which I call "The Plan of 5's" takes a minimum of 9 months to achieve and is based on the fact that you set yourself a modest target of registering a total of 5 new Gold Agents by the end of every 60 days (two months) and very importantly, teach those new Agents (your first Level downlines) so that they are also able to refer 5 new Gold Agents every two months, thereby keeping the cycle going.

The real secret of success with this plan is not just referring new Agents but also showing those new Agents how they too can refer other new Agents in turn. It's like a cycle. So you are not just referring people and leaving them to their fate.

You must also teach those people you refer how they too can refer other people. And you must also teach them how to teach their own downlines how to teach those that they refer. If not this plan will not work for you.

If that sounds a little confusing, don't panic. MoneyMaker provides a training manual that shows you exactly what to do in a simple, step by step manner such that the amount of work and promotion is reduced.

Month by Month Breakdown of The Plan of 5's

Now, let us look at the nitty gritty of how the ultimate goal of up to ₦200,000 monthly can be achieved through MoneyMaker within 9 months starting with just ₦12,000 Naira investment as a Gold Agent.

Given that:

- Agents in your first Level = A
- Agents in your second level = B
- Agents in your third level = C
- Agents in your 4th to 10th level = D

We can draw up the following table for you to follow month by month:

	TARGETS AND COMMISSIONS
Month 1	Training month. Read the training guide, study the materials. Ask questions either from the online forum or from the person who registered you or contact MoneyMaker directly.
Months 2 & 3	In months 2 and 3, you strive to Register 5 new Gold Agents (5A) in your Level 1 giving you 5A x ₦4000 = ₦20,000 in commissions
Months 4 & 5	<ul style="list-style-type: none"> • Your 5 new Level 1 Agents Register 5 new Level 2 Agents each (5A x 5) giving you 25 new Level 2 Agents, or 25B. • At the same time, you register 5 new Agents again into your Level 1 (5A). • So at this point, you have 5 new Level 1 (5A) + 25 new Level 2 (25B) agents = (5A x ₦4000) + (25B x ₦2400) = ₦80,000 total commissions.
Months 6 & 7	<ul style="list-style-type: none"> • In the next 2 months (Months 6 and 7), Your 25 Agents in Level 2 register 5 new Level 3 Agents each (25B x 5) giving you 125 Level 3 Agents, or 125C. • During this same period, your 5 Level 1 Agents Register 5 new Level 2 Agents each (5A x 5) giving you 25 new Level 2 Agents, or 25B. • And finally, you register 5 new Level 1 Agents into your first Level, giving you a new set of 5A Agents.

	<ul style="list-style-type: none"> • So at this point (end of the 7th month), you should have: 5A + 25B + 125C new Agents in your downline, giving you a total commission of $(5A \times \text{N}4,000) + (25B \times \text{N}2,600) + (125C \times \text{N}600) = \text{N}155,500$
<p>Months 8 & 9</p>	<ul style="list-style-type: none"> • In the final months of this plan, your 125 Level 3 Agents (125C) register 5 new Agents each (125C x 5) giving you 625 Level 4 Agents, or 625D. • During the same time period, your 25 Level 2 Agents, your 5 Level 1 Agents and you bring in 5 new Agents each. • This gives a total count of 5A + 25B + 125C + 625D new agents in your downline, giving you a total commission of $(5A \times \text{N}4,000) + (25B \times \text{N}2,600) + (125C \times \text{N}600) + (625D \times \text{N}120) = \text{N}233,000$

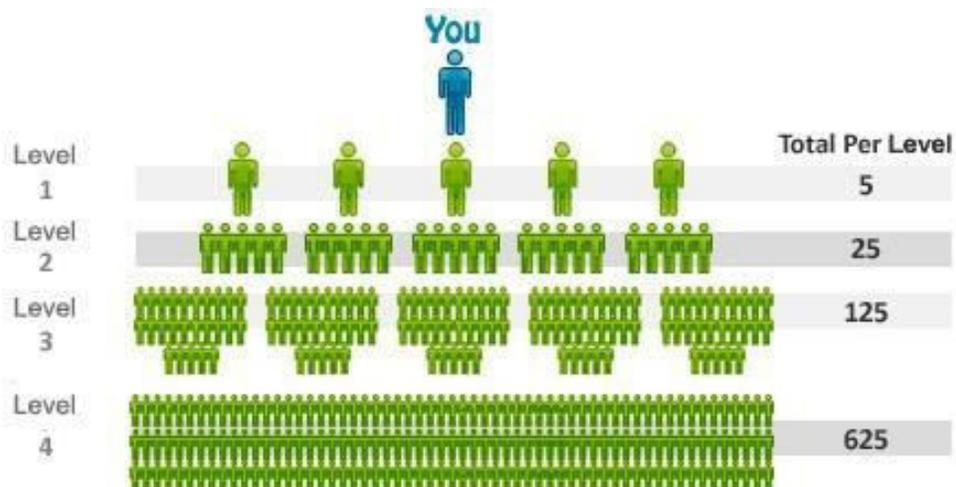
If you continue with this process after the 9th month, you will keep expanding your downline which will lead to an increase in the total commissions that you receive monthly because you now have an increasing number of Agents all bringing in new people and earning you commissions.

