

AI • AUTOMATION • DIGITAL SOLUTIONS

TRANSFORM YOUR BUSINESS

A BEGINNER-FRIENDLY TUTORIAL EBOOK

Build digital skills • Use AI responsibly • Automate routine work • Protect money and information • Explore online opportunities

SMARTER SOLUTIONS FOR A BRIGHTER FUTURE

Practical lessons for businesses, schools, churches, clinics, hotels, cooperatives, youth groups, students and job seekers

Prepared by DELE PARAGON

AI, ICT & Digital Services | Empowering Businesses, Educating Youths & Unlocking Digital Opportunities Through AI, Automation, Internet Safety and Digital Entrepreneurship.

www.deleparagon.com.ng | [WhatsApp: +234 806 714 7622](https://www.whatsapp.com/channel/00299100000000000000)

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WELCOME. How to use this ebook

A practical guide for complete beginners, trainers and organisations

This ebook expands the Playstore Africa flyer into a practical learning guide. It is designed for readers who may be using only a smartphone, as well as readers who work on a laptop or desktop computer. You do not need to be a programmer to begin.

The main idea

Technology should help people make better decisions, serve customers, keep clearer records and learn useful skills. AI and automation are assistants; people remain responsible for checking important work.

Who this guide is for

- Business owners, school proprietors, hotel operators, clinic teams and shop managers.
- Church leaders, cooperative managers, microfinance teams and community organisations.
- Young people, students, graduates, job seekers, freelancers and aspiring online entrepreneurs.
- Teachers, trainers and ICT tutors who need a structured beginner seminar.

What you will learn

- Explain AI in simple language and write useful prompts.
- Map a manual process and choose what to automate first.
- Set up practical checks for payments, expenses, stock and staff access.
- Use simple digital marketing and sales workflows.
- Evaluate online jobs and affiliate opportunities without trusting unrealistic promises.
- Secure accounts, devices and information and identify common online scams.
- Choose relevant Playstore Africa demonstration portals and understand what each link is for.

A note about the 30-minute seminar

Thirty minutes is enough for a practical introduction to the nine seminar subjects, but not enough to master all of them. Use the timed agenda in Chapter 1 for a short event and use the remaining chapters for a longer workshop, classroom lesson or self-study course.

Responsible use

Never upload students' records, patient information, bank details, passwords, customer lists or confidential business files to a public AI tool or demonstration website unless you have checked the service, privacy terms and organisational approval. Use fictional data for training.

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Suggested learning routine: read one chapter, complete its exercise, test the process with fictional data, and write down what you will apply in your real environment. Keep a notebook of passwords? No: keep passwords in a reputable password manager, not in this workbook.

1. The 30-minute seminar plan

A practical introduction for schools, churches, youth groups, companies and cooperatives

Use this plan to deliver the free 30-minute overview. The purpose is awareness and one actionable next step, not a promise of instant income or a claim that software can prevent every loss.

Time	Topic	Tutor action	Participant takeaway
0–3 min	Welcome and audience check	Ask who uses a smartphone for learning, business or payments.	Technology is useful when used intentionally.
3–6 min	Internet safety & cybersecurity	Show one suspicious-message example; ask what looks wrong.	Pause, verify the sender and never share codes.
6–9 min	Benefits of AI	Demonstrate a prompt that drafts a meeting announcement.	AI can draft and organise; humans verify.
9–13 min	Automate & monitor a business	Draw a simple flow: request → approval → record → report.	Automate repetitive, rule-based tasks first.
13–16 min	Financial accountability & loss prevention	Explain daily reconciliation, user permissions and approvals.	Keep independent records and review exceptions.
16–19 min	Productivity & sales	Show a content calendar and customer follow-up list.	Measure responses and sales, not likes alone.
19–22 min	Affiliate marketing & online business	Explain product fit, honest disclosure and eligible commissions.	Do not spam or guarantee income.
22–25 min	Online tasks, freelancing & remote jobs	Demonstrate a portfolio item and a job-scam warning sign.	Never pay to receive a job or unlock fake earnings.
25–28 min	Digital skills & AI tools	Invite each participant to select one skill and one mini-project.	A small portfolio beats an untested claim.
28–30 min	Avoid scams and next steps	Ask everyone to name one safety action and one learning goal.	Use the workbook and verify websites before paying.

Opening script

“Welcome. Today we will look at how AI and digital tools can help us work smarter, improve records and discover learning or work opportunities. We will also discuss the risks: scams, weak passwords, fake income promises and careless handling of private data. You do not need to know everything today. Leave with one skill to practise and one risk to avoid.”

Closing script

“Choose one practical action for this week: secure an account, create a digital sample, document one business process or test a reporting workflow using sample information. Verify every opportunity and do not treat a possible income target as a guarantee. Keep learning, practise safely and review results.”

Tutor preparation checklist

Before the event: test the projector and internet; open only the demo pages you need; prepare fictional records; avoid asking participants to log in publicly; check links again on the day; and agree follow-up/contact arrangements in advance.

2. Digital foundations

Understand websites, apps, data and cloud-based work

A website is a set of pages viewed through a browser. A web application (webapp) lets a user perform tasks, such as record a payment, manage appointments or create a report. A database stores the underlying information. A dashboard summarises selected information. A user role controls what a person may view or change.

