

Test Before You Spend

A practical Nigerian guide to choosing a business idea, checking demand and planning your first 90 days

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SAMPLE

Introduction

You have an idea for a business. Perhaps you could tutor children after school, collect laundry from busy neighbours, format documents for jobseekers or supply pre-ordered lunches to an office nearby.

Then the questions arrive. Will anybody pay? How much should you charge? Do you need equipment, stock or a registered business name before you begin? What happens if you spend your savings and the customers do not come?

This book starts with a different question: **What is the smallest responsible step you can take to find out whether the idea deserves your money?**

You do not need to dismiss your ambition. You need a way to investigate it without putting your household under unnecessary pressure.

Who this book is for

Test Before You Spend is for Nigerians who want to start a side business or small business but have limited money to risk.

You may be employed, studying, looking for work or managing family responsibilities. You may already have a useful skill but feel unsure how to turn it into a paid offer. Or you may have several ideas and no clear way to choose between them.

You do not need business training. You do need a willingness to speak to potential customers, write down costs and accept answers that may differ from what you hoped to hear.

The aim is not to make your business look established before it has customers. It is to help you discover whether you have something worth building.

Protect your money before you test your idea

A business idea should not automatically gain access to every naira you have.

Money needed for food, rent, transport, school expenses, healthcare and emergencies is not spare business capital. Before spending, you will separate essential household money from an amount you can genuinely afford to risk. That amount becomes your testing ceiling—not a target you must spend.

This matters because early spending can feel like progress. Buying a machine, printing packaging or ordering stock gives you something visible. But none of those purchases proves that customers want your offer at a price that covers the work involved.

Validation means gathering evidence before making a larger commitment. You investigate a need, offer a small solution and observe what people actually do.

For example, someone considering tutoring could speak with

parents about the help their children currently receive, then offer one paid session with a defined learning goal. Someone considering laundry collection could investigate a reliable laundry partner and test one manageable collection route rather than immediately buying washing equipment.

The point is not simply to spend less. It is to spend in a way that answers a useful question.

What you will be able to do

By the end of this book, you should have a practical process for:

- Choosing an idea that fits your skills, available time and financial limits.
- Identifying reachable customers and learning what they already need.
- Designing a small paid test with a clear offer, price and spending limit.
- Arranging basic sourcing, records and applicable requirements.
- Comparing actual demand, costs and delivery problems with your expectations.
- Planning your next 90 days, including review dates and spending decisions.

You may finish with a promising offer to develop. You may instead decide that your original idea needs changing—or is not suitable for you. Discovering that before a major

purchase is a useful result.

How to use this book

Read with a notebook, a simple spreadsheet or a document on your phone. Complete the worksheets using your own circumstances, not the circumstances you wish you had.

Start with what you know. Mark estimates clearly, then replace them with supplier quotations, customer responses and actual test results as you gather evidence. Keep dated notes so you can see what changed and why.

The Nigerian examples show how the process might work for tutoring, laundry collection, office lunches and other low-capital activities. They are illustrations, not promises or ready-made instructions for every location. Check local costs, customer habits, supplier reliability and applicable requirements yourself. Seek qualified advice where legal, tax, food-safety or other specialist questions affect your plans.

Each chapter ends with a task and a spending decision:

- **Proceed:** The evidence supports the next limited step.
- **Adjust:** Change the offer, audience, delivery method or budget before continuing.
- **Stop:** Do not commit more money to this version of the idea.

Do the task before moving on. Enthusiasm is welcome, but it should not substitute for evidence.

A smaller risk, not a guarantee

Testing reduces uncertainty. It does not guarantee sales, profit or repeat customers. A successful small test may reveal difficulties when repeated.

Your goal is to make better-informed decisions while keeping mistakes manageable. Begin with your limits, investigate demand and let the evidence guide the next spend.

Chapter 1: Choose an Idea That Fits Your Life and Your Pocket

A business idea can sound promising and still be wrong for your present circumstances.

Office lunch orders may appeal to you, but can you prepare and deliver food safely before your own working day begins? Tutoring may require little equipment, but do you have the subject knowledge, patience and uninterrupted time? Selling clothes may seem straightforward until your money is tied up in sizes nobody has ordered.

Your first job is not to choose the most impressive idea. It is to choose one you can investigate without putting your household under pressure.

Start with your limits. Then look for an idea that fits inside them.

Protect household money first

Money in your account is not necessarily money available for business.