In fact if you can continue this way and if everybody in your downline are able to meet the target of 5 new Agents every 2 months, by the 12th month you should be earning double the figure above.

What about if they don't meet the target? No problem at all. In fact if you decide to stop doing anything at this point, you will still continue to earn monthly residual commissions for every Agent that your downlines register, even if it's just one. But the final figures will be less than the figures above because the figures above assume that everyone is able to bring at least 5 people every two months.

If, however, each of your downline Agents are able to bring in more than five Gold Agents every month then you will get higher figures than the ones in the example above.

Following is an image that illustrates the Plan of 5s:



From the first table, we can draw up this next table to summarise the month by month breakdown of your earnings within 9 months using the Plan of 5's. Study this next table carefully and compare it with the first table in the previous two pages.

	Level 1	Level 2	Level 3	Level 4	Total
Month 1	Training				
Month 2 & 3	5A				
Months 4 & 5	5A	$5A \times 5 = 25B$			
Months 6 & 7	5A	$5A \times 5 = 25B$	$25B \times 5 = 125C$		
Months 8 & 9	5A	$5A \times 5 = 25B$	$25B \times 5 = 125C$	$125C \times 5 = 625 D$	
Total	$5 \times \text{R}4000$	$+ 25 \times \text{R}2600$	$+ 125 \times \text{R}600$	$+ 625 \times \text{R}100$	$= \text{R}233,000$

If you want higher earnings you can challenge yourself with higher strategies like Plan of 8s, even Plan of 10s, or to be modest, Plan of 6s. A Plan of 6s will give you the potential to earn up to ~~R~~457,200 monthly after 9 months as long as your downlines are all able to meet their own targets by registering a total of at least 6 new Gold Agents every two months. It's fun!

Powerful Tip: The Upgrade Strategy

If you speak with someone and they say that at the moment they don't have up to the amount required for Gold Agent membership, you can still register them for a lower plan and just collect that commission.

Or you can even register them in the Free plan. Though no commission for the free plan but don't worry because the thing is that once they are registered you can then try to convince them to upgrade to Gold because anytime they upgrade (whether 100 years time), you will still get the commission.

Chapter 3: How You Can Register as a MoneyMaker Agent

The business of being a MoneyMaker Agent is so easy to start. It can be done in your spare time and you don't require any previous knowledge or qualification. If you use my referral link you will receive the promo discount.

The registration fee is the only money you will ever be asked to pay unless you are buying a product or upgrading to another plan. After registering, you will be given your own referral link through which you can then register Agents and earn commissions. Visit the following link to see the various plans:

<https://moneymaker.ng/plans/u/brbabe>

Who can do this Business?

Anybody, no matter your educational qualification or age, as long as you understand English language and have a burning desire to be free from financial problems and change your financial situation, you can do the business. You do not need to have any educational qualification because it is easy to learn. The steps are easy and under one month of studying the free training manual, you should be able to do everything on your own.

To get your discount, visit <https://moneymaker.ng/u/brbabe>

Do you Need Deep Computer Knowledge?

No, deep computer knowledge is not compulsory. Even if you know nothing about computers, you can still do this business through your phone but you must know how to check your emails with your phone. As long as you can browse and check your mails with your phone, you do not need any computer knowledge.

How Much Time is Required?

The best thing about this business is that it is something that you can do at your leisure or in your spare time. One or two hours daily, not necessarily every day. But the more time you can devote to it, the more money you are likely to make.

How Will you Receive your Commissions

A Nigerian bank account is required because that is what you will use to eventually cash out money that you have made. You do not need to provide an account before you can register and start but when the time comes to get paid, you will need to provide one.

