EXECUTIVE DELIVERABLE

THE RISK GATE WORKBOOK FOR BRANDS

CATEGORY	EXECUTIVE IMPLEMENTATION PLAYBOOK
AUTHOR	Mr. Pelumi
TITLE	Cashflow Architect & Creator of, The Seven Money Gates™ Framework
FRAMEWORK	The Seven Money Gates™ (Gate 06: The Risk Gate)
OBJECTIVE	5-Step Guided Blueprint to Engineer, Price, and Deploy an Option B Guarantee in 60 Minutes

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Turn Your Customer's Hidden Fear Into A Second Price Option (Option B)

1 Executive Overview: The Idea in 60 Seconds

In almost every commercial transaction, two distinct dynamics occur simultaneously:

1. **The Work You Do:** You install solar power, write an executive CV, build custom software, bake a high-end cake, manage paid ad pipelines, or treat a patient. You can deliver this in your sleep.
2. **The Fear in the Customer's Mind:** "*What if it fails next month?*" "*What if the system trips during our live corporate event?*" "*What if I attend 5 interviews and still don't get hired?*"

Most service business owners deal with this customer fear by saying:

> "*Don't worry, trust me. If anything goes wrong, I will handle it for free.*"

That single sentence transfers 100% of the customer's risk onto your shoulders—**and you charge zero Naira for it.** When an inevitable operational problem occurs, you pay for it out of your own bank account, your weekends, and your team's burnout.

The Institutional Shift: How Market Leaders Monetize Certainty

Multi-billion-naira institutions do not give certainty away. They package it into **Gate 06: The Risk Gate**: - **PalmPay:** Never covers transfer failure out of pocket. They offer an instant refund guarantee toggle at checkout for `+₦10` or `+₦20` . - **Apple:** Never sells extra hardware warranty for free. They charge `$199` for AppleCare+ right before payment. - **Air Peace:** Offers a `+₦5,000` flight protection toggle at booking.

Commercial Dimension	The Old Service Trap	The Risk Gate Way (Gate 06)
What You Say	*"Trust me, I'll sort it out if there's any issue."*	*"Option A is standard execution. Option B adds complete outcome certainty."*
Who Carries The Fear	You, for **₦0**	The customer pays you a premium to absorb and de-risk it
What The Customer Feels	Skepticism, price resistance, haggling	Dignified choice, psychological safety, and relief
What You Earn For Certainty	**₦0 (Free labor)**	**Option B Premium (+18% to +400% Uplift)**

> [!IMPORTANT]
>
> ### 🛡️ Executive War-Room Access (Free Temporarily)
>
> As an authorized reader of this workbook, you have complimentary access to Mr. Pelumi's **WhatsApp Intelligence War-Room**. Inside, we audit member proposals live, share unedited 7-figure contract clauses, and stress-test your Option B guarantee before you present it to a client.
> 👉 **Tap Here To Join The Private WhatsApp War-Room (Free Temporarily)**
> *(Strictly capped to 5 sprint case study applicants. If the link displays "Group Full", the cohort is locked.)*

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2 Progress Tracker (60-Minute Execution)

- [ ] **Step 1:** Find the Fear *(10 Minutes)*
- [ ] **Step 2:** Design Option B *(15 Minutes)*
- [ ] **Step 3:** Check Your Fulfillment Asset *(10 Minutes)*
- [ ] **Step 4:** Price the Certainty *(10 Minutes)*
- [ ] **Step 5:** Write the 2-Option Proposal *(10 Minutes)*
- [ ] **Step 6:** Launch & Verification Checklist *(5 Minutes)*

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3 Step 1: Find The Fear (10 Minutes)

Your customer's fear is the exact product you are about to sell.

> [!IMPORTANT] **Be surgically specific.** Saying "*They are worried about poor quality*" is too vague to price. Saying "*They are worried the solar inverter trips at 2:00 AM and I don't answer my phone*" is concrete enough to charge an extra ₦800,000 for.

