

# How to Start an AI Agency

Foundation: Market, Technology, Legal & Pricing Architecture

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**Modules 01 → 04 plus Pre-Work Orientation**

# Which Founder Are You?

*Identify your model before Module 1 begins. This shapes how you approach every technical module.*

# Which Founder Are You? — The Four Models

## Model 1: The Orchestrator

Business, sales, or management background. You sell and manage. a technical contractor builds. Competitive advantage: you speak the client's language better than any developer.

*Typical: Business Admin, Economics, Accounting, Finance, Law, MBA, experienced managers.*

## Model 2: The No-Code Builder

Comfortable learning new tools quickly. Personally builds automations using Make.com, Voiceflow, Zapier. No coding required. Surprised how far you can go without writing a line.

*Typical: Any background. Key trait: curiosity and comfort learning software independently.*

## Model 3: The Domain Expert Packager

You are not primarily a technology person, rather you are a sector expert layering AI onto deep domain knowledge. Lawyers building legal AI, accountants building finance AI. Your niche is your moat.

*Typical: Healthcare, Legal, Accounting, Real Estate, Education, HR, any specialist field.*

## Model 4: The Technical Builder

Developer background. You write code, build custom solutions, work with APIs and frameworks. Your gap is typically commercial such as pricing, sales, positioning. This course fixes that.

*Typical: Computer Science, Engineering, Software Development, Data Science, IT.*

# How Your Model Shapes This Course

	<b>Model 1 Orchestrator</b>	<b>Model 2 No-Code Builder</b>	<b>Model 3 Domain Expert</b>	<b>Model 4 Technical Builder</b>
Module 2 Tech Stack	Contractor Briefing Path	Build It Yourself Path	Contractor Briefing Path	Build It Yourself Path
Module 3 Legal/Finance	All models — same path	All models — same path	All models — same path	All models — same path
Module 4 Pricing	Focus: proposal & value	Focus: tool costs & margins	Focus: premium positioning	Focus: commercial skills
Module 6 Acquisition	Network + LinkedIn outbound	Demo-first cold outreach	Domain authority content	Portfolio + GitHub presence
Module 7 Delivery	Manage contractors; QA review	Build + QA yourself	Niche SOPs + client education	Build custom; document for clients
Your key gap	Technical literacy (enough)	Sales confidence	Technology confidence	Commercial skills

# Market Reality & Niche Selection

*Understand the global AI agency landscape and define your competitive position before spending a naira.*

# Module 01: Learning Objectives

## BY THE END OF THIS MODULE, YOU WILL BE ABLE TO:

1. Accurately describe the size, growth trajectory, and key segments of the global AI services market
2. Evaluate at least five Nigerian verticals against four selection criteria and rank by opportunity
3. Select a defensible niche using the Three-Layer Positioning Framework
4. Write a Positioning Statement that passes the 10-second test with a non-technical prospect
5. Complete a full Ideal Client Profile (ICP) for your first 10 target clients

# 1.1 The Global Context — What You Are Actually Entering

**\$4.51B**

Africa AI market 2025  
(Mastercard Economics)

**27%**  
**CAGR**

Africa growth to 2030  
(Statista 2025)

**600%+**

Nigeria AI adoption  
growth YoY (Cybernews)

**85% /**  
**26%**

Enterprises plan AI deploy  
vs. can do it internally

## THE MARKET OPPORTUNITY

85% of enterprises plan to deploy AI agents — but only 26% have the internal capability. That gap is your market. You are not competing against in-house teams. You are filling a capability void.