Term	Plain-language meaning	Example
Website	Information about a person, organisation or service.	A business profile or service page.
Webapp	A website that lets you complete work.	A school payment portal or clinic billing system.
Dashboard	A summary view of key activity.	Daily sales, pending bills or appointments.
Database	Organised digital records.	Members, transactions or stock items.
Automation	A rule makes a step happen with less manual effort.	A receipt is generated after a payment is recorded.
AI assistant	Software that generates or analyses content from instructions.	Drafting an email or summarising non-sensitive notes.
Cloud access	Access through an internet-connected service.	Viewing an authorised dashboard away from the office.

Beginner setup: prepare your digital workspace

- Choose one main device and update its operating system and browser.
- Use a unique password for each important account; store passwords in a password manager.
- Turn on multifactor authentication or passkeys when available. A second sign-in check helps protect accounts even if a password is exposed. See Google's guide: <https://support.google.com/accounts/answer/185839>.
- Create clear folders for public materials, drafts and confidential records. Do not put passwords in a plain text file.
- Bookmark only official websites. Check the domain spelling and use a known contact channel before entering details.
- For a webapp, ask who administers it, what user roles exist, how backup/restore works, what logs are kept and how to report problems.

Practice: map one digital task

Choose a familiar process such as collecting school fees, booking a clinic visit, recording shop sales or planning a meeting. Write down: who starts it, what information is needed, who approves it, what

record is saved, what receipt or response is produced, and who checks the result. This simple map will help you decide whether a digital tool is suitable.

[Explore Dele Paragon's AI, ICT and digital services](#) — for training areas, software/POS, websites, media and digital service enquiries.

[Explore Playstore Africa service and referral overview](#) — for AI automation, digital skills, demonstration and referral paths.

3. AI basics and prompt-writing practice

Use AI to draft, organise, learn and improve - then verify the result

Artificial intelligence (AI) is a broad term for computer systems that perform tasks associated with human abilities, such as recognising patterns, classifying material or generating text and images. Generative AI creates new content from a prompt. It can be helpful, but it can also confidently produce errors, outdated information, unfair assumptions or invented details.

The 5-part prompt formula

Part	Question to answer	Example
Role	What kind of helper is needed?	Act as a small-business customer-service assistant.
Task	What should it produce?	Draft a polite reply to a customer asking about opening hours.
Context	What facts may it use?	The shop opens Monday to Saturday, 8 a.m. to 6 p.m.
Format	How should it look?	Write 3 short sentences and a WhatsApp version.
Checks	What must it avoid or verify?	Do not invent prices or promises; mark any missing information.

Step-by-step: create a useful AI result

- Choose a low-risk task such as an event announcement, lesson outline, FAQ draft, product description or meeting agenda.
- Remove personal and confidential information. Replace real names with placeholders such as [CUSTOMER] or [STUDENT].
- Write the prompt using role, task, context, format and checks.
- Read the output line by line. Check dates, names, calculations, claims, grammar and tone.
- Ask for a revision using specific feedback: “Make it simpler for a beginner and keep it below 120 words.”
- Compare the result with official source material or a knowledgeable person before publishing.
- Save the useful prompt in a prompt library with a note about what worked and what needed correction.

Practice prompt

“Act as an ICT tutor for Nigerian beginners. Explain what AI automation means in simple English. Give three safe everyday examples, one risk, and a five-step exercise. Do not promise earnings or claim AI is always correct.”

Responsible AI checklist

- Accuracy: verify factual claims and arithmetic.
- Privacy: do not submit confidential or identifiable data without approval and a suitable privacy arrangement.
- Fairness: review outputs for stereotypes, exclusion or inappropriate language.
- Ownership and permission: use images, music and text only in ways you are allowed to use them.
- Human responsibility: a person remains accountable for important decisions, especially finance, health, education, employment and legal matters.

[Read UNESCO guidance on generative AI in education and research](#) — for a human-centred approach, privacy and appropriate use in learning.

[Explore AI products and service information](#) — the supplied address currently redirects toward a Selar destination that could not be independently inspected during this check; verify the listing and terms before purchase.

[View Dele Paragon's service and training overview](#) — for AI tools, chatbots, content generation and training enquiries.

4. Automating daily work and monitoring operations

Start with one repeatable task and build reliable checks around it

Automation works best when the steps are clear and the rules are stable. Digitising a confusing process may simply make the confusion happen faster. First improve the process, then decide which step can be automated.

A 7-step automation project

- Choose a frequent, time-consuming task with a clear result. Example: sending payment acknowledgements.
- Record the current steps and measure the baseline: how long it takes, how often mistakes occur and who is involved.
- Define the desired result and exceptions. What happens if a payment is missing, duplicated, reversed or disputed?
- Choose a tool only after confirming the features, data handling, price, support and required devices.
- Configure roles and approvals. Give staff access only to the actions required for their work.
- Test using fictional examples: normal case, missing data, duplicate entry, wrong amount, network failure and correction.
- Train users, document the process, review logs and compare results against the baseline after launch.