1.1 Baseline Commercial Offer

What do you currently sell, and what is your normal baseline fee? * *Example:* Residential solar installation, ₦4,500,000. * **Your Answer:** `[ Insert your core service and normal price here ]`

1.2 Pre-Payment Dread

What is the customer secretly terrified of before they wire you money? * *Example:* That we take their 70% deposit and become unreachable or delay the kickoff. * **Your Answer:** `[ Insert the customer's pre-payment fear ]`

1.3 Post-Delivery Nightmare

What is their worst-case fear after the project is completed? * *Example:* That the system breaks during a critical family gathering and we take 2 weeks to send a technician. * **Your Answer:** `[ Insert their post-delivery fear ]`

1.4 Your Current Unbilled Promise

What unwritten promise do you currently give away for free to calm that fear? * *Example: "Just call my personal line anytime, I'll send my boys to fix it."* * **Your Answer:** `[ Insert what you currently promise for free ]`

1.5 The Primary Conversion Bottleneck

Which single fear makes your prospects hesitate, delay signing, or ask for a discount? **This is the core fear you will build Option B around.** * **Your Answer:** `[ Circle/isolate your customer's #1 single fear ]`

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4 Step 2: Design Option B (15 Minutes)

Option B delivers the **exact same core work** as Option A, plus a binding commercial guarantee that eliminates the fear identified in Step 1.

Every elite Risk Gate offer contains 4 mandatory architectural pillars: 1. **Specific:** States the exact remedy. 2. **Time-Bound:** Defines the response SLA (e.g. within 3 hours / 90 days). 3. **Conditional:** Outlines the customer's responsibilities to keep the guarantee valid. 4. **Capped:** Sets a defined upper limit so no single claim can damage your firm.

2.1 The Guarantee Sentence Formula

Fill in the blanks using this structural formula:

> *"If [The Specific Fear] happens, we will [Exact Remedy] within [Timeframe], provided you [Customer's Obligation]."*

- *Example: "If your solar inverter trips for any reason, our standby technician arrives within 3 hours. If we cannot resolve it on-site, we install a loaner inverter immediately so your facility is never without power for more than 180 minutes."*
- **Your Sentence:** `[ Insert your completed guarantee sentence ]`

2.2 Naming Your Option B

Give Option B a high-status name that sells the **feeling of certainty**, not the operational mechanism. * *Examples:* The Zero-Darkness Guarantee • The 90-Day Guaranteed Placement • The 3-Year Perfect Smile Warranty • Demurrage-Free Express Clearing * **Your Name:** `[ Insert the official name of your Option B ]`

2.3 Setting Your Commercial Guardrails

Risk Boundary	Strategic Parameter	Your Defined Answer
Duration	How long does the guarantee remain active?	`[ e.g. 90 days / 12 months ]`
Maximum Claim Cap	What is the hard financial ceiling on any single claim?	`[ e.g. Max ₦350k / 1 replacement unit ]`
Client Conditions	What must the client do to maintain active coverage?	`[ e.g. Maintain weekly check-ins, provide clean data ]`
Exclusions	What is explicitly NOT covered?	`[ e.g. Third-party tampering, power grid surges ]`
Claim Protocol	How does the client trigger a claim?	`[ e.g. Dedicated WhatsApp SLA hotline / Ticket ]`

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5 Step 3: Check Your Fulfillment Asset (10 Minutes)

The most profitable Risk Gate offers require virtually **zero new fulfillment labor**, because they leverage an existing institutional asset you already control.

3.1 Audit Your Existing Fulfillment Assets

Check all assets currently present in your business: - [ ] **Relationships:** Established network of trusted suppliers, HR heads, port officials, or media contacts who move fast for you. - [ ] **Reserve Inventory / Equipment:** Spare loaner units, reserve backup stock, or pre-tested parts sitting in storage. - [ ] **Standby Operational Capacity:** An existing staff member or trusted subcontractor on retainer. - [ ] **Proprietary Checklist / Intake Filter:** A rigorous onboarding filter that weeds out 90% of failure points before starting. - [ ] **Automated Early-Warning Monitoring:** Software uptime alerts, tracking bots, or scheduled audit triggers.