It can be a Savings, Current or Corporate account with any Nigerian or non-Nigerian Bank and it is not compulsory that it must belong to you. If you do not have a bank account you can use another person's own (maybe that of a trusted friend or relative). You will be able to withdraw commissions in naira from the bank roughly a week after you earn them.

What is Needed to Start?

There are three major things that you need before you can start:

1. Internet Access (through a phone, computer, tablet or cyber café)
2. An email address
3. Registration Fee

1. Internet Access

Like I said before, you can start this business with just a mobile phone that can browse. Although using a computer could be beneficial in the long run, for starters you do not need one. All you need is access to the Internet, whether through a

phone, tablet or a computer or Laptop. Even if you don't have any of those, you can still do it from a cybercafe.

2. An Email Address

You need to have an email address. If you don't have a functioning one that you can use, try to get one opened. It can be @anything but preferably @yahoo.com or @gmail.com but any other one will do. The important thing is to make sure that you can receive emails that are sent there because that is where your payment alerts will be sent to.

3. Registration Fee

You also need to have ₦12,000 because that is the registration fee for the Gold Agent plan. There are also other plans that cost less and they all have various benefits but the Gold plan is the one that has the full benefits that is why I recommend it. But if you do not have the N12,000 to join as Gold, you can join as Silver for N5,000 or Bronze for N2,000.

See the difference between the various plans at

<https://moneymaker.ng/plans/u/brbabe>

Actually the real registration amount is much higher than the figures given above but there is usually a promo done a couple of times every year where you can register with the amounts shown above.

Luckily for you, there is one bonanza running right now and you can use the following link when registering to get the discount:

<https://moneymaker.ng/plans/u/brbabe>

Once you have registered, you will be on your way to freedom from financial worries in just 9 months or less.

How to Register as an Agent

Types of Agents

There are three types of Agent membership plans: Bronze, Silver and Gold.

To get your discount, visit <https://moneymaker.ng/u/brbabe>

To see the difference between each type of membership, click on =>

<https://moneymaker.ng/plans/u/ameen>.

If you are not yet a member, you can join directly under any of the plans. Although the Gold membership is the most expensive, it is also the best by far. But if you don't have enough money for Gold then you can go for Silver or Bronze.

To see the difference between each type of membership, click on =>

<https://moneymaker.ng/plans/u/ameen>.

The procedure to join is also the same if you want to upgrade to any of the above listed plans assuming you are already a member or Agent.

Below are the steps:

STEP 1: Visit the Details Page for the Agent Plan that You Want to Register for or Upgrade to

The first thing to do is to get to the product details page for the plan you want to register for and when on the page, scroll down and click on the Red **BUY NOW** Button then follow the steps given below.

Here are the direct links to the details page of the various Agent plans. You can click on any link below to get to the details page for that plan:

- **Bronze** Agent: <https://moneymaker.ng/shop/bronze/u/brbabe>
- **Silver** Agent: <https://moneymaker.ng/shop/silver/u/brbabe>
- **Gold** Agent: <https://moneymaker.ng/shop/gold/u/brbabe>

Another way to get to the details page of the various plans is to go through the join page by clicking on "**Join Now**" from the site menu or from the buttons all around the website. When on the join page, check through the different plans and click on the JOIN NOW button that corresponds to the plan you want to join or upgrade to.

STEP 2: Click on the BUY NOW Button

- When you have successfully gotten to the details page of the plan you want, check through and locate the Red button that says **BUY NOW**. Click this button and it will take you to the Checkout page.
- You will also notice another button beside Buy Now which is Add to Cart. If you are shopping for multiple products and you want to pay for all of them at once that is when you use that button to add the current product to your shopping cart and then you can continue browsing for other products to add to the cart.

To get your discount, visit <https://moneymaker.ng/u/brbabe>

- But if you just want to pay for only that particular plan or product and you are not buying anything else at that time then click on BUY NOW so that it takes you to the page where you can checkout and then Pay
- Sometimes clicking on Join Now may take you directly to the Shopping cart Checkout page without going through the product details page. If this happens in your case then just skip Step 2 and go to Step 3 below.

STEP 3: Double Check your Summary and Cost

When you click on BUY NOW, you will be taken to your Shopping cart where you have the opportunity to double check that what you are buying is actually what is listed there and that the Total Amount given is the correct amount that you are expecting to pay.

Scroll down and check the last figure given as **Order Total**. This is the total amount that you are going to pay. Check to make sure that it is correct.

If you find any other products listed in your shopping cart that you do not want to pay for at the time then click or tap on the Red X that is beside the name of the item.