Tier	Global Market (2025)	Typical Project Size	Your Positioning
Tier 1. Automation	\$3–4B	\$5K–\$25K	Direct competition via cost advantage
Tier 2. Strategic AI	\$4–5B	\$25K–\$150K	Requires case studies + vertical expertise
Tier 3. Enterprise	\$1–2B	\$150K–\$1M+	Partnership-dependent in early years

# 1.2 The Nigerian Market — Early Mover Advantage Is Real

## Why Nigeria Now

- 97% of Nigerians want to learn AI (KPMG/University of Melbourne, 2025)
- 93% use AI for learning, 80%+ use it for work (Google/Ipsos, 2026)
- 600%+ YoY AI adoption growth — one of fastest globally (Cybernews AI Adoption Index)
- 39 AI companies in Nigeria (TechBehemoths 2025) — most generalist and undifferentiated
- A focused, positioned agency stands out immediately

## Four Sectors Ripe Right Now

- Fintech: \$1.4B market, needs fraud detection, KYC, customer service at scale
- Real Estate: Lead qualification is the #1 pain — sales teams drowning in WhatsApp inquiries
- Healthcare: 40% of hospitals exploring AI; <5% have an implementation partner
- E-commerce: Mid-size sellers need cart recovery, inventory alerts, personalisation engines

# 1.3 The Three-Layer Positioning Framework

## Layer 1 Vertical Specialisation

Which industry? Score by: domain expertise you have, process repetition (can workflows be standardised?), economic capacity (~~₦500K–₦5M~~ budgets?), and pain severity (do they lose real money from manual work?).

## Layer 2 Service Specialisation

Tier 1 (fastest): AI chatbots, email automation, appointment scheduling.

Tier 2: Lead scoring, CRM automation, analytics dashboards.

Tier 3: Multi-agent systems, custom ML models — after 10+ successful projects only.

## Layer 3 Geographic & Client-Size Targeting

Months 1–6: Nigerian SMBs (~~₦10M–₦100M~~ revenue) in Lagos, Abuja, Port Harcourt.

Months 7–12: UK SMBs (£250K–£2M) — English language, overlapping time zones.

Months 13+: US SMBs (\$500K–\$5M) — highest willingness to pay.

# 1.3 High-Potential Verticals – Ranked for African Agencies

Vertical	Key Processes to Automate	Sales Cycle	Competition	Priority
Professional Services	Onboarding, scheduling, document processing	30–45 days	Low	★ Start here
Real Estate	Lead qualification, inquiry response, tenant screening	30–60 days	Medium	Strong demand
Agriculture	Crop prediction, supply chain, advisory bots	45–60 days	Low	Early mover
E-commerce	Customer service, inventory alerts, cart recovery	45–75 days	High	Scale-friendly
Logistics	Dispatch automation, route optimisation, tracking	45–75 days	Medium	Growing fast
Insurance	Policy queries, claims triage, fraud detection	60–90 days	Low	Emerging
Fintech	KYC, fraud detection, customer support	60–90 days	High	High-value
Healthcare	Appointment scheduling, patient intake, billing	90–120 days	Low	Domain experts
Education	Enrolment, recommendations, admin support	90–150 days	Low	Niche plays
Telecoms	Support automation, churn prediction	60–90 days	Medium	Enterprise path

# 1.4 Writing Your Positioning Statement

## THE FORMULA

"Unlike [competitor type], we [unique approach] so that [target client] can [specific outcome] without [common obstacle]."

## EXAMPLE

"Unlike general marketing agencies that bolt AI on as an afterthought, we build specialised automation systems for real estate agencies so that property developers can qualify 10× more leads without hiring additional sales staff."

*Test: Say it to a non-technical person. If they don't understand the benefit in 10 seconds — rewrite it.*

**SHOW-DON'T-TELL SHORTCUT:** Find a competitor's website. If they list 'AI solutions for all industries' you win by being specific. Your niche statement beats their homepage.

The ICP Worksheet is in Appendix F of your course workbook.

# COHORT ASSIGNMENT

## *Module 01 — Market Reality & Niche Selection*

1. Complete the Ideal Client Profile (ICP) worksheet (Appendix F in your workbook) for your chosen vertical
2. Score at least three African verticals against the four Layer 1 criteria — document your reasoning in writing
3. Write your Positioning Statement using the formula above — share in the cohort Slack before Day 2
4. Identify five real businesses in your chosen niche — research their pain points via social media, Google reviews, and job listings

# Technical Foundation & Team Architecture

*Build only what you need. Add capability as revenue justifies it. Never hire or build ahead of demand.*