3.2 The Zero-Labor Leverage Rule

In one sentence, explain how your existing asset makes honoring this guarantee fast and cheap for you: * *Example: "We keep one tested backup inverter in our warehouse; 95% of our installations never trip, so that single backup unit easily covers all Option B clients."* * **Your Answer:** `[ Explain your asset leverage here ]`

3.3 The Actuarial Pool Math

Calculate your mathematical safety margin:

$$\text{Expected Cost Per Client} = \text{Cost of 1 Claim} \times \text{Historical Failure Rate}$$

- Out of 10 clients who choose Option B, how many will trigger the guarantee? `[ e.g. 1 out of 10 ]`
- What does honoring 1 claim actually cost you in cash and parts? `[ e.g. ₦120,000 ]`
- **Net Margin Calculation:** If 10 clients pay `+₦800,000` extra (`+₦8,000,000` pool), and 1 claim costs `₦120,000`, your net retained cashflow is `₦7,880,000` **pure margin (98.5% profit)**.

6 Step 4: Price The Certainty (10 Minutes)

> [!TIP] **Price Option B on the value of peace of mind to the customer, NEVER on your cost of delivery.** Across our 12 tested industry benchmarks, Option B is priced between **18% and 400% above Option A**, with the high-ticket sweet spot sitting between **50% and 150%**.

4.1 The 2-Tier Pricing Matrix

Metric	Financial Baseline	Your Custom Numbers
Option A Price	Standard execution fee	₦_____
Option B Premium	Extra cashflow for guaranteed certainty	+₦_____
Total Option B Fee	Option A + Option B Premium	₦_____
Incremental Yield (3 of 10 choose B)	3 clients × Option B Premium	+₦_____
Incremental Yield (5 of 10 choose B)	5 clients × Option B Premium	+₦_____

4.2 The Asymmetric Value Test

Is the extra premium charged for Option B significantly smaller than the catastrophic financial, reputational, or emotional cost the customer avoids if things go wrong? * **Your Answer (Yes/No):** `[ Yes / No – Explain the contrast ]`

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7 Step 5: Write The 2-Option Proposal (10 Minutes)

Present both options side by side on every deal. **Never pressure the client.** Dignified choice creates commercial safety.

5.1 The Verbatim Executive Script

Use this exact script in your email, meeting, or proposal cover letter:

> *"[Client Name], based on our diagnostic of your operational objectives, we have structured this agreement into two distinct commercial options:*
>
> - **Option A (Standard Professional Retainer):** *We deliver the complete scope of work to our highest institutional standard at our normal fee of [Price A]. Timeline and outcome risks remain with your internal team.*
> - **Option B ([Name of Guarantee]):** *Includes the exact same deliverables, plus our [Name of Guarantee]. If [The Specific Fear] occurs, we will [Exact Remedy] within [Timeframe] at zero additional cost to your firm. The fee for Option B is [Price B].*
>
> *Both tiers guarantee our highest quality execution. The decision is simply whether your organization prefers our standard engagement, or complete, de-risked peace of mind."*

5.2 The 10-Minute War-Room Proposal Audit

> **Never send your Option B into the field uninspected.**
> Before you hit send to your client tonight, paste your Option A and Option B draft inside our **Private WhatsApp War-Room**. Mr. Pelumi and our commercial architecture desk review member proposals to ensure your guarantee is watertight and your price uplift captures maximum cashflow without operational liability.

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8 Master AI Asset: The 2-Minute Option B AI Generator

Instead of staring at a blank screen, use this **2-Minute Master AI Prompt**. It encodes the complete **Gate 06: The Risk Gate** actuarial model.

How To Use It In 120 Seconds:

1. Open **ChatGPT**, **Claude**, or **Gemini**.
2. Copy the entire prompt from the code block below.
3. Replace the 4 items in brackets (`[Your Business/Service]` , `[Your Normal Price]` , `[Your Customer's Deepest Fear]` , `[Your Fulfillment Asset]`) with your business reality.
4. Press Enter. The AI will output your complete 2-Option proposal, exact guarantee wording, and mathematical risk cap in seconds.

