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About LAPO

Lift Above Poverty Organisation (LAPO) is a non-governmental organisation committed to the social, health and economic empowerment of the poor and vulnerable in Nigeria. LAPO was founded by Dr. Godwin Esiewei Eligiamus in 1987 while working as a Rural Cooperative Officer in Ogwashi-Uku, Delta State. Over the years, the organisation has demonstrated uncommon commitment to poverty alleviation through the implementation of innovative credit and non-credit empowerment programmes targeting disadvantaged groups. LAPO programmes include gender sensitisation aimed at reducing the level of gender inequity, social exclusion and health interventions, which include prevention, care and treatment of HIV/AIDS, malaria and other tropical diseases.

Vision
A healthy and informed society characterized by prosperity, justice and equity.

Our Mission
Promote health, rural development and social justice for equity and sustainable livelihood among target groups.

Corporate Objectives
- Promote access to basic and quality health care services
- Improve the socio-economic status of women
- Promote rural household’s access to affordable and flexible credit facilities
- Research into social issues militating against sustainable development of the target population
- Create access of target population to relevant products at affordable rates

Our Values
- Excellence
- Integrity
- Accountability
- Innovation
- Transparency
Distinguished members of the Board of Directors, ladies and gentlemen, I welcome you to the 2016 Annual General Meeting of our organization.

I am delighted to inform you that LAPO recorded remarkable success with a commendable improvement in the lives of beneficiaries despite the economic challenges it contended with during the year under review.

**Macro-economic Review**
In 2016, the Nigerian economy wallowed through serious macroeconomic challenges and went into recession for the first time in decades. Gross Domestic Product (GDP) growth was estimated at -1.5%, with a moderate recovery expected in 2017. This is attributable to a series of shocks, including the continued decline in oil prices, foreign exchange shortages, disruptions in food supply, sharp reduction in oil production, power shortages, insecurity in some parts of the country, as well as low capital budget execution rate (31%). This pressed home the point that Nigeria’s growth and exchange rate stability in the decade-and-half from 2000 to 2014 had been entirely dependent on favourable global commodity cycles. Managers of the economy responded to the recession with a package of monetary, fiscal and exchange rate policies. Nigeria’s dependence on export receipts as the sole source of external financing made the country more vulnerable that countries with receive large diaspora remittances and large foreign direct investment (FDI) inflows, in addition to export revenues. A major learning point for Nigeria is that larger capital inflows would havemade oil price fall less harmful.

**Performance**
Despite operating in a convoluted economy, our organization recorded impressive performance in its social, economic and health delivery services with significant results during the year under review. We reached 1,193,233 community members with our socio-economic and health delivery services, surpassing our 745,052 plan.

**Development Outlook**
Nigeria is fast becoming a difficult place to survive or do business due to infrastructural deficiencies and economic dislocations. In 2017, government needs to engage in development interventions, develop and implement sound economic policies and programmes aimed at engendering growth and development that will put Nigeria back on track towards achieving its full economic potentials.

**Looking Forward**
In the coming year, we will work assiduously and broaden collaborations with existing partners as well as maintain relationship with new ones to bring the much needed health and financial services to the various communities we serve. As we look forward to Nigeria moving out of recession, we will emphasize prudent management of resources for optimal performance. I acknowledge the support of institutions and organizations that have been part of our history and successes. I am particularly grateful to the LAPO Microfinance Bank for its tremendous support during the year and commend our colleagues whose commitment contributed immensely to our outstanding performance.

Professor Christians E. Okojie  
Chairperson
EXECUTIVE DIRECTOR'S STATEMENT

Sabina Idowa-Osokho

We are delighted to present to you our Annual Report and Audited Financial results for the year ended 31st December 2016.

During the year, we worked assiduously to build a society where women and girls enjoy full gender equality and socio-economic empowerment with equal opportunities in employment, leadership and decision-making at all levels. Over 70,209 women were empowered to challenge and resist social injustice and stand for their rights with our social training programmes in target communities. The Legal Aid Unit provided sensitisation, litigation and mediation services to 4,185 women in collaboration with relevant government agencies and institutions. Women who benefited from our various training programmes are now change agents and making useful contributions to human development and progress.

Our health programmes addressed issues in sexual, maternal and child health, HIV/AIDS, malaria and other tropical diseases. A total of 360,593 persons were reached directly with our health services while 1,233 rural dwellers benefited from the LAPO Community Health Outreach in Edo South Senatorial District. Significant efforts were made during the year to improve community health.