# Module 02: Learning Objectives

## BY THE END OF THIS MODULE, YOU WILL BE ABLE TO:

1. Design a Minimum Viable Team structure appropriate for your current revenue stage
2. Select and justify a no-code-first technology stack covering automation, AI, chatbots, and operations
3. Identify and plan for Africa-specific operational risks — power, internet, payment processing
4. Implement a Quality Assurance framework before your first client engagement
5. Distinguish between when no-code is sufficient and when custom development becomes necessary
6. Complete a white-labelling and Voice AI platform assessment for your niche

## 2.1 The Minimum Viable Team: Three Stages

### Months 1–6: Solo + Contractors

60–80 hrs/week for founder. Total burn:  
~~¥200K–¥400K/month~~

- Founder: strategy, sales, client management
- Technical contractor: ~~¥150K–¥300K~~ per project
- Content/design contractor: ~~¥50K–¥100K/month~~
- No full-time hires until revenue is consistent

### Months 7–12: First Core Hires

Total burn: ~~¥880K–¥1.55M/month~~

- AI Implementation Specialist: ~~¥350K–¥500K/month~~
- Operations Manager: ~~¥250K–¥400K/month~~
- Part-time Designer: ~~¥80K–¥150K/month~~
- Hire #1 is most important — frees founder for sales

### Months 13+: Management Layer

Total burn: ~~¥2.5M–¥4M/month~~

- Technical Director: ~~¥600K–¥1M/month~~
- Business Development Manager: ~~¥400K–¥600K~~ + commission
- 2nd Implementation Specialist: ~~¥350K–¥500K/month~~
- Target revenue for healthy margins: ~~¥8M–¥12M/month~~

## 2.2 No-Code vs Custom Development

### THE RULE

80% of early AI agency revenue comes from no-code. Custom development only when: client needs exceed platform capability, you've found a repeatable solution worth licensing, or enterprise clients will pay 3–5× more for proprietary solutions.

Category	Recommended Tool	Cost/Month	Time to Proficiency	Use Case
Workflow Automation	Make.com (recommended)	Free → ₦15K	3–5 days	Multi-step flows, CRM sync, API orchestration
LLM Access	OpenAI GPT-4 + Claude API	₦25K–₦150K	1 week	Response generation, reasoning, analysis
Chatbot Builder	Voiceflow	Free → ₦80K	1 week	WhatsApp, website, Instagram bots
Lead Scoring	Airtable + OpenAI	₦20K–₦50K	1 week	Tier 2 service entry point
Analytics / Reporting	Google Data Studio	Free	4 days	Client dashboards, performance reports
Multi-Agent Systems	LangChain / n8n	Variable	3–4 weeks	Tier 3 — after 10+ successful projects

## 2.2b Your Minimum Viable Tech Stack Plan

Before going live: map which tools connect to which. Every project involves 3 to 5 systems. Integration logic, not tool selection, is what fails in delivery.

### White-Labeling — Your Margin Multiplier

- White-label = deliver under your agency brand using another platform's infrastructure
- Example: Voiceflow Pro lets you remove Voiceflow branding — client sees your product
- GoHighLevel, ManyChat, Tidio all have white-label tiers
- Client pays ₦500K/month for 'your system'; your platform cost: ₦30K/month
- Build once → sell to multiple clients in the same vertical

### Tier 1b — Voice AI: The African Opportunity

- AI phone agents handle inbound/outbound calls autonomously
- Key platforms: Bland AI, Vapi, Retell AI, ElevenLabs
- Nigeria opportunity: SMBs miss 40–60% of calls during business hours
- Pitch: 'Your phone gets answered 24/7. No staff. No salary.'
- Implementation: 2–4 weeks per client; retainer ~~₦300K–₦800K~~/month

## 2.3 Nigeria-Specific Operational Infrastructure

### Power — Budget 15–20% of Operating Costs

- Generator + fuel: ₦60K–~~₦100K~~/month minimum
- Portable solar: EcoFlow Delta 2, Bluetti AC180, Anker Solix C1000, Jackery Explorer 1000 V2
- Solar investment: ~~₦700K–₦1.5M~~ upfront — eliminates fuel dependency
- Starlink Business Priority: most reliable high-speed option in Lagos, Abuja, Port Harcourt
- Critical rule: ALL client systems on cloud — never on local machines