If you are using a phone you may need to tap the X several times to be able to gauge the correct spot so if you click once and nothing happens, try clicking it again. When you get it right, the product will be removed and then the Order Total will change to reflect the new Total.

If you want to add other products then click on Continue Shopping but if you are ready to pay then move to the next step.

Step 4: Click on NEXT STEP

When you have confirmed that the Order Total is correct, click on the red **NEXT STEP** button. This will take you to the final Checkout Page where you are expected to provide your personal details and Billing Address. If you do not have a coupon code then ignore the coupon code box if it appears.

If you are not already a member then you need to enter the required information on this page as will be explained in Step 5 below.

But if you are already a member but not logged in then you will need to login first by clicking on the link given after "Returning customer?" near the top of the page. Click on this link and enter your username and password to login. But if you have already logged in then you will see your details displayed on the page. At this point, skip to Step 6 below.

Step 5: Create an Account or Log in

If you already have a MoneyMaker.ng account then log into your account and skip this step to Step 6.

But if you do not already have an account then you need to first create one. You can do this by filling the form presented to you according to the explanation below:

- **First Name:** Your first name
- **Last Name:** Your surname
- **Country:** Select your **country** where you are currently living (any country is allowed but note that MoneyMaker.ng is targeted mainly at people living in Nigeria)
- **Street address:** Enter your full residential, office or contact address
- Enter your town or City where the street address given above is located
- **State/County:** Enter the state where your city above is located. This could also be your County or Province or Region depending on what system is in use where you live. Note that the word here is County and not Country.
- **Email address:** Enter your email address and doublecheck to make sure that it's correct
- **Account username:** Select a username that you would like to use. Usernames should be more than four characters, cannot have spaces and must be all small letters or a mixture of small letters and numbers. Use something easy to remember and not too long because it will form part of your affiliate link.
- **Account Password:** Passwords must be more than 8 characters long and should be made up of at least one capital letter, at least one small letter, at least one number and at least one symbol (symbols could be !@#\$%^&*()_+ or space). Examples of correct passwords are: AlojaK48& , aSymp8\$ee, RTGy6U_@ , Evidential#&52. Please don't use any of the ones given in this example and make sure you don't forget your password so write it down somewhere in a safe place.
- After filling everything, check through once again to make sure that everything is correct, especially your email address.

To get your discount, visit <https://moneymaker.ng/u/brbabe>

STEP 6: Click on MAKE PAYMENT

When you have confirmed that all your details and the amount to be paid are correct, you can then proceed to click on the Purple **MAKE PAYMENT** or **PLACE ORDER** button to make the actual payment.

You can make payment online using your ATM or credit and debit card details (Mastercard, Visa, Verve and Interswitch). You can also use VoguePay which is the safest online payment service in Nigeria. You can also make payment through bank deposit or transfer whether internet, mobile, POS or ATM machine transfer using VoguePay's wallet.

STEP 7: Pay through ATM Card Online or Through Bank

Click any of the links below for how to Pay online using Card or How to Pay through Bank

- [How to Pay Online with ATM Card](#)
- [How to Pay through Bank Deposit or Transfer](#)

STEP 8: Locate Your Agent Menu

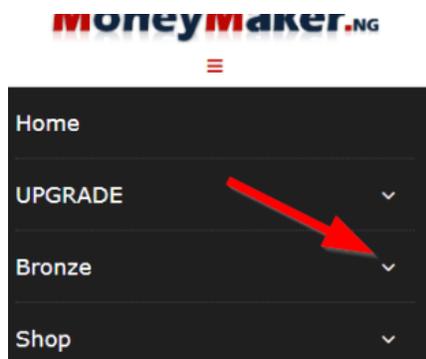
Once payment has been completed according to the steps given in the links above, you will be redirected back to MoneyMaker website with a success page displayed. If the payment was not successful you will be given the option to try again.

If successful, confirm that you are now in the new Plan that you just paid for by checking your menu to see if you can find a link that has the same name as the Plan you just registered for.

To view the menu on a mobile device, click on the three red lines near the top of the page:



Gold Agents will see **Gold** as one of the items in their menu, Silver Agents will see **Silver** and Bronze Agents will see **Bronze**. If you upgraded from another plan then you may see both the old plan and the new plan names. Click on the red arrow to reveal the sub items under the menu item.



Under it are links that lead to the various sections of your new Plan like your Library of eBooks and courses, your Dashboard and so on. This menu is known as your Agent menu and once you can locate it, it means that your registration or upgrade is complete.