In 2016, LAPO conceptualized and commenced the implementation of the Community Campaign for Cancer Control (LAPO-CC) project in Lagos, Rivers, Edo, Benue and the Federal Capital Territory (FCT). This was in partnership with 11 Community-Based Organizations (CBOs). The 2-year project is aimed at reducing cancer-related deaths through awareness creation, screening, referral and promotion of a healthy lifestyle.

During the year, LAPO monitored the implementation of the USAID-funded SEDLAS (Strengthening Early Diagnosis and Treatment of HIV/AIDS Services project, the Prevention of Mother-to-Child Transmission (PMTCT) and new HIV infections among Female Sex Workers (FSW-SAC/HA/AFIP/PMTCT project, and the Global Fund (GF) supported-HIV Prevention amongst Female Sex Workers (FSW) project. Findings revealed a general improvement in performance and significant impact on the beneficiaries.

On the whole, we are proud that we were able to empower 1,993,233 community members with our social and health services during the year under review.

Besides, we were able to increase our sphere of influence and visibility through the 2016 Annual LAPO Development Forum held under the theme, "Food Security and Sustainable Agriculture in Nigeria: Challenges and Opportunities." The forum discussed and proffered practical solutions to the problems of poverty and food security in Nigeria.

We succeeded in building linkages and networks with local and international organizations, including government agencies towards deepening and expanding our programme delivery capacity. Over 20 million Nigerians were reached with discussions on poverty, health, security, gender equality and environment preservation with our Bridging-The-Gap weekly TV programme.

The LAPO Annual Secondary School Quiz Competition, initiated in 2006, attracted more schools in Edo and Delta States during the year under review with the University Preparatory Secondary School (UPSS) emerging overall winner. The competition is organized annually in collaboration with the Edo and Delta State Ministry of Education.

In 2017, LAPO plans to deepen its health service delivery with the establishment of a national health management organization.

Finally, we thank our board members for their leadership and commitment to the growth and development of LAPO this past year. We thank staff members for their loyalty and dedication in 2016. Together, we have made a difference in the lives of thousands of women and other vulnerable people in Nigeria.

Sabina Idowa-Osokho
MANAGEMENT TEAM

Sabina Idowu-Obodobie
Executive Director

Tessa Asoka-Aizeekteh
Manager, Planning Monitoring & Evaluation

Ayo Ojidehore Honeges
Manager, LARO Health

Elijah A. Philemonom
Manager, Social Development

Abuifem滕 James-Wisdom
Manager, Advocacy & Communications

Asenogun Vera Esq
Manager, Admin & Legal Asst

Ogahebem Omoiyama
Manager, Finance

Florence Onofimwan
Manager, LARO

Udah Andrew
Manager, Social Marketing
LAPo strongly believes that good health is crucial and central to poverty reduction efforts. Basically, we address Reproductive, Maternal and Child Health and generally improve Community Health with our innovative programmes. We promote a healthy lifestyle and increase people's access to health services.

**Improving Reproductive, Maternal and Child Health**

The Nigeria maternal mortality rate is among the highest in the world. Many women still die as a result of pregnancy and child birth related complications. For every woman who dies in childbirth, more others suffer debilitating complications and chronic ill health. Infant and child mortality rates are unacceptably high with about 1 out of 3 dying before the age of five. Reproductive health indices are also dismal with a very low uptake of contraceptive services due to lack of sexual health information. This also makes young people vulnerable to sexually transmitted infections (STIs) and unintended pregnancies.

The Reproductive and Maternal Health (MCH) programme of LAPo promotes women's health, child survival and reduction in household healthcare spending through emphasis on disease prevention rather than curative efforts. The comprehensive programme includes training, community sensitization, health facility upgrading, community rapid testing, referrals, linkage building, HIV/AIDS prevention and impact mitigation.
Maternal and Child Health Sensitisation

LAPO improved maternal and child health through health awareness creation in target communities across the country. Pregnant and nursing mothers were sensitised during antenatal, child immunization clinic days at local health facilities and existing community meetings. The meeting targets young women, pregnant and nursing mothers for group-specific health enlightenment information. During the year, 2,434 (12M, 2,422F) young/nursing parents were reached under the programme across target communities in Delta, Rivers, Enugu and FCT, Abuja.

HIV/AIDS Prevention and Control

HIV/AIDS is a major issue of concern for children, young people and women in Nigeria. In 2016, LAPO implemented HIV/AIDS prevention and control projects in Edo and Lagos States in collaboration with key donor agencies. The projects addressed HIV/AIDS vulnerability, misconceptions about the ailment and prevented new cases amongst brothel-based Female Sex Workers (FSWs), women of reproductive age and the general population, as exemplified below:

Preventing HIV Amongst Female Sex Workers (FSWs) in Edo State

The Global Fund (GF) supported HIV Prevention Project amongst Female Sex Workers (FSWs) in Edo State was implemented in collaboration with the Society for Family Health (SFH). The Minimum Prevention Package of Intervention (MPPI), consisting of Structural, Behavioural and Bio-medical services was the strategy adopted in the implementation.

