

4 Practical Ways To Make Money Online in 2020 - For the Average Nigerian

By Toyin Omotoso

In 2005, I mistakenly stumbled into a seminar where a 500L medicine student of Lautech was teaching “internet business opportunities”

That was the first time I heard the phrase “make money online” and I immediately realized that this is an opportunity that could change my life forever.

"How on earth does someone 'make money online'" I wondered, as I am certain many people too are wondering even now.

Well, 15 years later, not only do I make money online, I have built businesses that have done millions online.

I created this short report to help many people avoid some of my mistakes and get into the right path.

So, let's get into it.

First of all, if you want to truly, really "make money online," there are 3 things you must get right from the get-go so you don't waste your time, money and effort.

1. DO NOT go to Google and search for "how to make money online".

If you do so, you are going to be led down an evil path filled with scams, pyramid schemes, half baked truths, time wasting activities and despicable human beings who masquerade as "online entrepreneurs".

99% of people who go this path end up never escaping this maze.

DO NOT DO IT!

Enough said.

2. To make money online, you MUST have something for sale and you must learn how to sell it online.

You cannot opt out by transferring your responsibility to sell to someone else, aka, "do it for me" or think other people will make you rich by "helping" aka MMM.

Don't be dumb. You do not "make money online" in a literal sense. You do so by offering something of value, a product or service, in exchange for money. This is because money itself, is value and only value can be exchanged for value. Just like you do not just dash money to everyone online (you use it in exchange of something), so also no body gives free money online. Again, to make money on line, you MUST be offering something of value (a product or a service).

3. You must choose something real, something that can grow and you must have the discipline/patience to learn and do work to grow it.

Get it?

Now let's talk about the different things you can do to make money online and **what you should run away from** when you hear "make money online".

I'll start with what to avoid with a long spoon. Engaging in them is like dining with the devil and using a short spoon.

Next, Please Avoid These 6 Models:

1. Online surveys - purportedly, you simply respond to surveys and you get paid a certain amount.

If it was that simple, trust me, everyone will be doing surveys right now and smiling to the bank. It is a lie. And where you even earn some, it is so meagre and not comparable to your time invested. Plus, most surveys do not work in Nigeria.

2. Get paid to read emails - this one is so dumb I don't even know how people believe it.

3. "Oil and Gas investment" - also masquerading as "online investment programs" aka, invest =N=100,000 and get paid 40% every 30/60/90 days.

There are currently new ones making the rounds now.

Who are the shit people who invent these things? And who believes all that shit?

4. Cash Gifting programs - a.k.a MMM and its many cousins (oh when I was in Russia, I found Mavrodi's house. If you lost money in MMM, I know where to find his mother. *Just kidding.*)

All that, "provide help, receive help" nonsense.

Their promoters morphed into #4 above.

5. Online MLMs - pyramid schemes disguised as network marketing opportunities.

If they have no real product and focus on recruiting new members, it's bullshit, it's a pyramid and it will come tumbling down.

And oh, if their "product" is a bunch of ebooks/courses, same applies.

6. Basically, anything that promises you'll make a lot of money doing very little to no work.

It's mostly shysters and scammers who promote those things and I don't care if it's your trusted cousin telling you to join in.

Avoid them all.

Now Let's Get Into The Real Ways to Actually Make Money Online.

Once again, please understand that you are making money online by using the internet to reach people who are interested in something, a product or service you provide and they will pay you.

Online, aka the internet is simply the medium.

So, below is my list of 4 Legitimate and Effective Ways You Can Use to Make Money Online in 2020.

Read through each part carefully and choose the one that fits you.

MMO MODEL 1: Freelancing/Consulting

This is where you provide skilled tasks to businesses and individuals/entrepreneurs.

Online Freelancing is probably the best way you can use to start making money online without any capital.

That is because all you are doing is helping our businesses and individuals with certain tasks like:

- Article writing
- Social media posting
- Audio/video transcribe
- Translations
- Graphics design
- Web design
- Voice over
- Etc

All you need is a skill in a particular area or subject - graphic design, social media marketing, copywriting, sales.

And you can quickly learn many of these skills.

Business owners buy these services like clockwork.

All you have to do is to go to one of the online marketplaces where you can get these jobs.

The most popular one is known as **Fiverr.com**

Fiverr is the world's largest online freelance services marketplace that connects businesses with online freelancers.

Don't let the \$5 jobs fool you, it's merely a starting point.

People charge as much as \$10,000 to do jobs there.

Then we have others like - www.99designs.com and www.UpWork.com

On these sites, you can sell skills ranging from graphic design to writing, to social media marketing to copywriting to programming to sales, etc.