An example workflow

Stage	What should happen	Control
Request	A staff member enters a bill or customer request.	Required fields and unique reference.
Review	Authorised person checks the request.	Approval is recorded separately from entry where possible.
Transaction	Payment or operational action is recorded.	Use official payment confirmation; do not rely only on a screenshot.
Receipt / response	System issues a receipt or confirmation.	Receipt number and amount match the record.
Report	Manager reviews daily totals and exceptions.	Compare system totals with cash, bank and payment-provider statements.
Backup	Records are backed up using a documented schedule.	Test restore; a backup that cannot be restored is not enough.

How to evaluate a webapp

- Ask for a demonstration using fictional data, not an actual customer or patient record.
- Confirm modules, supported devices, hosting, user roles, export options, backup, support and recurring costs in writing.
- Check who owns the data and how you can export it if you change providers.

- Use a written acceptance checklist and record issues before going live.
- Do not assume a login page proves all features are fully operational. Test the exact workflows your organisation needs.

[Instant setup/demo address from the flyer](#) — at the time of checking, this URL redirected to a YouTube video titled “AI-Powered POS & Business Management Systems”; confirm the current destination before presenting it as an interactive demo.

[Company administration, workflow and finance portal](#) — the accessible page showed a secure company-administration login; features should be assessed with authorised access and a live demonstration.

[Business POS login](#) — use as the supplied business POS portal for a guided review of sales, payments and records; its public page showed a login screen.

5. Financial accountability and loss prevention

Build traceable records, approvals and independent checks

Digital tools can improve visibility and reduce some opportunities for error or abuse, but no software alone can guarantee that theft or fraud will never occur. Strong outcomes combine suitable tools, written procedures, separation of duties, good training, independent review and a safe way to report concerns.

The daily money-control routine

- Record every sale, fee, loan repayment, donation, expense and refund promptly. Assign a unique reference where possible.
- Issue a receipt for each verified payment and make the receipt number traceable to the underlying transaction.
- Separate roles where staffing allows: one person records, another authorises important adjustments, and a supervisor reviews the final reconciliation.
- At close of day, compare cash counted, POS terminal totals, bank/payment-provider notifications and system records. Investigate differences; do not simply overwrite them.
- Require authorisation and a reason for refunds, waivers, discounts, write-offs and edits to old transactions. Keep an audit trail.
- Restrict access by role. Remove access promptly when staff leave or responsibilities change. Never share one universal login.
- Review unusual events: duplicate receipt numbers, cancelled bills, repeated reversals, edits after closing, unusual discounts, overdue balances and unexplained stock losses.
- Back up data and test recovery. Store backup access separately from ordinary users and document who is allowed to restore data.

Daily reconciliation worksheet

Item	Amount (₦)	Evidence / note
Opening cash balance	_____	_____
Cash received	_____	Receipt range: _____
Card/POS receipts	_____	Terminal batch: _____
Bank transfers confirmed	_____	Statement reference: _____
Other verified receipts	_____	_____
Approved refunds / expenses	_____	Authorisation: _____
Expected closing cash	_____	Opening + cash received - cash expenses
Actual cash counted	_____	Counted by: _____
Difference to investigate	_____	Resolution and approver: _____

Important: keep different payment channels separate in the reconciliation. A bank-transfer screenshot can be forged or refer to a failed/pending transaction. Confirm through the official bank or payment channel before treating the funds as received.

Helpful systems by work type

[School finance and POS portal](#) — the public page describes billing, payments, receipts and school finance; verify fees, permissions, exports and reconciliation workflows.

[School administration portal](#) — the URL is supplied as a school-administration portal, but it returned a redirect loop during the check; verify availability before a training session.

[ClinicPOS AI](#) — the accessible page lists billing, payments, debtors, sales/inventory, appointments, reports, branches and an AI assistant; use only approved workflows and protect patient data.

[Hotel POS and management](#) — the public page identifies a professional hospitality POS and management portal; test reservations, room charges, POS, stock and closing reports before use.

[Cooperative savings and loans management](#) — the page identifies MicroCoop Pro for savings and loans; verify member roles, approval paths, statements, interest calculations and audit records.

[Microfinance workspace](#) — the public page offers a staff login and member portal/register links; use official onboarding instructions and protect members' financial and identity data.

6. Productivity, customer service and sales

Use simple routines before adding more tools

Productivity is valuable work completed with appropriate quality, not simply being busy. A useful starting point is to reduce repeated manual copying, clarify ownership and make the next action visible.

Build a simple weekly planning system

- List all recurring tasks and customer promises.
- Mark each task as daily, weekly or monthly; estimate effort and identify delays.
- Choose no more than three priority outcomes for the week.
- Create a task owner, due date, status and next action.
- Prepare templates for common replies, quotations, meeting notes and reports.
- Review at the end of the week: completed work, unresolved items, customer feedback and one process improvement.

A basic sales and follow-up funnel

Stage	Action	Measure
Awareness	Publish helpful content for a defined audience.	Relevant views and enquiries.
Enquiry	Reply clearly and gather only necessary information.	Response time and qualified leads.
Offer	Explain the solution, price, limits and next step.	Quotes sent and customer questions.
Decision	Follow up respectfully; do not pressure or mislead.	Conversion rate and reasons for non-purchase.
Delivery	Provide the promised product/service and support.	On-time delivery and complaints.
Retention	Ask for honest feedback and permission to communicate.	Repeat orders and referrals.

Content calendar exercise

Create a one-week calendar with three kinds of posts: (1) teach something useful, (2) show a real demonstration or process, and (3) answer a common customer question. Include a call to action that accurately describes the next step. Do not invent testimonials, results or limited-time offers.