In 2015, LAPO trained 24 FSWs as Peer Educators (Peds) in Oredo, Ovia North East and Egor Local Government Areas of Edo State. The Peds formed groups of about 15 cohort members each of them holding at least six peer sessions to discuss issues of safe sex practices, assertiveness, self-worth, safer sex negotiation, condom usage, Sexually Transmitted Infections (STI), drug abuse and so on. 280 FSWs who were reached with MPPI in 17 brothels across the target Local Government Areas benefited from HIV Testing Services (HTS). The FSWs received treatment referrals for STI, TBs and other skin infections and equally received condoms and HIV Testing Services (HTS) during their peer sessions. A total of 1,432 (108M, 1,324F) general populace were tested for HIV under the project with the FSWs now practicing safer sex through consistent condom use.

Strengthening Integrated Delivery of HIV/AIDS Services (SIDHAS) in Edo Central, Edo State

In 2016, LAPO partnered the Association for Reproductive and Family Health (ARFH) in the implementation of the USAID-funded Strengthening Integrated Delivery of HIV/AIDS Services (SIDHAS) project in Edo Central (Etsako West, Etsako Central, Etsako North East, Etsako South East and Igueben LGAs) Senatorial District. The family-centered, community led multi-sectional intervention project encourages communities to take action to prevent the spread of HIV/AIDS; track the welfare of People Living with HIV (PLHIV) including vulnerable children, and enable them to have greater access to care and support services to mitigate the health, economic and social burdens of HIV/AIDS in households and communities. The project's strategies include advocacy, establishment of community structures and capacity building, referrals, home visits, facility linkages for care and support services. During the year, LAPO supported 5,463 (2,101M, 3,362F) PLHIV, vulnerable children and their caregivers with free HIV Testing Services (HTS), counseling, health education, nutritional support and access to microfinance for income generation activities.

Prevention of Mother-to-Child Transmission (PMTCT) and New HIV Infections among Female Sex Workers in Edo State

The prevention of Mother-to-Child Transmission (PMTCT) and new HIV infections among Female Sex Workers' project was implemented in 2016 to increase knowledge and attitude conducive to HIV prevention practices among women of reproductive age (WRA), pregnant women and FSWs as well as facilitate access of target beneficiaries to ANC, HCT, RH and PMTCT services. The project was implemented in collaboration with the Edo State Agency for the Control of HIV and AIDS (EDO-SACA) through the World Bank/HIV and AIDS Focal (HAF) under the HIV/AIDS Programme Development Project (HPDP II) Programme.
The EDO-SACA/HAIF/PMTCT project activities were carried out during the year at Esan West and Esan Central Local Government Areas of Edo State. PMTCT refresher trainings were organized for 20 local volunteers to enable them provide Interpersonal Communication (IPC) outreachs and referrals to health facilities for HCT services within their assigned communities. 5,125 women of reproductive age (WRA), especially the pregnant ones were enlightened on HIV and PMTCT with referrals to health facilities for free uptake of HCT services. 10 pregnant women who tested positive to HIV were also referred to PMTCT services at Irrua Specialist Teaching Hospital (ISTH).

HIV Prevention Project Amongst Female Sex Workers

This World Bank/Edo-SACA funded project was carried out in Ovia South East Local Government Area of Edo State with seven Peer Educators selected, trained in four brothels and charged with the responsibility of organizing a minimum of six peer sessions with their cohorts. In year 2016, 71 Female Sex Workers (FSWs) were reached through the Minimum Prevention Package of Intervention (MPPI) strategy which includes advocacy visit to stakeholders, peer education, condom demonstration, forecasting and support provision, HIV testing, referrals for STI treatment and soon. FSWs were given free HIV test, condoms, lubricants and personal hygiene items and linked with support facilities for STI treatment and skills acquisition.

HIV Prevention Project Amongst Patrons of Hot-Spots in Lagos State

The HAIF/HPDP II Project was implemented in Lagos State to prevent HIV spread among clients of 'hot-spots' including brothels and beer parlours using the Minimum Prevention Package Intervention (MPPI) strategy to engage target beneficiaries. Under the project, LAPO provided 189 (79M, 111F) patrons of hot-spots in Alimosho and Ojo Local Government Areas. HIV/AIDS enlightenment, free HIV tests and referrals for uptake of support and treatment, including condoms.