It's incredible what you can do on these sites. Check them out.

By the way, if this is what you want to do, my advice is that you get the guidance of someone who has been doing this for some time.

The best program about online freelancing that I can vouch for right now is this one called [**The Freelancer Success Guide.**](#)

The guy who created the program has hundreds of positive testimonials from students.

[**Click this link to check out the Freelancer Success Guide.**](#)

Alternatively, you can read all about it [here](#).

MMO MODEL 2: Affiliate Marketing

You might have heard this term before.

That is because affiliate marketing is an industry valued at over \$300USD Billion.

Affiliate marketing is an income model where you make money by selling someone else's product for a commission.

Basically, you get a link that recognizes you brought the visitor and when they buy, you get a cut which can be anything from 5% to as high as 90%.

It is a really effective way for complete newbies to make good money online.

The main thing is to get sales for the product you are promoting, and you get paid a commission for it.

Let me quickly tell you how I used this to make N25,000 recently.

What I did was to go to an affiliate platform known as [expertnaire](#).

Maybe you have heard that name before.

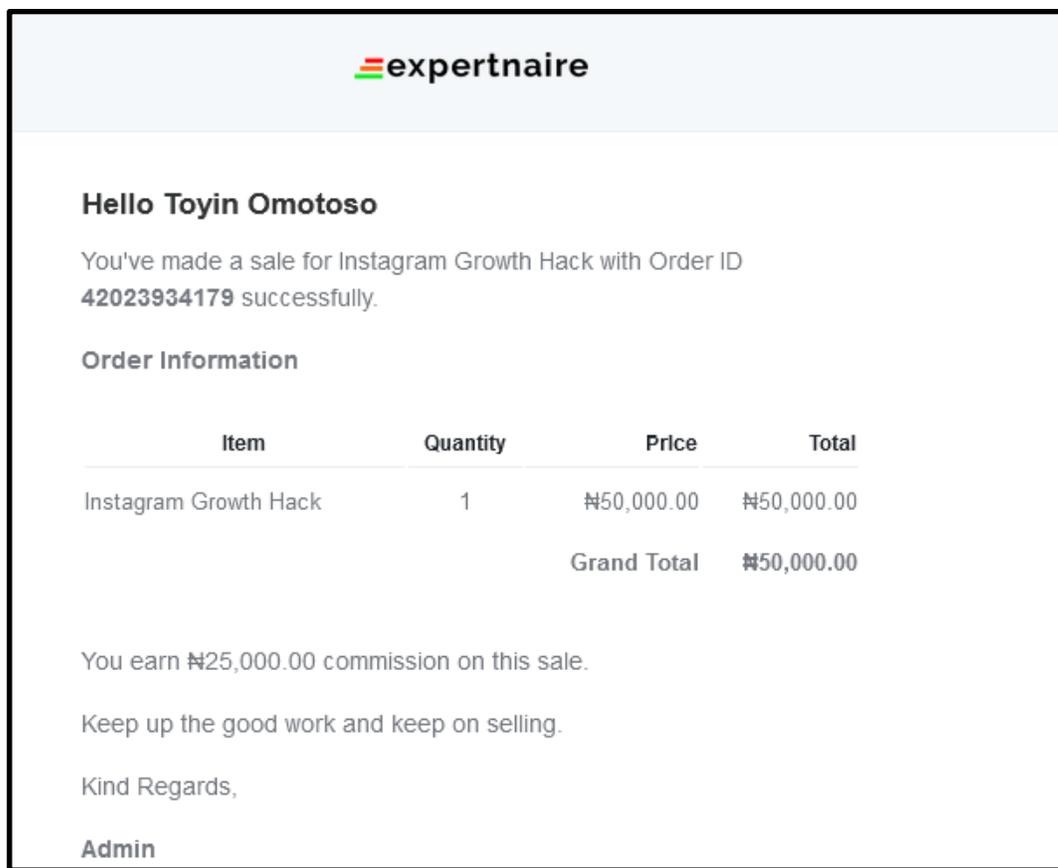
It has been around since 2018.

So, I picked a product on Instagram marketing, grabbed my affiliate link for that product, and went ahead to post the affiliate link on my Twitter page along with a small blurb.

3 days later, I checked my emails and I saw an email from Expertnaire.

The email congratulated me that I had just made N25,000 commission from selling that product.

This is the email I got.



This is exactly what is meant by getting paid a commission per product sale.

Here, I got paid 50% (which is N25,000) for selling this product.

There are many people making as much as N100k a week with this model by posting their affiliate links on their Whatsapp status, FB pages, Instagram pages etc

And you can even take it a step further by running paid adverts.

