

STEP-BY-STEP GUIDE TO EARN OVER N100 000 MONTHLY FROM VOUCHER RETAIL SCHEME

Introduction: Every business owner desires to make good sales on daily basis, but this expectation fails a lot of times due to several factors. Shrinking disposable income will definitely reduce purchasing power of customers. Finitema programme has features to operate like OLX.com, Jumina.com and e-bay.com in addition to other unique features.

The programme on www.finitema.com has capability to attract more customers and boost performance of your internet business by selling finitema voucher. The user audience of Finitema voucher is large and this will guarantee substantial income from sales. Every order of Finitema voucher attracts a discount of 10% which is treated as addition to orders. In this VRS brochure you will discover step by step guide to earn over N100 000 monthly.

Usage of Finitema Voucher: Finitema voucher is the method of payment for transactions on finitema programme. The voucher is loaded into website account, just like loading credit on GSM phone. It is e-wallet to make payment for online orders or shopping, for text messaging or bulk SMS and instrument to make more money on the programme.

Comparative advantage of Finitema Voucher: Finitema voucher may be similar to JAMB and WAEC scratch cards from which cybercafé operators generate income. Finitema voucher has comparative advantage over them. These scratch cards are on seasonal demand, but Finitema voucher is not seasonal. Finitema voucher has a broad user audience and not limited to students. Finitema voucher is available and printable from the website. Continuous voucher supply to the market by cybercafés on this scheme guarantees income.

Finitema voucher may be similar to the recharge vouchers of GSM networks. These vouchers are used to browse, send text message and voice calls. Finitema voucher also has comparative advantage over them. Cybercafés can freely print and retail Finitema voucher to their customers and recharge card sellers in their vicinity. Thus, Cybercafé operators on this scheme will be involved in the distribution and continue in business selling Finitema voucher.

Source of Finitema voucher: The vouchers are available and printable on the website to guarantee steady supply. The risk of participation is low because operators will be assisted by trained sales executives to make sales. This assistance programme will generate a network of retailers and end users. Additionally, the operators would be able to get credit supply of vouchers from the programme, when basic conditions have been satisfied.

Objectives of Finitema: This is a web driven programme with three objectives and not a flat form online business. It is an expanded e-commerce platform with sales booster features

using four transaction instruments to buy or sell. It is designed to generate broad spectrum employment opportunities and a programme laden with tools for membership empowerment.

Target Audience: Target audience on Finitema programme includes students, applicants, employers, entrepreneurs, business owners and investment minded persons. Participants in Voucher Retail Scheme should be cybercafé operators in Lagos State. Freelance Marketing Scheme will be directed to assist cybercafé operators in other states of the Federation.

General Participation: Registration and membership is free for expanded participation. The programme is to build an online community through optional referral system with rewards. The voucher is the main payment system to connect persons with GSM in every location.

Benefits of Participation in VRS: Participants in this scheme will get credit supply of voucher for maximum period of 90 days. They will make 20% payment to back up any order and should make remittance within 48 hours. Participants earn up to 10% gain from direct sales to café customers, and 5% gain for supplying to the retail outlets attached to them.

Categories of VRS Participation: Participation in the scheme can be in three categories based on minimum orders per time. The daily sales targets will be decided by each operator based on their capability. The categories of orders are N10 000, N25 000 and N50 000. Voucher orders will be backed with 20% down payment. Voucher orders on the website will attract 10% discount as addition to order. The operators can sell directly to their café customers to get 10% maximum gains and supply their retailers to get 5% gains.

Responsibilities of Retail Outlet Operators: The operators are expected to print and sell vouchers to direct and indirect customers. They will supply vouchers to recharge card sellers and lotto kiosk operators in their vicinity. The second responsibility is to add customers as downline and attract them to bid for assets and encourage them to sponsor assets for sale.

The third responsibility is to attract their customers to the loans, jobs, grants, scholarships and venture fund features on the programme. The fourth responsibility is to ensure that the daily voucher consumption target is achieved. The cybercafé operators are expected to give direction to the support personnel attached to their retail outlet to achieve daily targets.