Some of it may already belong to next month's rent, transport to work, school expenses or an emergency. Spending it on stock does not remove those obligations.

Before considering any purchase, separate your money into three groups:

Money group	What belongs here	Rule
Essential household money	Food, rent, utilities, transport, healthcare, school costs and debt repayments	Do not use it for testing
Emergency money	Money reserved for unexpected essential needs	Keep it protected
Available risk money	Money left after obligations and protected reserves	Consider only an affordable portion for testing

If nothing remains, your current spending limit is zero. That is useful information, not a personal failure. You can still list your resources, speak to potential customers and investigate options using resources already available to you.

Set one ceiling for the whole testing process

Avoid giving yourself a fresh budget every time an idea becomes exciting.

Your ceiling should cover the entire initial investigation and test: extra data, transport, samples, materials, packaging, partner charges and any refund or rework you may need to fund.

For illustration only, suppose someone has ₦25,000 genuinely available after protecting household needs. They decide that losing more than ₦10,000 would make them

uncomfortable. Their testing ceiling is therefore ₦10,000—not ₦25,000.

They might allocate:

- ₦2,000 for conversations, data and necessary visits.
- ₦5,000 for a small paid test.
- ₦3,000 held back for problems or closing the test responsibly.

These are planning figures, not estimates of what any particular business costs. Check current costs where you live.

Write your ceiling down:

“Across investigation and testing, I will commit no more than ₦____ of my own money. I will not top this up from household or emergency funds.”

Customer deposits are not extra risk money. They come with an obligation to deliver or refund according to agreed terms.

Take stock of what you already have

“Low capital” does not mean “no resources required”. A business may need little cash because you already have the necessary skill, equipment or customer access.

Make an inventory before shopping.

Practical skills

List things you can do reliably enough that another person might reasonably pay for them:

- Explain a school subject clearly.
- Format documents neatly.
- Sew hems or replace zips.
- Clean carefully and follow instructions.
- Organise collections, deliveries and customer messages.
- Prepare food consistently and safely.

Be honest about your current ability. Enjoying an activity is different from delivering it to a paying customer's standard.

Equipment and facilities

Check what is usable now: a laptop, sewing machine, smartphone, cooking equipment, suitable workspace or reliable transport access.

Consider condition, ownership and running costs. A borrowed laptop is only useful if you have permission and dependable access. Equipment that needs expensive repairs may not be a practical starting resource.

Available hours

Write down specific periods, not “evenings and weekends”.

For example:

- Tuesday and Thursday: 7–8.30 pm.
- Saturday: 9 am–1 pm.

- Sunday: 30 minutes for records.

Include time for buying supplies, travelling, answering messages and correcting mistakes. Do not sell all your available hours as delivery time.

Trusted contacts and customer access

You may know parents near a school, workers in one office building, residents in an estate or students who need document support.

These contacts can help you understand a problem or request an introduction. They are not automatic customers.

Ask permission before using group chats or approaching people through someone else's business. If you are employed, check workplace rules and do not use your employer's time, equipment or customer information without permission.

Explore ideas that can start small

Service businesses mainly sell your skill, time or coordination. Stock-based businesses buy goods before reselling them.

Services can reduce the amount tied up in inventory, but they still have costs and responsibilities. Stock-based businesses can work, but unsold goods may hold money you need elsewhere.

Some ideas combine both models. Pre-ordered lunches

involve a service and perishable materials; laundry collection involves coordination and a delivery partner.

Idea	A small starting version	Main costs and difficulties to check
Tutoring	One paid session on a defined topic	Preparation, travel, suitable space and arrangements for working with children
Document formatting	One clearly defined document package	Laptop access, power, data, revisions and confidential file handling
Laundry collection	One collection route using a checked laundry partner	Transport, tagging, partner charges, damage responsibility and return times
Clothing alterations	Simple jobs within your proven ability	Machine access, materials, fitting time and the cost of correcting errors
Cleaning	One small, clearly described cleaning job	Supplies, protective equipment, travel, safety and risk of property damage
Pre-ordered office lunches	One menu, one delivery point and limited orders	Ingredients, packaging, safe food handling, delivery and applicable requirements

These are possibilities, not recommendations for everyone.

A laundry collection service does not require you to buy washing machines, but it does require a reliable partner. A lunch test should not begin simply because colleagues say

your food tastes good. Confirm safe preparation arrangements and check applicable requirements with relevant authorities before accepting orders.