### Internet + Payment Infrastructure

- Primary: Fibre (Spectranet, Smile, Airtel) + Starlink as backup
- Mobile hotspots from 2 providers as tertiary fallback
- Nigerian clients: Paystack / Flutterwave (1.5% + ₦100 per transaction)
- International — Primary: Geegpay / Raenest (USD/GBP/EUR virtual accounts, low fees)
- International — Also primary: PayPal via Paga (restored Jan 2026), Cleva, Grey
- Backup: Payoneer | Demoted: Wise Business (GBP-to-naira only for Nigerians under CBN)

## 2.4 Quality Mindset — Set Your Standard Before You Need It

*Industry average for first-time-right delivery: 60%. Your target: 85%+. The gap is almost entirely process, not talent.*

### ✓ Before Build

- Specific success metric locked in SOW before work starts
- Client's existing tools audited — build into them, not alongside them
- Edge case scenarios documented in advance

### ✓ During Build

- Test with minimum 50 real-world edge case scenarios
- Fresh-eyes review from a team member who didn't build it
- Performance: response time <5 seconds in all conditions

### ✓ Before Launch

- API keys secured — never hardcoded
- Personal data compliance: NDPR + GDPR
- UAT sign-off in writing from client

### ✓ Post-Launch

- 30-day support included in every project fee
- Automated monitoring alerts configured
- Performance report at Day 30 — this becomes your retainer pitch

# COHORT ASSIGNMENT

## *Module 02: Technical Foundation & Team Architecture*

1. Create a free Make.com account and build one simple automation (e.g., form submission → Slack notification). Screenshot the workflow.
2. Sign up for OpenAI API access and make your first API call — share a screenshot in the cohort portal
3. Map your power and internet backup setup: what do you have, what do you need, estimated cost
4. Research and document your two-processor payment setup (one local, one international) — open a Geegpay or Raenest account
5. Model 1 + Model 3: Draft a contractor brief for one service you intend to offer. Model 2 + Model 4: Build the tech stack plan table in your workbook.

# Legal & Financial Infrastructure

*Register correctly. Protect yourself. Build the payment rails before you need them — not after.*

# Module 03 – Learning Objectives

## BY THE END OF THIS MODULE, YOU WILL BE ABLE TO:

1. Complete the CAC registration process, selecting the correct business structure for your stage
2. Register for tax obligations with FIRS and understand your ongoing compliance requirements
3. Open the correct banking setup — naira, domiciliary (USD/GBP), and international payment accounts
4. Draft or commission the three essential contract types required for agency operations
5. Understand NDPA 2023 obligations and register with NITDA as a Data Controller
6. Implement a basic cash flow management framework appropriate for your first year

## 3.1 Business Structure + 3.2 CAC Registration

Structure	Cost	Time	Best For	Liability
Business Name	₦11,700	24–72 hrs	Solo founders, market testing	None — personal liability
Limited Liability Company (Ltd)	₦60K– <del>₦120K</del>	5–7 days	Serious agencies with growth plans	Full company protection

### RECOMMENDATION

If you have ₦60K+ and genuine intent to build, register as Ltd from the start. Many Tier-1 bank and enterprise clients will not engage with unregistered vendors.

### CAC REGISTRATION STEPS:

1. cac.gov.ng → create account on Company Registration Portal (CRP)
2. Name search (₦500 online) → reserve approved name (valid 60 days)
3. Prepare MEMAT: use CAC standard template (free) or lawyer (₦50K–~~₦150K~~)
4. Complete CAC Forms 1.1, 2, 3, 7 → upload → pay fees (₦60K for ₦1M share capital)
5. Certificate issued in 2–5 working days · Tip: pay via ATM card on portal, not bank app — transfers fail more often