Example prompt

“Create a 5-day content calendar for a small ICT training provider serving beginners in Nigeria. Each day should include a topic, a short post, a safe call to action and one visual idea. Avoid guaranteed income claims, fabricated success stories and pressure tactics.”

[Digital agency/company administration portal](#) — the available landing page describes administration, workflow, finance, POS, social media agency and automation.

[Business POS portal](#) — use as a link to assess daily operations and sales recording after checking access and features.

[Dele Paragon professional website](#) — the domain currently redirects to the AI/ICT service website, which outlines software, training, media and digital solutions.

7. Online business and affiliate marketing

Create value first; disclose commissions and calculate costs

An online business sells a product, service, skill or useful audience access through digital channels. Affiliate marketing is one model: a person recommends a product using a tracked link and may receive a commission when an eligible sale is attributed to that link. The terms, eligible products, refunds and payouts matter. Do not treat a referral link as guaranteed income.

Step-by-step beginner affiliate workflow

- Choose a product that solves a genuine problem for a clear audience. Use it or study its current details sufficiently to describe it honestly.
- Confirm price, features, support, delivery, refund terms and commission eligibility from the current seller information.
- Register through the programme's official process. Use accurate contact details and read the terms before accepting.
- Obtain your unique tracking link through the official method. Test that it opens the intended product without changing its destination.
- Create useful content: demonstrate a feature, explain who it is suitable for, disclose limitations and include a clear next step.
- Disclose your financial relationship clearly, near the recommendation or link. Example: "I may earn a commission if you buy through this link, at no extra cost to you where the programme terms say so."
- Track clicks, enquiries, qualified leads, eligible sales, refunds, time spent and costs. Focus on net results and trust, not clicks alone.
- Follow platform rules, avoid spam and misleading claims, and never impersonate customers or create fake testimonials.

Income reality

A target such as ₦10,000 per day is a goal, not a promise. Revenue depends on eligible demand, conversion, pricing, effort, competition, costs, cancellations and payout terms. Avoid offers that require suspicious deposits to release commissions.

How to calculate a basic campaign

Illustrative example only: if a product sale were ₦20,000 and a programme paid 25% on that eligible sale, the gross commission would be ₦5,000 before any applicable costs or adjustments. If the sale is not eligible, cancelled or untracked, the actual commission may be lower or zero. Check the live terms each time.

- Gross commission = eligible sale value × commission rate.
- Net result = actual commission received – promotion costs – other relevant costs.
- Conversion rate = completed eligible sales ÷ relevant visitors or clicks × 100%.

[Playstore Africa Refer2Earn programme](#) — the current page describes referral opportunities and advertises a 25% rate for eligible tracked sales; eligibility, configured products, cancellations and payout rules affect actual commission.

[Product details and setup marketplace listed in the flyer](#) — the supplied Selar address could not be independently inspected in this check; confirm the current seller page, product description, price, refund terms and checkout destination before making payment.

[AI product / listing destination supplied in the flyer](#) — the address redirected toward a Selar product URL during the check, but the destination did not render for independent verification.

[WhatsApp catalogue / digital hub](#) — the address redirected to a WhatsApp catalogue for Playstore Africa; review the item name, seller identity, current price and purchase terms before ordering.

[Monetag destination](#) — this address redirected to Monetag with a referral parameter. Treat it as an advertising/monetisation resource; read current programme rules, website requirements, payment conditions and ad-quality policies before participating.

8. Online tasks, freelancing and remote jobs

Turn skills into a small portfolio and check offers before investing

Freelancing means selling a defined service to a client. Remote employment means working for an employer away from a central workplace. Online tasks may involve small assignments, but task advertisements can also be used in scams. A legitimate opportunity should explain the work, deliverables, payment terms, identity of the client and how disputes are handled.

A seven-step job-readiness workflow

- Pick one service: data entry with privacy discipline, graphic design, short-form video editing, website setup, virtual assistance, tutoring, social media content, bookkeeping support or another skill you can actually deliver.
- Learn the basics and practise with fictional material. Do not claim a certification or level of expertise you do not have.
- Create three portfolio samples that show the problem, your process and the finished result. Label practice work clearly.
- Write a one-page CV/profile that states tools used, specific skills, sample links and truthful experience.
- Search for opportunities through known company websites and established platforms. Check the company domain and job description independently.
- Before starting, agree scope, milestones, delivery format, revision limits, deadline and payment terms in writing. Protect client data.
- Record applications, responses, deadlines and lessons; revise your portfolio based on feedback.

Red flags

- Someone asks you to deposit money or cryptocurrency to unlock tasks, withdraw earnings or prove commitment.
- An unexpected WhatsApp/Telegram message promises high income for liking posts, rating products or “optimising” apps.
- A recruiter offers unusually high pay with no meaningful interview or job description.
- You are asked to deposit a cheque and send some money onward, buy gift cards, or return an “overpayment.”
- They ask for passwords, one-time passcodes, full payment-card details or identity documents before a verifiable reason exists.
- They rush you, forbid independent checks or tell you not to speak with family, a teacher or a trusted adviser.