Anyway, If you are interested in this business model, you can get started simply by going to expertnaire.com to sign up as an affiliate.

Or better, you can begin by getting loads of help to get you well on your way. Click the link below to not only get started, but also get done-for-you resources.

[Click here to register on Expertnaire and get the complete done-for-you resources.](#)

However, if you really want to succeed big with this, like all things I will advise that you follow the guidance of an experienced person.

In this case, I am going to recommend [**Onome Maureen's 30-day challenge**](#) for you.

Her program helps you to start making money with affiliate marketing within 30 days and without spending any extra money on adverts or anything.

[**And as you will see here, her 30-day challenge program**](#) has plenty of testimonies from successful students.

[**Click here to get her 30-day challenge program.**](#)

MMO Model 3: Information Publishing

Information publishing is a business model where you publish and market information on a topic that people are looking to learn/master.

You can publish step by step guides/courses on virtually any topic as long as people have an interest in it and are ready to pay for it.

The topics can be on money, relationships, business, travel, education, health, food, jobs, etc.

It's a really neat way to make money.

One of my businesses does this and it's extremely profitable with incredible margins.

You can deliver the information products digitally or physically or in person.

Information publishing is a really big business.

There are 3 major steps to it.

- (1) Start by deciding on a topic that people will buy.
- (2) Package or Create the information into a product.
- (3) Create a System to market the information product.

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You can also sell information in various formats:

- You can sell it as a simple ebook in PDF format
- You can sell it as a video
- You can sell it as a full blown course

- You can sell it as an audio
- You can sell it as a webinar, seminar or Teleseminar
- You can sell it as coaching
- You can sell it as a membership content

If this is what you like, you should look at [Jonathan Melody's IBM program.](#)

Jonathan was able to create a N30m a year income from creating and selling information products online.

MMO Model 4 - Importation/Ecommerce

E-commerce is all about 3 things:

(1) Searching for physical products that solve problems for people or helps them get closer to their desires.

You can source these products here in Nigeria or import them.

(2) Buying the products at the lowest cost possible, importing them to Nigeria.

(3) And using a genius marketing method to sell them for a good ROI.

If you are going to run with this business model, make sure you do not run it like a lot of people.

Run it as a proper business.

Start with a huge and profitable audience/market. E.g. Fitness, babies (Moms), Women's fashion, Skin care

Look for challenges people have in that market

Find products on Aliexpress that solve those challenges - In fact, you will even come across many products on Aliexpress that fix challenges you do not know about.

Buy the products for the lowest cost you can find (You may have to use an agent or other sites for this)

E.g. Some products that sell for N\$2 a piece can be gotten from 1688.com for far lesser

Create a marketing system that allows you to pull in people who are interested in the type of products you are importing. You can advertise using Facebook, Instagram, Youtube, Google, Blogs

Sell to them

Sell to them repeatedly

If you decide to take this to another level, you might even create a brand name and find companies that can help you create products with your brand name printed on them

But you don't have to start with that.

You can start importing with at least N50,000 or even lower.

"However the most important factor is for you to ONLY import products that people really want to buy."

Personally, I don't import products until I have advertised it and gotten proof that it is a product that will sell.

That is when I go ahead to buy it.

Ecommerce requires a capital of at least N50,000 to get it started.

If you want to go with this online model, please get any of these E-commerce training.

[Ecommerce Domination by Patrick Ogidi.](#)

[10X Ecommerce by Jonathan Melody.](#)

CONCLUSION:

All the 4 make money online models I shared in this short report can be executed by the average Nigerian.

If you have zero money, zero connections but have skills or are willing to learn one, then do freelancing/consulting.

If you have access to some very helpful information that people will be willing to pay for, then you should consider getting into Information Publishing.

If you simply want to promote products without dealing with customers, Affiliate marketing is the way to go.

If you're not the writing type or you want to sell something you can touch, E-commerce is great.

If you notice, I left out Blogging as a way to "make money online, here's why:

Blogging is extremely hard and for most starters, it isn't an excellent choice.

To do it, you need a ton of patience and discipline and in any case, you still need to incorporate Information Publishing, Affiliate Marketing, Consulting, maybe even E-commerce for a blog to be profitable.

It's like wanting to eat boiled egg but you put the egg inside "moi moi" first and then cook it before eating. Why not just boil the damn egg?

Blogs aren't profitable by simply starting up and putting an "advertise with us" page up.

And thinking a blog will survive by simply running ads is foolish.

That's it. Hope you enjoyed the report.

I wish you success.

Toyin