Step by Step Guide to Earn over N100 000 monthly from VRS

Step 1: Registration on website: The first step is to register free on the website to own a basic account. Text VRS ENROLMENT, names, username, location and GSM to 08100517768 for the admin to capture participants for Voucher Retail Scheme.

Step 2: Telephone interaction: Call-in for brief telephone interaction to ascertain your location and establish basic facts about preparedness for this responsibility. Kindly note that only short-listed and approved persons will be expected to proceed to step three below.

Step 3: Business account activation and Funding: Load N1000 Finitema voucher into the account if available. Alternatively, make payment of N1000 into Infinitema Ltd bank account with Access or Zenith Bank. Kindly quote your username as depositor and login to your basic account to **order web credit**. Text VRS ACTIVATION, username, Bank, amount, GSM and date to 08100517768. The business account will enable the operator to order and print out vouchers for sale. The first order for voucher is for account activation.

Step 4: Create Hosting base to Earn: The fourth step is to create hosting base to host assets. This implies that the business account has been funded with N1000 credit. The operator should also enlist twenty business downline. Kindly note that account funding with N1000 credit is optional and not compulsory. Whenever, these two conditions are attained text VRS HOSTING and username to 08100517758. The admin will commence to host assets for trading on the account page and position it to start earning 5% hosting fee.

The advantage of funding is that assets will be hosted on such account to start earning. Any account where asset is displayed will naturally attract more members as downline. Hence, adequate funding is needed to cover the cost of SMS alerts which will be transmitted to them at registration. Email alert is free, but the SMS alert is N5 per message.

Step 5: Submission of Registration Form: The fifth step is to fill and submit the Form attached to this brochure. The completed form should be sent to info@finitema.com when the VRS tasks indicated below have been executed. Establish a call and send text message to 08100517768 to confirm the submission. The registration form will be evaluated and approved operators will be required to send their sales executives to the office for training.

VRS Main Task: Enlist Sales Executives: Each operator would nominate two, three or four young graduates who are entrepreneurial from the vicinity as sales executives. These young graduates should submit applications as Sales Executives on the website. They will be interviewed, trained and attached to the cybercafé site to drive the sale of the vouchers.

The agreement will be signed after training of the sales executives. They will make weekly report to the Company, but will work directly with café operators who will give daily target directives. The graduates will also mobilise cybercafé customers and members of the public to participate on the programme, particularly in the bidding activities on the website.

The Sales executives will be on temporary employment and earn N30 000 monthly allowance from the Company. The sales executives may be offered permanent employment if they perform satisfactorily during this exercise and during employment interviews.

First task for the Sales Executives: The sales executives should enlist two, three or four product vendors from the vicinity as downline to the operator. The product vendors could be

dealers in electronics, electrical equipment, GSM phones, computer laptops and cars. Their products will be hosted for sale on the website using the modified bid system.

Second task for the Sales Executives: The enlisted sales executives have immediate task to create a network of retail outlets as downline to café operator. A network of 20, 30 or 40 recharge card sellers will be attached to order from a cybercafé site. Similarly, a network of over 10 lotto kiosk operators and sports betting outlets will be created and attached to make orders from a cybercafé site. These outlets are expected to make daily orders over N2000 to participate for direct sale to their customers. These outlets will be provided with publicity materials and the sales executives will also assist their customer base and downline.

Third task for the Sales Executives: The sales executives will ensure that all enlisted recharge card sellers and lotto kiosk operators activate business accounts on the website. Funding the business account with N1000 voucher is optional, but gives them immediate opportunity to host assets and earn 5% hosting fee. This level of account funding is optional, but needed to host incoming members as downline. However, they can still participate if they activate the business account to enlist their customers as downline.

Step 6: Agreement for participation: Participation in VRS will be governed by terms and conditions spelt out in the agreement. The agreement attached to this brochure protects both parties; but will be signed in Infinitema Ltd office. The agreement will subsist and be effective until the voucher dealership regime is unveiled on the programme.

Step 7: Order for Vouchers: The operators who satisfy the requirements listed above will get vouchers supplied on credit for maximum of 90 days. However, they are expected to pay for 20% of their orders. The voucher orders can be in category of N10 000, N25 000 or N50 000 per order. However, participants must make remittance for the sales within 48 hours of the order. This will qualify them for another credit supply of the vouchers. Daily orders above N100 000 will qualify them to earn over N5000 daily or earn over N100 000 monthly.