Trusted safety rule

Never pay to get paid. A legitimate job may require ordinary application steps, equipment or training in some contexts, but a demand for money to unlock wages or a guaranteed job is a major warning sign. Verify the employer independently and do not rely on a link supplied only by the recruiter.

[AI Jobs Marketplace](#) — the live page describes a marketplace to find digital jobs, hire providers, or create an account to post/apply for work. A listing is not a guarantee of legitimacy; check each client, scope and payment terms.

[Freelancing and digital career learning through Dele Paragon](#) — the service website lists ICT and AI training, websites, apps, cybersecurity, digital marketing and other training areas.

[Official FTC guide: task scams](#) — explains fake online-task commissions and why paying to unlock earnings is dangerous.

[Official FTC guide: work-from-home job scams](#) — provides checks for misleading remote-work offers and upfront-payment demands.

9. Digital skills and an employability portfolio

Build competence through small projects, not just certificates

A digital skill is more valuable when you can demonstrate it. Choose a skill connected to a problem people understand, practise repeatedly and create evidence of your work. AI can assist learning, but you must understand enough to explain and check the output.

Beginner skill tracks

Track	First project	How to show your work
AI productivity	Create a verified meeting summary from fictional notes.	Show prompt, draft and a fact-check list.
Graphic design	Design a simple event flyer.	Show hierarchy, readable text and export formats.
Digital marketing	Build a one-week content calendar for a local service.	Show audience, messages and measures.
Website basics	Create a one-page service site.	Show mobile layout, working links and contact route.
Spreadsheet skills	Build a sales/expense tracker with sample figures.	Show totals, categories and error checks.
Customer support	Create 10 FAQ replies.	Show tone, accuracy and escalation points.
Video/media	Edit a 30-second educational clip with permission-cleared assets.	Show captioning, audio clarity and credits.

The 4-week learning cycle

- Week 1 - Learn: choose one skill, study beginner material and note key terms.
- Week 2 - Practise: complete two guided exercises using fictional or public data.
- Week 3 - Build: complete one small project for a real-world scenario; use sample data if privacy is a concern.
- Week 4 - Publish and improve: prepare a short case study, request feedback and fix the weakest part.

Portfolio project template

Field	Write your answer
Problem to solve	_____
Who benefits	_____
Tools used and why	_____
Steps followed	1. _____ 2. _____ 3. _____

Field	Write your answer
How you checked quality	_____
Result / limitations	_____
Next improvement	_____

[Dele Paragon AI, ICT and training service website](#) — for exploring relevant training categories and discussing a suitable learning path.

[AI Jobs Marketplace](#) — for reviewing digital job listings or provider opportunities after preparing a portfolio.

[Digital products and learning resources](#) — the provided link opens a WhatsApp catalogue destination; review listings carefully and check that a product fits your learning needs before purchase.

10. Internet safety and cybersecurity

Secure your devices, accounts, messages and business records

Cybersecurity is the practice of protecting devices, accounts, networks and information from unauthorised access, damage or misuse. Many incidents start with ordinary actions: clicking a fake link, reusing a password, sharing a one-time code or approving a transfer after a fraudulent message.

Secure an important account in 10 steps

- Start from the official app or type the known website address yourself. Avoid signing in from a suspicious message link.
- Create a long, unique password or passphrase. Do not reuse your email password for banking, social media or administration systems.
- Turn on multifactor authentication or a passkey where available. Keep recovery methods updated.
- Never share OTPs, authentication prompts, password-reset links or backup codes with callers or chat contacts.
- Review active sessions and sign out devices you do not recognise.
- Update the phone, computer, browser, security software and apps. Enable automatic updates where practical.
- Set a screen lock and automatic timeout. Do not leave an unlocked finance or admin dashboard unattended.
- Back up important files and confirm that you can restore a test file. Protect backup accounts too.
- Use trusted Wi-Fi. Avoid sensitive transactions on unknown public networks; when in doubt, use a trusted mobile connection.
- If you suspect compromise, use a trusted device to change affected passwords, revoke sessions, contact the official provider and preserve evidence.

[CISA Secure Our World](#) — offers practical guidance on phishing, strong passwords, password managers, software updates and multifactor authentication.

[Google 2-Step Verification setup](#) — step-by-step instructions for adding an extra sign-in check to a Google Account.

[Nigeria Computer Emergency Response Team \(ngCERT\) advisory](#) — describes business email compromise, impersonation, phishing and social-engineering threats; the lessons also apply to payment approvals in small organisations.

Spot a phishing message

Phishing is a deceptive message or website designed to make you reveal information, transfer money, install harmful software or open a malicious link. Warning signs may include unexpected urgency, mismatched sender addresses, unusual payment instructions, attachments you did not expect, spelling/domain differences and requests for confidential information.

- Stop before clicking. Do not reply to the suspicious message.
- Check the sender and domain using a separate, trusted route.

- Contact the person or organisation using an existing official number, not the number in the suspicious message.
- Report it to your organisation's designated contact or the service provider.
- Delete or quarantine it after preserving evidence if an incident needs investigation.

[ngCERT security advisories](#) — for local context on impersonation and social engineering affecting institutions.

11. Avoiding scams and checking opportunities

Use a calm, repeatable verification routine

Scams often exploit hope, urgency, fear, authority or embarrassment. Professional graphics, a polished website, a familiar logo or a small initial payment do not prove that an opportunity is legitimate. Do your checks before paying, sharing identity documents or installing software.