You can then click on How to Start under the Agent menu to find out the next steps to take as an Agent. You can also click this link: <https://moneymaker.ng/howtostart> (you must be logged in as an Agent to be able to view the contents of the link).

Don't Have Money Yet? Become a Free Member Today!

Free Membership allows you to join without paying any money and you will have access to test and try out some of our features.

As a free member you will also have access to the online forum and receive lots of benefits that can change your life for good. But if you want to be able to earn commissions and have a shot at making money from the website, you need to upgrade to Agent Membership.

NOTE: This Free Membership offer will END very soon so HURRY and register NOW.

How to Register as a Free Member

To register as a free member, you need to order for the free membership product. This product is free and you are not required to pay any money. The process of joining is similar to placing an order for products only you will not be required to enter any payment information. Joining is very fast and easy. All you need is a functional email address.

For the step-by-step process of how to join for Free, visit <https://moneymaker.ng/freetrial/u/brbabe>

To get your discount, visit <https://moneymaker.ng/u/brbabe>

Chapter 4: Testimonials

MoneyMaker is filled with stories of Agents testifying as to how the program has changed their lives. All these people are ordinary Nigerians just like you and you can be one of them too with your testimony featured here.

Here are some of the beautiful testimonies (may your own come too in Jesus Name, Amen):

"My Friends Laughed at Me Because I Joined MoneyMaker, But When I Bought a Jeep..." - Martha Okeleke, Former Primary School Teacher, Enugu State



I used to be a teacher in a private primary school earning just N12,000 monthly salary which was never enough and I always ended up begging or borrowing from friends and colleagues and faced a lot of embarrassment from them. One day someone gave me a hand bill advertising a MoneyMaker seminar and I kept the poster in my bag and forgot about it but back at home my sister-in-law saw it in my bag and was very interested because she had seen their advert on TV before so she persuaded me and we both went for the seminar.

At the seminar we were taught about MoneyMaker and we met some people who were also into the business and were already making money as agents. I was so much convinced and impressed by what I saw and despite my financial problems, I used from my next salary to register as an Agent.

After registering, I started promoting the program and telling people about the opportunity but when I told my fellow teachers in school, many of them laughed and made fun and jest of me, saying that I was a fool and that it was 419 like MMM ponzi schemes and the rest and that I had just thrown my money away to scammers.

Initially I became very depressed but after logging in to the online forum and chatting with many other people who were also Agents and also seeing their testimonies of payments, I became strong again and started promoting with full force and energy. As the months went by, more people joined and my monthly commissions started increasing bit by bit. Six months later, I quit my teaching job to face the business full time.

To get your discount, visit <https://moneymaker.ng/u/brbabe>

I upgraded to the Gold Agent and using what I learnt from the mini importation course available in the Gold Agent Plan and using from the money I had made so far as an Agent, I was also able to buy a laptop at a cheap price and with the laptop I started taking the other online courses in skills acquisition, online business, web design and starting other home businesses and even importation.

Now, 11 months after starting, I have bought a fairly used (tokunbo) Cherokee Jeep from the money I've made. When I went back to the school where I used to teach all the people that used to laugh at me started asking me to register them and some of them that used to embarrass me even begged me to borrow them money!

"I made N102,000 in My Second Month" - Segun Olawale Bello, Office Assistant, Lagos



The first few weeks after I upgraded to an Agent account I was not able to register anyone or sell any course. I contacted the guy who registered me for help. He explained to me how to organise a small gathering.

I took his advice and held a small gathering of my friends held in my parlour where I explained how the program works and how to register. I then registered all of them as free members through my phone and told them about the benefits of upgrading to an Agent. I asked them to contact me if they needed any help. Some asked me to guide them to upgrade so I was able to register some Agents that very day with promises from others.

I held two other small gatherings like this in my Church and in my office and before I knew it, 36 people had registered under me as agents and they were able to bring in a total of 48 people bringing my total commission to N102,000 by the end of the third month. This was more than four times my current salary.

"I Washed Plates to Raise Money to Join and Started With My Friend's Phone, Now I make an Average of ₦81,000 Monthly" - Chioma Obi, SS2 Student, Owerri



I am the first Child and my parents are very poor. I first stumbled across moneymaker website when I was browsing with my friend's phone and I was very interested but I did not have the money to join so during our long holiday, I went to restaurants and hotels washing plates, fetching water and pounding yam and fufu to raise the money.