For document work, promise a defined service such as formatting—not guaranteed job interviews or academic results. For tutoring, promise a prepared lesson and learning support, not guaranteed examination success.

Reduce the first version

A manageable idea usually has a narrow starting point:

- Not “all cleaning services”, but “a defined kitchen-cleaning service within one neighbourhood”.
- Not “fashion”, but “simple trouser hemming using equipment I already know how to operate”.
- Not “food delivery”, but “one pre-ordered lunch menu for one reachable office”.

A narrow offer makes costs, time and responsibility easier to understand.

Score a shortlist instead of following excitement

Choose three ideas for comparison. Score each from **1 to 5**, where **5 means the best fit for your situation**.

Use these five criteria:

Criterion	Score 1 when...	Score 5 when...
Start-up spending	The test threatens your ceiling	The test needs little of your available budget
Customer access	You have no clear way to reach buyers	You can request conversations with a specific group
Time demands	Work clashes with essential commitments	Preparation and delivery fit your actual schedule
Operational difficulty	Several unfamiliar tasks or unreliable partners are involved	You can deliver a narrow service competently
Payment delays	You must fund substantial costs before uncertain payment	Payment terms can limit how much cash you advance

Use scores of 2, 3 or 4 for situations between these extremes.

Do not let a high total hide a serious problem. An idea that risks rent money or cannot be delivered safely is unsuitable regardless of its score.

Worked comparison: Ada's shortlist

Ada works weekdays, has a laptop and is confident with document layout. She knows people in a jobseekers' group where she can ask permission to discuss their needs. She has no sewing equipment and limited weekday delivery time.

Her illustrative scores are:

Idea	Spending	Access	Time	Operations	Payment	Total
Document formatting	5	4	4	4	4	21
Saturday tutoring	4	3	3	3	4	17
Office lunches	2	4	1	2	3	12

Document formatting is her preferred idea. Tutoring is her reserve.

This does not prove that customers will buy. It tells Ada which idea deserves investigation first. Her scores should change if conversations or cost checks reveal something different.

Choose one idea—and give it boundaries

Your preferred idea needs a practical description, not just a business category.

Ada's completed selection might read:

- **Preferred idea:** Formatting short CVs from text supplied by customers.
- **First customer group:** Jobseekers she can reach through a group administrator.
- **Existing resources:** Laptop, document-formatting skills and evening internet access.
- **Available time:** Two evenings and part of Saturday.
- **Initial scope:** A small number of documents with one agreed revision each.

- **Testing ceiling:** ¥10,000 across investigation and the paid test.
- **Reserve option:** Saturday tutoring in a subject she knows well.
- **Unknowns:** Whether customers need formatting, what they currently use and whether they will pay workable prices.
- **Decision:** Proceed to customer conversations; do not buy software or advertising yet.

Keep the reserve on paper. Do not spend on two ideas simply because you are unsure which will work.

Exercise

Complete this worksheet in a notebook before buying anything.

1. Set your financial boundary

Record:

- Essential household commitments and when they fall due.
- Emergency money you will protect.
- Money genuinely available after those amounts.
- The maximum you are comfortable losing across the entire testing process.
- Any existing costs, such as data or transport, that testing would increase.

Your ceiling must be affordable even if the test produces no

sales.

2. Inventory your resources

List:

- Three skills you can use reliably.
- Equipment you own or have permission to use.
- Specific weekly hours available.
- Two reachable customer groups.
- Any permission, training or safety issue you must resolve.

3. Compare three ideas

Score each idea from 1 to 5 for spending, customer access, time, operational difficulty and payment delays. Add the totals, then check for problems the totals might conceal.

4. Write your selection

Complete these statements:

- My preferred idea is...
- My first customer group is...
- The smallest useful version I could offer is...
- I can use these existing resources...
- I will work during these hours...
- My total testing ceiling is...
- My reserve idea is...
- Before spending, I need to find out...

5. Make your spending decision

Choose one:

- **Proceed:** One idea fits your resources and protected budget. Begin investigating customer needs without unnecessary purchases.
- **Adjust:** Reduce the service area, order limit or scope, or choose a less demanding version.
- **Stop for now:** Every option threatens essential money or cannot be delivered responsibly. Keep your savings protected and revisit the decision when your resources change.

Finally, write one action and a date: for example, “On Saturday, I will ask the group administrator for permission to speak with potential customers.” Your next step should gather evidence—not create another expense.