The PAUSE verification method

Letter	Action	Ask yourself
P - Pause	Do not act under pressure.	Am I being rushed or told to keep this secret?
A - Authenticate	Check the person, organisation and domain separately.	Can I confirm this through an official source I already trust?
U - Understand	Read the terms, tasks, fees and payment rules.	What exactly am I buying or being asked to do?
S - Safeguard	Protect money, identity data and account codes.	Why do they need this information or payment?
E - Evidence	Keep messages, receipts, URLs and dates.	If this goes wrong, can I prove what happened?

Common types of scam

Fake remote job: An unsolicited recruiter promises high pay and asks for an upfront fee, training-kit payment or sensitive account details.

Task / “product boosting” scam: A site shows rising imaginary earnings and then demands a deposit to unlock the next task or withdraw funds.

Payment confirmation fraud: A buyer sends a forged payment screenshot and pressures staff to release goods before the payment is confirmed in the official channel.

Impersonation / business email compromise: A message pretends to be a manager or supplier and asks staff to change bank details or make an urgent transfer.

Fake investment or guaranteed income: The promoter promises fixed high returns or a daily income with little risk, often if you recruit more people or deposit more funds.

Affiliate link deception: A promoter hides commission, exaggerates product results, uses fake testimonials or links to a different page than promised.

If you think you have been scammed

Stop additional payments. Contact your bank or payment provider quickly through an official channel, secure affected accounts from a trusted device, save relevant evidence and report through appropriate official channels in your jurisdiction. Do not pay a second “recovery agent” who promises guaranteed retrieval.

[FTC guide: avoid task scams](#) — particularly useful for social-media and messaging-app job offers that ask for deposits.

[FTC guide: work-from-home job scams](#) — covers misleading claims, fake cheque schemes and upfront fees.

[FTC guide: affiliate and endorsement disclosures](#) — explains why financial relationships should be disclosed clearly and close to recommendations. It is US guidance; check applicable Nigerian rules and platform terms too.

12. Practical use cases by industry

Match tools to workflows and test before relying on them

The supplied Playstore Africa links appear to cover several organisational needs. The public pages do not expose every feature of every product, so treat the examples below as use-case ideas and questions for a demonstration - not a guarantee that each named portal includes every function mentioned.

School / education

- Map admission enquiries, student records, invoices, fee payments, receipts and outstanding balances.
- Define who may view student details, adjust a bill, approve a waiver and produce reports.
- Test one fictional student from invoice through payment, receipt and end-of-day reconciliation.
- Keep child and family data private; do not upload real records to public AI tools.

[School POS - billing, payments, receipts and school finance](#) — public page states these are its intended use areas.

[School administration portal](#) — supplied for school administration; current link returned a redirect loop during checking.

Clinic / health services

- Map appointment booking, check-in, billing, receipt, inventory and follow-up reminders.
- Use roles so reception, clinical staff and finance staff see only information required for their duties.
- Use fictional patient records during training. Keep clinical judgement with qualified professionals.
- Confirm privacy, backups, audit logs and how the system handles corrections.

[ClinicPOS AI](#) — public screen lists patient/customer records, billing, payments, debtors, inventory, appointments, reports and AI assistant.

Hotel / hospitality

- Map enquiry → reservation → check-in → room/service charges → payment → receipt → check-out.
- Separate permissions for front desk, restaurant/bar, inventory and management functions.
- Test a fictional stay, partial payment, refund, room move and closing report.
- Reconcile accommodation charges against actual occupancy and payments.

[Hotel POS and management](#) — the public page identifies a hospitality POS and management system.

Cooperative / microfinance

- Define member onboarding and identity checks appropriate to the organisation.
- Document who reviews applications, approves loans, records repayments and reconciles bank activity.
- Test sample savings, loan schedule, repayment and member statement calculations against an independent calculation.
- Restrict access to member information and keep authorised change logs.

[MicroCoop Pro](#) — public page identifies savings and loans management.

[Microfinance workspace / member portal](#) — public page offers staff login, member portal and new-member registration links.

Business / retail / digital agency

- Create consistent item names, prices, stock levels, sales records and customer follow-up stages.
- Check discounts, refunds, stock changes and expenses through an approval process.
- Review sales by item, day and payment channel and investigate unexplained differences.
- Use a dashboard as a management aid, not as a substitute for source documents and independent reconciliation.

[My Business POS](#) — supplied business POS portal; verify the current modules and reporting capabilities.

[Company administration / digital agency portal](#) — public login page describes workflow, finance, POS, social media agency and automation.

Radio / TV and content production

- Plan a show, prepare approved media assets and schedule playlists.
- Define who can start a broadcast, edit graphics, access stream keys and review logs.
- Never expose streaming keys in public screenshots or shared documents.
- Test audio, captions, internet stability, rights/permissions and backup playback before broadcasting.

[Radio DJ POS portal](#) — the public page showed a RadioNet login and system-health link; verify the current workflow with the administrator.

[Radio station POS portal](#) — the public page showed a RadioNet login; confirm specific features and access rights before use.

[TV broadcast / live streaming studio](#) — the public page describes camera, screen sharing, uploaded video, graphics, playlists, scheduling, embedded player and broadcast analytics.