Reproductive Health Services among Clients of LAPO Microfinance Bank

LAPO sustained the provision of Reproductive Health (RH) education and referral services in collaboration with the Partners for Development, Nigeria (PFD) during the year. The programme is aimed at enhancing reproductive health knowledge and health-seeking behaviour among clients of LAPO Microfinance Bank in Edo and Delta States. The programme enhances uptake of safe motherhood services at Primary Health Centres (PHCs) through improved referral linkages. In 2016, LAPO provided 4,992 (922M, 3,999F) clients with RH enlightenment messages out of which 1,252 (35M, 1,172F) were referred to health facilities for RH services such as antenatal care, family planning and HIV Counseling and Testing (HCT).
In 2016, the organization improved the health conditions of 3,233 rural dwellers consisting of 1,504 children and 1,729 adults in Eras, Ugoneki, Utose and Igyiye communities in Edo South Senatorial District, covering full medical compliments and surgery. Over 36 medical specialists including doctors, nurses and laboratory scientists were engaged from the University of Benin Teaching Hospital (UBTH) to provide free quality health services during the programme. Services rendered include medical care and drug administration, child care, gynaecological care, dental care, ear, nose and throat care, treatment of common ailments like body and joint pains, malaria, high blood sugar and high blood pressure. Eye care services include screening and the provision of 240 eye glasses to beneficiaries. Free surgical operations were performed on 11 of the community members suffering from hernias, breast lump, ganglions, recurrent appendicitis, fibroid and skin diseases.

The beneficiaries were full of gratitude to LAPO for the community health outreaches and succour received. Some of them have been enduring their deteriorating health conditions for years and simply resigned to fate as they could not afford the high cost of medical treatment.

The case of Mrs Victoria Okoja, a 45-year-old mother of two boys in Igyiye community was particularly pathetic. Her illness took her to various hospitals and even drank several herbal concoctions without getting any better. She became weak and emaciated with a protruded stomach like that of a pregnant woman. She was consigned to this abysmal state for years until the LAPO Health Outreach Programme held in her community in 2016. She was diagnosed with fibroid and subsequently underwent a LAPO-sponsored surgical operation in Benin City to remove the fibroid which had prevented her from getting pregnant for three years.

2016 Highlights

Enhancing Access of Community Members to Quality Health Services

LAPO believes that poverty is further reinforced by ill-health and has therefore been committed to community health improvement, especially with the LAPO Community Health Outreaches. Since 2015, the programme has been enhancing access of poor and vulnerable people to quality health care services in rural communities.
Ending Malaria for Good

World Malaria Day is commemorated throughout the world by stakeholders on April 25th to raise awareness about malaria and its devastating impact on people, especially pregnant women and children below age five. LAPO marked the event across its programme locations in Lagos, Oyo, Edo, Rivers, Enugu and Abuja under the theme: “End malaria for good.”

Rallies and seminars were organized including advocacy engagements with local government health officials and other critical stakeholders to enlighten them on their roles in the fight against malaria. During the event, Information, Education and Communication (IEC) materials and treated mosquito nets were distributed to 1,198 (287M, 911F) beneficiaries across our target communities.

Promoting Hygienic Practices through Water, Sanitation and Hygiene (WASH) Project

LAPO is committed to improved sanitation and hygienic practices especially in Nigeria where the practice of correct and regular hand washing with soap or ash and clean water is uncommon. LAPO joined the Global Campaign for Handwashing with demonstrations in public primary schools across Edo, Delta, Rivers, Enugu, Oyo and the Federal Capital Territory, Abuja. The targeted schools are those populated by children from low-income households with poor access to hygiene and sanitation facilities thus making them more vulnerable to diarrhoea. The campaign, aimed at reducing the incidence of diarrhoea among children, promoted regular and correct handwashing practices especially during critical times such as after using the toilet, after cleaning the baby, before feeding the baby or eating. The theme was “Make Handwashing a Habit.” A total of 3,752 (1,655M, 2,097F) pupils in public primary schools received messages on the need to imbibe correct handwashing practices. These schools were provided with basic handwashing items too.

Similarly, the Social Marketing unit distributed over 100,090 litres of liquid soap products to improve household sanitation and hygiene practices in partnership with a local standard liquid soap producer. This is sequel to the fact that many diseases and conditions can be prevented or controlled through personal hygiene including frequent hand washing with soap.