## 3.3 Banking Setup + International Payment Infrastructure

Payment Option	Setup Time	Fees	Best For	Priority
Geegpay / Raenest	1–2 days	~0.5–1%	USD/GBP/EUR virtual accounts — clean international receipts	PRIMARY
Cleva	1–2 days	Competitive	USD virtual account — reliable alternative	PRIMARY
PayPal via Paga	Instant	3–5%	US client familiarity; restored Jan 2026 in Nigeria	PRIMARY
Payoneer	3–5 days	1–3%	Mass payouts; proven with Nigerian freelancers	BACKUP
Grey	1–2 days	Competitive	Multi-currency receipts and conversion	BACKUP
Flutterwave Business	2–3 days	3.8% intl	Local support; naira settlement	LOCAL
Wise Business	24–48 hrs	0.5–1.5%	GBP-to-naira only for Nigerians (CBN restriction)	DEMOTED

### CRITICAL — DO THIS WEEK

Open domiciliary accounts (USD + GBP) simultaneously with your naira account. Request on Day 1 of account opening — do not go back later. UK and US clients pay in their currency. You need accounts that receive it without friction.

## 3.4 Essential Contracts + 3.5 NDPA 2023 Compliance

### Master Services Agreement (MSA)

Umbrella contract for all engagements. Cost to draft: ~~₦150K~~–~~₦350K~~ (one-time). Key clauses: 50% upfront payment, IP ownership (client owns final system; you own methodology), liability cap at project value, confidentiality, Nigerian governing law. Have a lawyer draft once — reuse forever.

### Statement of Work (SOW)

Project-specific deliverables with acceptance criteria, timeline with milestones, and formal change order process. Scope creep is the #1 cause of project unprofitability. The SOW is how you prevent it contractually. Always include your success metric here — no exceptions.

### Non-Disclosure Agreement (NDA)

Use before every discovery call. Protects client business information and your methodology. Do not skip even when clients seem informal about it. A signed NDA also signals professionalism and builds trust before the first meeting.

NDPA 2023 COMPLIANCE: Register with NITDA as a Data Controller within 90 days of handling personal data ([nitda.gov.ng/dpd](https://nitda.gov.ng/dpd)), ~~₦50K~~–~~₦100K~~/year). Penalties up to 2% annual revenue or ₦10M. Applies to every AI agency.

# COHORT ASSIGNMENT

## *Module 03 — Legal & Financial Infrastructure*

1. Complete your CAC name search and reserve your preferred company name (cac.gov.ng)
2. Open a Geegpay or Raenest account: complete verification and share your USD virtual account number in the cohort portal as proof
3. Research one commercial lawyer in your city who specialises in technology contracts and get a quote for your MSA
4. Open a domiciliary account (USD + GBP) at your bank — do this before closing Day 1

# Business Model & Pricing Architecture

*Price based on value created, not hours invested. Build revenue structures that are predictable and scalable.*

# Module 04 – Learning Objectives

## BY THE END OF THIS MODULE, YOU WILL BE ABLE TO:

1. Explain the three pricing models and select the right one for each client scenario
2. Apply the value anchoring principle to set prices that reflect client outcomes, not your hours
3. Design a three-tier productised service package for your chosen niche
4. Use the Chris Voss negotiation framework to handle objections without dropping price
5. Calculate the number of retainer clients needed to reach your target monthly revenue

# 4.1 The Fundamental Pricing Error — And How to Avoid It

## THE PRICING TRINITY

1. Value Anchoring: Price to the economic outcome created, not time invested.
2. Risk Stratification: Clients pay differently based on project certainty and complexity.
3. Engagement Architecture: How you structure the engagement determines revenue predictability.

*Universal reference: USD. Convert to local currency at invoicing. All markets understand USD.*

Tier	Examples	Timeline	USD Price	Margin Target
Micro	Basic WhatsApp chatbot, simple email automation	1–2 weeks	\$300–\$1,000	60–70%
Small	Lead qualification system, customer service chatbot + CRM	2–4 weeks	\$1,000–\$4,000	50–60%
Medium	Multi-channel engagement, sales funnel automation	4–8 weeks	\$4,000–\$15,000	40–50%
Large	Enterprise AI transformation, multi-agent systems	8–12 weeks	\$15,000–\$50,000	35–45%