In my first term in SS2 I was able to register as an agent and started with my friend's android phone because I did not have a phone. Despite the fact that I promoted to many people, only one person

registered in the first three months because many people felt that it was not real. Even the person that registered was not serious and I too nearly got discouraged but I believed that I will succeed so I kept on telling people and promoting my links on whatsapp, facebook groups, blogs and social media.

The fourth month, I managed to register two very serious people – a man and his wife – and I taught them how to register other people. Soon they started bringing in people and those people were also bringing others and before I knew what was happening people just kept joining. They even started organising talks and seminars as a team. After 8 months as an agent, the average I now get in a month is N81,000 mostly from their work and still increasing. My life has been transformed forever and I can now help my parents and younger ones thanks to being an Agent of MoneyMaker.

"My Commisions Paid for My Medical Bills When I Put to Bed and Also Saved Us from Starvation" - Mrs Aishatu Sule Bappah, Housewife, Nasarawa



Four months before I gave birth, my husband who was the sole provider of our family of five came down with an ailment that made him unable to work. Even the small money we had managed to save was all spent on his treatment. With my husband down with sickness, I suddenly became the bread winner saddled with the responsibility of providing money for the family upkeep and for my upcoming maternity bills. I desperately started looking for any means to make money.

That was when my brother's colleague told me about MoneyMaker. At first I was worried that I would not be able to cope because I was far gone in my pregnancy but after much persuasion, I reluctantly joined as an Agent. As I started doing it, I realised that even with my pregnancy, I was still able cope and soon started earning commissions which I saved towards my upcoming bills and my family's upkeep.

During the delivery of my baby, I had some complications and the only way out was to have an expensive operation. The money needed was far more than what we had anticipated but the luck we had was that the money that I had been saving from my MoneyMaker agent commissions was just enough to offset the bills. After my delivery we didn't have any money left to feed ourselves and our new baby and I was very weak.

We were almost at the point of starvation but the nearly continuous flow of commissions from my downlines sustained my family during this difficult period. Today my husband is now strong and well and he has left his former job to join me as an agent in this wonderful new business. Our baby is also hale and hearty. The next target we are working on now is to save and buy a plot of land with our commissions and start building our own house all thanks to MoneyMaker.

"I Introduced Many of My Patients" - Dr Charity Iroha, Medical Doctor, Benin City

Before I joined, I was concerned that the demands of my job would leave me with no time to pursue this business. However when I joined, I realised that I could easily merge the two together by introducing my patients. So whenever I finish treating a patient, I would talk to them about MoneyMaker after they became well, and although there were many doubts at first, little by little I started getting agents and today what I make monthly as an agent is almost overtaking the salary I earn as a medical doctor, yet it doesn't take up my time at all. If all goes well, I hope to soon resign as a medical doctor so that I can dedicate all my energy to growing my new business as a MoneyMaker agent.



"The Easiest and Best Network Marketing (MLM) Program I have Ever Joined" - Albert Adidi, Youth Corper, Ibadan



Right from my university days, I have always been a hustler. I involved myself with one business after the other. In the course of my hustling, I have worked with many network marketing companies like GNLD Forever Living Products, Tasly etc but I dropped out of all of them after a few months because of the difficulty and false hopes.

Finally I decided that I would not do any such MLM business again because of the need to keep buying products every month even when you are not able to dispose of them. Despite this fact, when I read about MoneyMaker, I decided to give them a try because it was a totally new concept and I had friends who were agents and were actually getting paid their commissions and I could see the bank alerts as proof. I have been a MoneyMaker agent for almost six months now and I can confidently say that this is simply the easiest and best multi level network marketing program that I have ever joined.

The free ebooks and videos on money making have also been very helpful as I have learnt how to make so many things and also how to start so many different kinds of small businesses I can do part time from home to make extra money.

I encourage anybody who has joined the other programs and failed to try this one. Just give it a shot because you will find this one much more favourable and not so demanding. The most challenging part is usually at the beginning but once you start getting proofs of your payment, it becomes very easy to convince people. Also you don't need to keep buying products, in fact aside from the Registration fee, there's no other cost or payment required. Being a MoneyMaker Agent is a business that anybody who is serious about succeeding can use to make millions and that is my goal right before the end of my NYSC. *Bros No time to say No Time O.*

Will Your Testimony Be Next?

Only if you Take Action today and Register as an Agent!

What to Do Next

Three Steps:

1. Go back to Page 14 of this book and read up on how to register
2. Remember that to get the discount you could use my referral Link <http://moneymaker.ng/u/brbabe>

If you have Further Questions

You can contact MoneyMaker by visiting the link below:

<https://moneymaker.ng/contact>