Advertising / website monetisation

Advertising programmes may allow publishers to earn from eligible site traffic or ad displays, but approval, traffic quality, geography, user experience, payment thresholds and current programme terms matter. Do not click your own ads, generate fake traffic or promise a particular income.

[Monetag referral destination supplied in the flyer](#) — currently redirects to Monetag with a referral parameter; read the official policies and eligibility requirements before connecting ads to a website.

Demo etiquette

- Use a sandbox or fictional account.
- Do not display a real customer list, patient record, school result or member balance to an audience.
- Ask the product provider to demonstrate the exact task you need and show what happens when an error occurs.
- Record the result, limitations, cost, support route and unresolved questions.

13. A 30-day action plan and worksheets

Translate the lessons into steady, testable progress

Week	Focus	Deliverable
1	Digital safety and foundations	Secure two important accounts; check backups; map one work process.
2	AI and digital skills	Create one verified AI-assisted document and one portfolio sample.
3	Operations and accountability	Build a daily checklist, reconciliation sheet or customer follow-up tracker using fictional data first.
4	Opportunity and improvement	Review a job or affiliate opportunity using PAUSE; document one result and one next step.

My first improvement project

Question	My answer
The problem I want to solve	_____
Who is affected?	_____
What happens now?	_____
What simple change could help?	_____
What data must remain private?	_____
How will I test it safely?	_____
How will I measure improvement?	_____
Who must approve or review it?	_____
What is the review date?	_____

My safe digital opportunity checklist

- ☐ I understand the product, work or service.
- ☐ I independently checked the company or website domain.
- ☐ I read the fees, terms, refund rules and payment requirements.
- ☐ Nobody is asking for an OTP, password or unexplained transfer.
- ☐ The promised earnings are not presented as guaranteed.
- ☐ I can explain the actual work and how payment is calculated.
- ☐ I saved relevant terms and know how to contact official support.

Workshop evaluation

Before the session, rate your confidence from 1 (low) to 5 (high): AI use ___ / 5; account safety ___ / 5; financial tracking ___ / 5; online opportunity evaluation ___ / 5. Repeat at the end. Record one concrete skill you can now demonstrate rather than relying only on how confident you feel.

14. Playstore Africa link directory

Every supplied URL, its intended role and how to use it in this training

These URLs were supplied with the flyer and have been checked through browser access where possible. The public pages often show login screens rather than the authenticated application. A link being reachable does not certify security, accuracy, uptime, product quality or earning potential. Recheck the current destination before teaching, registering or paying.

1. Dele Paragon professional website

<https://www.deleparagon.com.ng/>

Brand, contact and general service information. It currently redirects to the Dele Paragon AI/ICT service site. Use it for the “digital skills and training” overview and service enquiries.

2. WebApp details & setup - Selar marketplace

<https://selar.com/m/playstoreafrica>

Use as the flyer’s product/setup listing destination. It could not be independently inspected in this check, so confirm the actual seller page, product details, price and checkout destination before buying.

3. Instant setup / demo link

<https://demo.playstoreafrica.com.ng/>

The intended training/demo path. During checking it redirected to a YouTube video titled “AI-Powered POS & Business Management Systems”, not to a visible interactive dashboard. Verify before the seminar.

4. Referral programme - Refer2Earn

<https://refer2earn.playstoreafrica.com.ng/>

Live page describes AI automation, digital skills and referral opportunities. It currently states 25% for eligible tracked sales; check configured eligible products and current payout conditions. Earnings are not guaranteed.

5. AI product / tools link

<https://ai.playstoreafrica.com.ng/>

The address redirected toward a Selar destination that could not be independently inspected. Use only after verifying the product listing, support and terms.

6. AI Jobs Marketplace

<https://aijob.playstoreafrica.com.ng/>

Live page says users can find digital jobs, hire providers, or register to post/apply. Use in the job-readiness chapter but teach participants to verify each listing.

7. Dele Paragon AI & ICT profile

<https://iam.deleparagon.com.ng/>

Live service website for AI, ICT, software/POS, website/app development, media and training. A useful general link for students and organisations choosing a learning/service pathway.

8. YouTube video supplied with the flyer

https://www.youtube.com/watch?v=OW_HsiRbGKc

User-supplied video resource. Its title/content could not be confirmed in this check because the platform limited access. Preview it and confirm that it is appropriate before using it in class.

9. Playstore Africa WhatsApp catalogue / hub

<https://hub.playstoreafrica.com.ng/>

Redirects to a WhatsApp catalogue destination. Use to browse listed digital products, then verify item details, seller and final price before purchase.

10. Microfinance workspace

<https://microfinance.playstoreafrica.com.ng/>

Live page redirects to an MF PRO login and shows member portal, new-member registration and password-recovery links. Relevant to financial recordkeeping and member workflows; use only with authorised credentials.

11. Monetag referral destination

<https://monetag.playstoreafrica.com.ng/>

Redirects to Monetag with a referral parameter. Relevant to the website-advertising/monetisation discussion; check current policies, eligibility, site quality requirements and payout terms.

12. Company administration / digital agency portal

<https://mybizadmin.playstoreafrica.com.ng/>

Live login page describes company administration, workflow, finance, POS, social media agency and automation. Ask for a demonstration of the actual tasks your organisation requires.