Joining Forces Against Open Defecation

LAPO joined the international community on November 19, 2016 to mark the World Toilet Day. The event provided an auspicious opportunity to raise awareness about the danger and health implications of open defecation. The organization expressed concern that more than 34 million people in Nigeria are still using the open field, forests, bushes, and bodies of water for convenience, which is responsible for the high rate of diarrhoeal morbidity and mortality with children mostly affected. 300 (125M, 175F) school children and target community members were sensitized on the importance of toilet usage. The programme was held under the theme: “Toilets and jobs.”

World Aids Day: Hands Up for HIV Prevention

World AIDS Day is marked globally on December 1st every year. In 2016, LAPO joined the global campaign to eliminate the infection under the theme, “Hands Up for HIV Prevention.” A organized seminars and rallies in selected communities across Edo, Delta, Rivers, Enugu, Oyo and the Federal Capital Territory, Abuja with community leaders, local government health personnel and social development officials in attendance. Over 2,339 (928M, 1,311F) participants and other community members received health information, HIV Counselling and Testing (HCT) services during the programme.

Reaching More People with Health Information via Mobile Phone Technology

LAPO has adopted the use of mobile phone technology to reach target beneficiaries in remote communities across Nigeria with preventive health information. During the year, 310,000 (67,800M, 242,200F) clients including staff members received health messages monthly on their mobile phones. The messages were on cancer prevention, healthy medication, lassa fever prevention, eye hygiene, child health, health and safety, malaria prevention and safe water.
Promoting Gender Justice and Women Empowerment

Historically, women are subjected to marginalization, oppression and injustice in our patriarchal African society. Too often, they are discriminated against in their public and private life with increasing cases of infringement on their rights. Women and girls do not enjoy equal access to education, economic resources, political representation, employment, leadership and decision-making like their male counterparts at all levels. In this age and time, we still have baffling reports of half a billion illiterate women, 120 million girls who have experienced rape and other forced sexual acts, 62 million uneducated girls, 40,000 daily child brides, and 155 countries operating discriminatory laws.

As a community development organisation, LAPO strongly believes that no appreciable development can be made either at the local, national or international front without acknowledging women as equal players in decision making, and empowering, up-skilling and investing in them. In view of this, the organisation, for over two decades has been at the forefront of this struggle, advancing women’s cause and supporting projects that empower them socially and economically.

2016 Highlights

Supporting Entrepreneurs through Micro Business Management Training

The business success of micro entrepreneurs is a top priority for LAPO since they are major contributors to the nation’s economic growth and development. In addition to a broad range of affordable financial services, the organization has a well-structured training programme aimed at equipping them with the requisite skills and competencies to manage their businesses profitably. A total of 1,797 micro entrepreneurs benefited from the LAPO Micro Business training programme in 2016. The participants were exposed to the practical methods/techniques of business planning, savings and profit maximization including debt management, financial management (cash flow), record keeping and market analysis. They all formulated their individual action plans to practicalize what they learnt at the training which employed simulation, guided discussion, small group discussions and practical sessions as strategies.

Advancing Gender Parity, Women Recognition

International Women’s Day (IWD) is celebrated yearly on March 8 with a cluster of activities to draw attention to women’s issues including their economic, political and social achievements all over the world. In 2016, the global theme was “Planet 50-50 by 2030, Step It Up for Gender Equality: Pledge for Parity.”

LAPO marked the event across the country with solidarity rallies and seminars under the sub-themes, “Advancing Gender Equality and Empowerment of Women.” We advocated for the recognition of women’s contributions to societal development, enjoyment of equal access to quality education, economic resources and political representation as well as
enabling them have equal opportunities with men and boys in employment, leadership and decision-making at all levels. In Benin, Professor Agatha Egunweme of the Ambrose Alli University, Ekpoma, Edo State chaired the occasion while Professor Nkolika Aniekwe of the Faculty of Law, the University of Benin presented the keynote paper, which set the tone for the deliberations.

The participants issued a 10-point communiqué at the end of the deliberations as follows:

1. The Conference commended Lift Above Poverty Organization (LAPO) for promoting the interest and rights of women and the underprivileged in the society through social and health empowerment programmes. It lauded the organization for empowering 316,000 women with social and health empowerment services in 2015, including 3,247 women who were sensitized on the dangers and solutions available for abused women and girls with 31 female rape victims receiving free Legal Aid.

2. The Conference contended that an enlightened and economically empowered woman from experience guarantees the future of the girl-child whose access to education or skill is secured.

3. The Conference enjoined all stakeholders to take urgent steps towards creating a world with gender balanced leadership, respect and values. It noted that gender parity must be attained before 2030 to avert the sluggish progress that condemns a child born today to wait 80 years before seeing an equal world.