> Act as Mr. Pelumi's Senior Commercial Architect specializing in "The Seven Money Gates™" framework (specifically Gate 06: The Risk Gate).
>
> Your objective is to turn the single deepest fear of my client into a high-margin "Option B" guarantee offer that adds an extra 30% to 150% in retained cashflow without requiring extra fulfillment hours.
>
> Here are my commercial details:
> 1. MY BUSINESS & SERVICE: [e.g. Corporate Web Development & Mobile App Design]
> 2. CURRENT STANDARD PRICE (OPTION A): [e.g. ₦1,800,000 per project]
> 3. MY CUSTOMER'S BIGGEST FEAR / UNWRITTEN PROMISE: [e.g. They fear the site will crash or have critical bugs during their upcoming Black Friday marketing push]
> 4. MY FULFILLMENT ASSET: [e.g. Automated uptime monitoring bots and senior engineer on standby]
>
> Generate the following 4 commercial deliverables for me:
>
> DELIVERABLE 1: THE FEAR AUTOPSY
> - Break down the customer's fear into its financial, operational, and emotional consequences if it fails.
> - Why would paying a premium for total certainty be a complete bargain compared to their downside risk?
>
> DELIVERABLE 2: THE OPTION B GUARANTEE ARCHITECTURE
> - Dignified Commercial Name for Option B (e.g. "The Black Friday Zero-Downtime SLA").
> - The Verbatim 1-Sentence Guarantee Clause to include in the contract.
> - Operational Guardrails & Boundary Conditions (Specific, Time-bound, Conditional, and Financially Capped so I am protected against unreasonable client behavior).
> - The Low-Labor Fulfillment Mechanism (How I fulfill this using my existing leverage asset).
>
> DELIVERABLE 3: 2-TIER PRICING & POOL MATH
> - Option A Price (Standard delivery, customer absorbs outcome risk).
> - Option B Premium (Recommended extra cashflow for guaranteed outcome).
> - Total Option B Fee and % uplift.
> - The Actuarial Pool Math: Show me the net profit if 10 clients buy Option B and only 1 makes a claim.
>
> DELIVERABLE 4: THE VERBATIM 2-OPTION PROPOSAL COPY
> - A polite, high-status email/proposal section that presents Option A and Option B side-by-side using the "Dignified Choice" method.

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9 The 12-Industry Quick Reference Benchmark

Use these real-world commercial benchmarks from Nigerian and global businesses to model your Option B pricing and fulfillment assets:

#	Industry / Business	Option A (Standard)	Option B (The Risk Gate)	Extra Premium	Margin %	Fulfillment Asset
01	**Solar & Power Installer**	₦4,500,000	**Zero-Darkness Guarantee:** 3-hr tech response or loaner inverter	+₦800,000	18%	1 spare inverter in workshop; 95% never trip
02	**Career Coach & CV Writer**	₦150,000	**90-Day Guaranteed Placement:** Unlimited coaching until hired	+₦600,000	400%	Existing relationships with HR heads & recruiters
03	**Dental Clinic (Orthodontics)**	₦1,200,000	**3-Year Perfect Smile Warranty:** Free retainers & priority touch-ups	+₦350,000	29%	Replacement retainer costs ₦10,000 in-lab
04	**B2B Meta Ads Agency**	₦500,000/mo	**Qualified Pipeline SLA:** 40 vetted leads or next month is ₦0	+ ₦700,000/mo	140%	Pre-built qualification filter form (15-min setup)
05	**Corporate Event Caterer**	₦6,000,000	**No-Shame Dignity Shield:** Sealed reserve buffet for 80 extra guests	+₦1,200,000	20%	Extra food cost is 25% of premium; leftovers packed
06	**Custom Web Developer**	₦1,500,000	**1-Hour Uptime SLA:** 60-min critical bug resolution & rollbacks	+₦900,000	60%	Automated error tracking pinging engineer's phone
07	**Freight & Clearing Agent**	₦350,000	**Demurrage-Free Express Clearing:** Gate-out in 5 days or we pay demurrage	+₦500,000	143%	Pre-cleared terminal fast-track & verified documents
08	**Commercial Real Estate Agent**	10% Annual Rent	**Guaranteed Rent Flow Shield:** Rent covered if tenant defaults	+8% Points	80%	Strict vetting: 6-month bank statements & guarantors
09	**Commercial Videographer**	₦2,000,000	**A/B Hook Performance SLA:** 3 hooks + free re-edit if retention < 25%	+₦1,200,000	60%	Extra hooks take 20 minutes on set during filming
10	**Corporate Tax Advisory**	₦800,000	**Complete Audit Defense Shield:** 24-month audit representation	+₦1,000,000	125%	Clean bookkeeping makes tax queries quick to answer
11	**IELTS / Exam Prep Tutor**	₦100,000	**Band 7.5+ Guarantee:** Unlimited retake coaching until score achieved	+₦150,000	150%	Marginal cost of 1 extra student in active cohort is ₦0
12	**Interior Designer / Painter**	₦800,000	**2-Year Flawless Wall Warranty:** Free annual touch-ups in 48 hrs	+₦550,000	69%	Proper priming prevents 98% of wall peeling issues

10 Step 6: Launch & Verification Checklist (5 Minutes)

Before sending your next client agreement, verify that all 7 operational checks are marked: - [ ] **Check 01:** I have isolated the single biggest fear holding back my client (Step 1). - [ ] **Check 02:** My guarantee is specific, time-bound, conditional, and capped (Step 2). - [ ] **Check 03:** I know my zero-labor fulfillment asset and maximum worst-case claim cost (Step 3). - [ ] **Check 04:** Option B has a dignified commercial name and a premium price (Step 4). - [ ] **Check 05:** My proposal presents Option A and Option B side by side on a single page (Step 5). - [ ] **Check 06:** I have chosen the next 3 active clients who will receive this 2-option proposal. - [ ] **Check 07:** I have set up an offer tracker to record client choices, revenue uplift, and claims.

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11 Your 1-Page Option B Summary Card

(Keep this summary card on your desk when drafting future proposals)

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================================================================================
=
              THE SEVEN MONEY GATES™: OPTION B SUMMARY
================================================================================
=
MY BUSINESS / SERVICE:     [                                    ]
PRIMARY CUSTOMER FEAR:     [                                      ]
OPTION A (STANDARD):       Fee: ₦[           ] | Deliverables: [         ]
OPTION B (THE RISK GATE):  Fee: ₦[           ] | Name: [               ]
THE 1-SENTENCE GUARANTEE:  [                                    ]
RISK BOUNDARIES:           Cap: ₦[           ] | Duration: [           ]
FULFILLMENT LEVERAGE ASSET: [                                    ]
FIRST 3 CLIENTS TO PITCH:  1. [          ] 2. [          ] 3. [       ]
================================================================================
=
```

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12 Executive Next Steps: 14-Day Implementation Sprint

If you want Mr. Pelumi to personally help you engineer, price, and underwrite Gate 06 for your next live corporate proposal at zero cost (to be featured as a verified case study in his upcoming book):

1. **Complete This Workbook:** Fill out the 6 steps and 1-Page Summary Card above.
2. **Submit Your Diagnostic Audit:** Apply at **https://www.pelumiogunmokun.store/14-day-sprint**.
3. **Join The War-Room Discussion:** Step inside the **Private WhatsApp War-Room (Free Temporarily)** to get your offer peer-reviewed by fellow founders before you send it into the field.

The Risk Gate Workbook is a proprietary operational asset of The Seven Money Gates™ Framework by Mr. Pelumi (Cashflow Architect & Creator).
Official Digital Briefing & 14-Day Sprint Portal: https://www.pelumiogunmokun.store/14-day-sprint