13. Business POS portal

<https://mybizpos.playstoreafrica.com.ng/>

Public page displays a business login. Intended link for sales/payment recording; verify inventory, reports, exports, user roles and support directly.

14. ClinicPOS AI

<https://myclinicpos.playstoreafrica.com.ng/>

Public page lists patients/customers, billing, payments, debtors, inventory, appointments, CRM, reports, branches and AI assistant. Use fictional records during training and confirm healthcare privacy and access controls.

15. Hotel POS and management

<https://myhotelpos.playstoreafrica.com.ng/>

Public page identifies a hospitality POS and management portal and an installer/repair path. Test reservations, billing, receipts, stock and shift closing before relying on it.

16. MicroCoop Pro

<https://mymicrofin.playstoreafrica.com.ng/>

Public login page identifies secure savings and loans management. Check savings/loan calculations, approval rules, member statements, privacy and audit trails in a verified demo.

17. Radio DJ POS / RadioNet

<https://myradiodjpos.playstoreafrica.com.ng/>

Public login page identifies RadioNet and includes a system-health link. Use as a radio operations example after the administrator demonstrates the current functions.

18. Radio station POS / RadioNet

<https://myradiostationpos.playstoreafrica.com.ng/>

Public page shows a RadioNet login. Treat the feature list as unverified until demonstrated; focus training on payment records, permissions and reconciliation if those modules exist.

19. School administration portal

<https://myschooladmin.playstoreafrica.com.ng>

Supplied school-administration address. It returned a redirect loop during checking, so confirm the correct live URL before showing it to participants.

20. School POS

<https://myschoolpos.playstoreafrica.com.ng/>

Public page describes billing, payments, receipts and school finance. Relevant for practice on school fee records and daily reconciliation; verify role permissions and reports.

21. TV broadcast / live streaming studio

<https://mytvbroadcast.playstoreafrica.com.ng/>

Live page describes a browser-based studio with camera, screen share, uploaded video, scenes, graphics, playlists, scheduling, website player and broadcast analytics. Confirm stream-key handling and access roles.

15. Glossary, knowledge checks and further reading

Review core terms and test what you can apply

Term	Meaning
AI	Artificial intelligence: systems that perform tasks such as generating text, recognising patterns or classifying information.
Automation	A rule or workflow that carries out a repeated step with less manual intervention.
Dashboard	A screen summarising selected information and activity.
MFA / 2-step verification	A sign-in process requiring another factor or step beyond the password.
Phishing	A deceptive message or site trying to steal data, money or access.
Reconciliation	Comparing separate records, such as cash counted, bank transactions and recorded receipts, and investigating differences.
Audit trail	A record of who did what, when, and sometimes why.
Affiliate marketing	Recommending a product through a tracked link and potentially receiving a commission for qualifying sales.
Portfolio	A collection of work samples demonstrating skills.
Task scam	A fake online-work scheme that may show fictional earnings and demand deposits to unlock tasks or withdraw money.

Knowledge check

1. Give two reasons AI output should be reviewed before publication.
2. Name three controls that can improve financial accountability.
3. What should you do if someone says you must deposit money to unlock online task earnings?
4. Why must affiliate marketers disclose their financial relationship clearly?
5. What should be tested before using a webapp for real customer records?
6. Name two signs of a phishing message.
7. Why is an illustrated target of ₦10,000 per day not a guaranteed outcome?
8. What is the purpose of a portfolio sample?

Suggested answers

- AI can be wrong, outdated, biased or invent facts; verify claims and arithmetic.
- Examples: role-based access, approval for changes/refunds, daily reconciliation, audit logs, independent review and tested backups.
- Stop; do not pay; independently verify the opportunity and preserve evidence.
- People need to know when a recommendation may earn the promoter a commission.
- Check roles, privacy, exports, logs, backup/restore, fees, support and the exact workflow using fictional data first.
- Urgency, mismatched domains, unexpected attachments, strange payment instructions or requests for passwords/OTPs.
- Income depends on eligibility, demand, conversion, costs, cancellations and effort; no result is guaranteed.
- It demonstrates a real skill and helps a client evaluate capability.

Further reading: trustworthy external guidance

[CISA - Secure Our World](#) — phishing, passwords, software updates and MFA.

[Google - Turn on 2-Step Verification](#) — account security setup steps.

[UNESCO - Guidance for generative AI in education and research](#) — responsible, human-centred use of AI in education.

[ngCERT - Business email compromise and social-engineering advisory](#) — organisational payment and impersonation risk.

[FTC - How to spot and avoid task scams](#) — fake task opportunities and deposit demands.

[FTC - How to avoid work-from-home job scams](#) — verification steps for remote job offers.

[FTC - Endorsement and affiliate disclosure guidance](#) — clear disclosure of financial relationships. This is US guidance; check applicable local rules too.

NEXT STEPS. Keep learning. Practise safely. Share useful knowledge.

LET'S BUILD A SMARTER, SAFER & MORE PRODUCTIVE FUTURE!

DELE PARAGON

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[+234 806 714 7622 \(WhatsApp\)](https://www.whatsapp.com/channel/0029va333333333333333333)

[Playstore Africa Refer2Earn and seminar information](#)

Training note: Product names, features, URLs, prices, eligibility and programme terms may change. All example records and calculations in this workbook are illustrative. Verify current features, privacy terms, costs and security with the relevant provider before deployment.