4. It emphasized that women and girls must enjoy equal access to quality education, economic resources and political participation as well as equal opportunities with men and boys in employment, leadership and decision-making at all levels.

5. The Forum noted that equality for women means progress for all. It therefore called for collaborative efforts towards the attainment of women’s rights, socio-economic empowerment and gender parity.

6. The Forum argued women to move from the realm of talk to action and from rhetoric to realities, and recommended the doctrine of necessity to bridge gender gaps in the society. It denounced the recent abduction, abuse and forced marriage of Ese Oruru by one Yunusa and called for a proper and diligent prosecution to serve as deterrent others.

7. Participants argued women to be supportive of fellow women as well as believe in themselves towards achieving gender parity and equity.

8. The Forum noted that individuals, organisations and governments must continue to strategize to lift women from poverty to financial freedom and independence, even as it identified poverty alleviation and economic independence as key factors that are clearly fundamental to gender parity and equality.

9. The Forum noted that no appreciable development can be made either at the local, national or international platform without mentoring and recognizing girls and women as equal players in decision making, empowering, up-skilling and investing in them for a better world.

10. The Forum enjoined women to be self-reliant, bold in asserting their rights at all times.

Financial Literacy Level Enhancement

In addition to a range of financial services, LAPO builds the financial literacy skills of members of the public to enable them achieve financial stability. This is in recognition of the fact that financial illiteracy often results in poor financial choices with negative consequences on the financial well-being of the individual. In 2016, over 2,209 persons were empowered with the knowledge and skills to manage their financial resources effectively while 300,000 benefited indirectly through mobile phone text messages. This includes the ability to develop a long-term vision and planning for the future, appropriate decisions about investing, insurance, budgeting, savings, retirement and the discipline to use the skills daily.

The testimony of Sarah Sule, a beneficiary in Keffi branch, Abuja speaks volume of the potency of the LAPO financial literacy programme. With knowledge gained from the training, she has eliminated wasteful spending and cultivated a savings culture. With the money she has saved, Sule has been able to build a small apartment where she currently lives. She lauded the initiative and thanked LAPO for its committed support over the years.

In a similar vein, Blessing Onuchiedu said her success story in business is incomplete without acknowledging the business management and financial advisory services of LAPO. She said the training has empowered her with the knowledge and skills to manage her tailoring business and diversify to catering, which means more income for her family. From lessons received from the training, “I was able to cut down on unnecessary expenses such as organizing big birthday parties and instead plough her savings back into the business.”
LAPO has over the years worked for the recognition of women's contributions to societal development.

In 2013, the organization instituted the LAPO Outstanding Women Leadership Award (LOWLA) specifically to recognize, honour and celebrate Nigerian women who have distinguished themselves with milestone achievements in their Business, Professional and Public Lives. The Award portrays and reinforces the positive image of Nigerian women while obliterating negative attitudes and practices that discriminate against and exclude them.

The fourth edition of the Award held on November 17, 2016 in Benin City, unveiled a new set of women achievers and leaders in their various fields of endeavours. Professor Eghafoma Kokure, a notable scholar with the University of Benin (UNIBEN), Edo State, presented a paper on “Women Empowerment: A Prerequisite for Sustainable Development in Nigeria” at the award ceremony.

Winner of Public Life Category

AGBO RUTH OJOMA

Ruth Agba Ojoma, born on January 11, 1966 hails from Benue State, Nigeria. She has a Diploma in Mass Communication from the Polytechnic, Ibadan in 1986 and in 1989 obtained a Bachelor's Degree in Theatre Arts from the University of Jos.

Her first breakthrough came in 1995 after she bought her first industrial sewing machine for her Soul-Mate Fashion Institute, and began sewing ceremonial wears for the Super
Eagles and Super Falcons. She became an employer of labour, hiring tailors and sales representatives to assist her. Over a hundred and twenty workers have passed through her workshop.

Ojorna gradually grew from a business woman to a distinguished resource person and has overtime become a role model to many women and other persons. She has motivated over 200 women, most of whom have been trained in Innovation and Technology including establishing some of them. She is currently building a network of women who would inspire others until she sees a nation full of highly reinvigorated, re-energised women who do not stand for tokenism. She is a regular donor to orphanage homes, a friend of the downtrodden and a role model to many entrepreneurs. She is grateful that her modest contributions to societal growth has paid off with the LAPO recognition and award which she sees as a certificate to go and do more exploits for humanity.

Esther Ohiren, also known as “Mama J” was born on April 15, 1956 and hails from Owu East Local Government Area of Edo State. She attended Uhokha Primary School and St. James Secondary School, Akure.