Conclusion: It should be clearly stated that this scheme is not part of the main Finitema programme, but simply complementary to kick-start the programme. Genuinely interested persons in the voucher retail scheme are at liberty to call-in for enquiries on any section of the scheme where they need clarifications. This scheme is also a welcome pack for persons who desire to be part of the dealership transaction on the programme.

Finitema Advert Team

April 2015

REGISTRATION FORM FOR VOUCHER RETAIL SCHEME (VRS)

S/N	USERNAME	LOCATION	DOWNLINE	S/N	USERNAME	LOCATION	DOWNLINE
Sales Executives				Product Vendors			
1.				1.			
2.				2.			
3.				3.			
4.				4.			
Recharge Card Sellers							
1.				11			
2.				12			
3.				13			
4.				14			
5.				15			
6.				16			
7.				17			
8.				18			
9.				19			
10				20			
Lotto Kiosk Operators							
1.				6.			
2.				7.			
3.				8.			
4.				9.			
5.				10.			
Sports Betting outlets							
1				3			
2				4			
Voucher Retail Scheme Operator				Contact Address of Cybercafé			
Number of Computer Terminals							
Category of Daily Voucher Order				GSM Contact			
Full Name							
Contact Address							
Average Daily Orders							
S/N	CATEGORY	ENLISTED NUMBER	AVERAGE DAILY ORDERS		TOTAL DAILY ORDERS		
1.	Recharge Card Sellers						
2.	Lotto Kiosk Operators						
3.	Sales Executives						
4.	Product Vendors						
5.	Cybercafé Retail						
Total of Daily Summaries							

Agreement for participation in Finitema Voucher Retail Scheme (VRS)

Participation as voucher retail outlet on Finitema Programme will be governed by the terms and conditions spelt out in this agreement. This agreement will subsist and be effective until the voucher dealership regime is permitted to run. The programme running on www.finitema.com is owned by Infinitema Limited but developed by Mr. Benson Omonuberu. Finitema voucher will be available and printable for sale from the website by persons approved on the programme.

This is an agreement made between Mr. Benson Omonuberu on the one part as the voucher provider and on the other part as the voucher retail scheme operator with registered username on www.finitema.com as.....do consent to the terms of this agreement for the supply of Finitema vouchers at 10% discount as addition to orders.

That I agree to make 20% payment for any order to qualify for daily voucher orders of amount ranging between N..... and N..... and sell directly to my customers and supply to retail outlets listed on the Registration Form submitted by me. Whereas I agree to print and supply the retail outlets at 5% discount as addition to their nominal orders, but that I will sell directly to my customers and make maximum discount gain.

Whereas I shortlistednumber of Sales Executives attached to me on the programme, I agree to coordinate their activities to ensure that my daily voucher orders of N..... is attained.

Whereas I agree to make multiple orders on demand basis and strive to achieve target of voucher orders of N..... but this does not register me as a voucher dealer on Finitema programme.

Whereas I agree to make 20% payment for daily orders within the range indicated above, to guarantee my participation on this scheme, I also agree to make remittance and payment for the 80% voucher supplied on credit not later than 48 hours after the orders were processed on the website.

Whereas the credit supply of voucher will run for a maximum period of three months only and cease thereafter, I agree that the notice to cease the credit supply may not be issued to me; and that I have the choice to commence regular payments to place orders when fully satisfied with the programme.

Whereas participation as voucher retail outlet can be in any of three categories of N10 000, N25 000 and N50 000 as minimum orders per time; I opt for the N.....category at 10% discount. I agree to make diligent care to protect and ensure that the codes on the vouchers are not cloned.

This agreement is construed in true faith to safeguard overall interest of the retail outlet operator, the general public and the service provider. Dated this.....day of ,Month, 2015

Voucher Provider: Benson O. Omonuberu
Address: 91, St Finbarrs College Road, Akoka Yaba, Lagos. Signature and Date

Name of Retail Outlet Operator.....
Address: Signature and Date

.....
Name of Witness, Signature and Date