**NG Nigeria — Base USD rates**

**GB UK — 1.5–2.5× Nigerian**

**us US — 2–3× Nigerian**

## 4.3 Monthly Retainer Architecture

### Tier 1 — AI System Management

*\$500–\$1,600/month · 8–12 clients per team member*

- Monitor systems: uptime and performance
- Support tickets within 24 hours
- Monthly optimisation report
- Up to 5 hours of minor changes/updates

### Tier 2 — Growth Partnership

*\$1,600–\$5,000/month · 4–6 clients per team member*

- Everything in Tier 1
- 1 new automation/enhancement per month
- Bi-weekly strategy calls
- Priority support: 4-hour response
- Quarterly AI roadmap review

### Tier 3 — Embedded AI Team

*\$5,000–\$16,000/month · Dedicated 2–3 person team*

- Everything in Tier 2
- Dedicated account manager
- Weekly strategy sessions
- Unlimited support tickets
- Custom development sprints
- Executive reporting dashboard

## 4.4 Productised Packages – The Bronze/Silver/Gold Model

*Build 3–5 productised packages for your niche by Month 6. Example: Real Estate Lead Qualification System.*

### BRONZE

- WhatsApp chatbot (5 conversation flows)
- Basic CRM integration (Airtable/Google Sheets)
- 2-week delivery
- 30-day support

### SILVER

- Everything in Bronze
- Multi-channel: WhatsApp + website + Instagram
- Advanced CRM: HubSpot, Zoho, Salesforce
- Lead scoring algorithm
- 4-week delivery · 60-day support + 1 month free retainer

### GOLD

- Everything in Silver
- Multi-agent system: qualify + follow-up + book appointments
- Analytics dashboard
- Team training session (4 hours)
- 6-week delivery · 90-day support + 3 months free retainer

## 4.5 Objection Handling — The Voss Framework

Chris Voss (Never Split the Difference): Never match a competitor's price. Never offer a blanket discount. Instead:

### "You're too expensive"

Label it: "It sounds like budget is a real concern." Reframe to value: "You mentioned this costs you \$2K monthly. Our \$8K solution pays for itself in 4 months." Then de-scope Phase 1 rather than drop your rate.

### "We need to think about it"

Mirror: "Think about it?" Then silence. Wait. Then: "What specific concerns should I address — budget, timing, or something about our approach?" Convert vague delay into a specific objection you can actually resolve.

### "We found someone cheaper"

Tactical empathy: "That's fair — a lot of agencies offer lower prices. Can I ask what matters most to you: the price, or whether this actually works?"  
Never match. Never panic. If they want cheap, let them go.

### "We're not sure AI is right for us"

Calibrated question: "What would have to be true for this to be worth doing?"  
Then: "How about a 30-day pilot on one process? If it doesn't deliver results, you're out the pilot fee — but if it works, you've validated the approach."

### "We don't have budget right now"

Late empathy: "I understand — when do you typically review budgets? Can I send you a case study to review in the meantime?" Anchor a specific follow-up date. Keep the relationship alive.

### "We already work with another agency"

"That's great — what's working well with them?" Identify the gap. Then: "It sounds like they handle X well. We specialise in Y, which they don't do. We're not competitors, we're complementary."

### B2B CLOSE RATE CONTEXT

Industry average: 29% (HubSpot 2024). Targeted outreach with demo-first approach: 35–50%. Your edge: specificity, preparation, and not needing the deal desperately.

# COHORT ASSIGNMENT

## *Module 04: Business Model & Pricing Architecture*

1. Create three productised packages for your niche using the Bronze/Silver/Gold structure: include name, price, deliverables, timeline, and support terms
2. Calculate how many retainer clients you need at each tier to reach \$10K monthly revenue: show your working
3. Role-play the discovery call with another cohort member: practise holding your price on at least two objections using the Voss framework
4. Price your packages for the Nigerian, UK, and US markets using the conversion multiples in your workbook

# Day 1 Complete. See you tomorrow.

Tonight: complete your Module 3 banking setup, write your Positioning Statement, and review your Day 2 pre-reading. Day 2 moves faster , arrive ready.

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**Day 2 covers: Brand & Presence · Systematic Client Acquisition · Delivery Excellence · Financial Planning & Scale**