The Managing Director, J & J Foodstuff Mart, she has not looked back in her entrepreneurial drive, diversifying as she moved on since the first time she loaded unripe plantains and other foods into pick-up vans to distribute to her clients. She has been in the foodstuff business for over 30 years, building a clientele base that reaches most homes in the city and beyond, supplying gari, plantain, dried plantain, dried corn, and so forth even as a spouse of a university don. With the support of LAPO Microfinance Bank, she has diversified into other areas of business, including retail and wholesale trade in drinks and cement. Her achievements speak volumes of her hard work, but she says her joy is in the number of people, particularly women she has been able to empower in her community and beyond, aside the highly helpful role she has been playing as the matriarch of her family, supporting her husband in the training of their five children who are all now graduates of tertiary institutions in the country.

Adebanjo Taiwo Adefunke, born on December 31, 1960 is the Executive Director, Rays of Hope Community Foundation, a non-governmental organisation based in Ibadan, Oyo state. The foundation, established in the year 2000, is focused on giving people a new lease of life. She has spent 16 years of her life in the nursing profession, dedicated to helping indigent persons with medicare.

As a Public Health Nursing Officer, she spends most of her time caring for people living with HIV/AIDS and raising awareness on their plights even while advocating against discriminatory practices against them. Another of her special duties is managing children living with sickle cell disorder. She became well known when she formed a vibrant sickle cell club in Ibadan, Oyo state. She also built a support base for orphans and vulnerable children, providing them educational materials as well as skills, healthcare and other psycho-social supports. Her outreach includes economic empowerment of widows through various forms of skill acquisition and training. Her leisure is spent giving care and support to people living with HIV/AIDS.

In the year 2000, seeing the extent of social malaise that had eaten deep into the fabrics of society and not satisfied with the much she was achieving in the lives of people, even with the magnitude of cases she was handling as a trained HIV/AIDS Counsellor and a Paediatric Nursing Practitioner, she plunged into full scale social works, as well as giving home care to PLWHAs and sickle cell sufferers. She runs a sickle cell clinic for free, managing orphans and children with sickle cell disorders.

She has made enormous impact in her community and beyond. She has built boreholes in primary schools to ensure children’s access to portable water, established children’s club for orphans and vulnerable children to get psycho-social support, equipped a school library for pupils in rural schools as well as donated tables and chairs to the schools.
LAPO is a strong defender of women who are abused, violated and unable to afford legal representation and a beacon of hope for vulnerable women and children. Since 2007, the organization has been rendering free Counseling, Mediation and Litigation services to provide succour for these women in partnership with the Edo State Customary Court of Appeal, Oredo Local Government, the Catholic Counseling and Education Centre, Benin City and other relevant organizations. The very first beneficiary, Florence Anthony who was subjected to inhuman treatment, battery and assault by her husband remains eternally grateful to LAPO for its intervention and business financial support.

In 2016, 4,028 clients were sensitized on issues in domestic violence, abandonment, widowhood rites, disinheritance on the basis of gender, rape /sexual harassment, discrimination, child abuse and human trafficking. 40 clients received legal aid and counseling within the period. Among them are Mary Kennedy and Agbonaye Peace.

TESTIMONIES

Mary Kennedy

Mary Kennedy is a victim of domestic violence. She was battered and subsequently driven from her marital home by her husband over family squabbles, with the children subjected to privations. Her joy knew no bounds when the Social Welfare Department of the Ministry of Women Affairs gave her a favorable verdict with the intervention of LAPO. Her husband was mandated to pay an agreed amount for the monthly upkeep of the children.

Agbonaye Peace

In 2016, LAPO intervened in the assault of Miss Peace Agbonaye, a 16-year-old orphan and student of the Ambrose Alli University (AAU), Ekpoma, Edo State. LAPO took her to the Saint Philomena Catholic Hospital and was later referred to the Central Hospital, Benin City for proper treatment. The case was charged to the Ekpoma Magistrate Court for adjudication but was however later withdrawn after much pleading and remonstrance by the accused persons and their families who promised to foot the medical bill. A 200-Level student of AAU, Miss Agbonaye is a beneficiary of the LAPO Education Scholarship Scheme.
Poverty obviously goes beyond the lack of funds. It also connotes social exclusion and poor health. Ignoring clients’ social and health issues negates the ultimate poverty alleviation goal of microfinance banks and institutions. Buoyed by this conviction, LAPO Microfinance Bank Limited has over the years funded the Integration programme which enables microfinance clients and members of their households access to social and health services during branch council and union meetings.

2016 Highlights

Improving Clients’ Health Status

The integration programme of LAPO promotes preventive health and health seeking behavior among clients of LAPO microfinance bank and members of their households through health sensitization and services. In 2016, LAPO sensitized 42,082 (9,196M, 32,886F) clients and 24,339 (4,484M, 19,855F) union and branches council meetings with messages on malaria, blood sugar, blood pressure, cancer, hepatitis, maternal and child health, HIV and hygiene.

During the year, LAPO promoted early detection of health conditions and uptake of quality health services through screening, counseling, and referral services free of charge. A total of 193,876 persons were screened for various health conditions while 3,259 of the beneficiaries were referred to government-approved hospitals with proper follow-up.

A beneficiary, Mrs. Funmilayo Obokota, a food vendor in Lagos State expressed gratitude
to LAPO for improving her health condition and transforming her life.

"I really want to thank LAPO for saving my life. I was dying slowly unknown to me until a staff of LAPO came to our union to carry out health sensitization and screening services. Due to the stressful nature of my business, I hardly have time to rest not to talk of the time to go for medical check up. After interacting with us about our health and how to prevent diseases, she did three tests for us including blood pressure (BP) check. After the test, I was told that my BP was high and needed to see a doctor for treatment. I was given a referral letter, so I went to the hospital where it was confirmed. I was treated and placed on medication. Few days after, a LAPO staff called to find out about the outcome of the hospital treatment and my general health situation. To me, that was wonderful. I felt very relieved and happy that I am associated with an organization that cares about me. I thank God, and I thank LAPO for its concern," she said.

In Abuja Region, a beneficiary, Florence Oyeniyi said LAPO is saving lives with its health intervention programme, pointing out that she never knew that her blood sugar level was high until LAPO screened them for various ailments in the first quarter of 2016.

"They discovered that my sugar level was high and counselled me. I started engaging in regular exercise, avoided sugary food as well as adopted a healthy lifestyle. During their second visit to our union, I checked and discovered that my blood sugar level has become normal again. I appreciate LAPO and implore God to bless them.

"We were also told to avoid gender discrimination during one of our training programmes. I have started training and treating my children equally irrespective of their gender makeup. My male children are now also engaged in domestic work unlike before," she said.

Empowering Women through Social Education

It is obvious to LAPO that winning the war against poverty will remain a pipe dream with exclusive focus on micro credit. This prompted the organization to adopt the integration of social education with microfinance programme, an innovative way of reaching numerous clients of LAPO Microfinance Bank with social empowerment information during their routine branch council and union meetings. In 2016, 65,748 clients of LAPO Microfinance Bank were enlightened and exposed to the consequences of widowhood rites, male preference, teenage pregnancy, early marriage, domestic violence, female trafficking, prostitution, rape, divorce/separation, low self-esteem and deprivation of women's rights, amongst others. Quite a number of the women are now ready to resist and contest obnoxious socio-cultural and traditional practices militating against their progress.
Lift Above Poverty Organisation

2016 Annual Development Forum

Social Change Advocacy

The Annual LAPO Development Forum stimulates investigations into the nature and causes of poverty. Initiated in 1994, the Forum has become a faculty of development in its own right. The theme of the first edition of the Forum held in 1994 was “The Nigerian Economy and the Poor: 1994-1999.” Discussions and conclusions at this session reinforced our belief that sustainable approaches to poverty alleviation must go beyond charity and directed at strengthening the income capacity of the poor. Subsequent editions of the Forum addressed pertinent issues. Over the years, the annual conferencing has stirred vibrant discourse on the development agenda in Nigeria and Africa with very realistic solutions canvassed by guest lecturers and conferences.

In 2016, Farmer President Olusegun Obasanjo CCFR led discussions at the 23rd edition of the Forum under the theme: Food Security and Sustainable Agriculture in Nigeria: Challenges and Opportunities.

In his keynote lecture, Chief Obasanjo averred that sustainable agriculture and rural development is sine qua non for global food security and poverty alleviation. He identified unnecessary food importations, under-development of the agricultural sector, widespread unemployment and lack of raw materials for the manufacturing sector as some of the problems bedevilling the Nigerian economy and called for a more pragmatic approach aimed at addressing food insecurity in the country. As a panacea to the country’s perennial problems, he advocated for a reduction in government spending, encouragement of domestic production and processing, and easy access to loans to promote agricultural development.

Delivering a paper on “Agriculture, Women Empowerment and Food Security”, Professor Valentine A. Aleotor, former Vice Chancellor of Elizade University, catalogued the issues hinders agricultural development in Nigeria, including high cost of agricultural inputs, gross under-funding of agricultural research, poor infrastructure, poor market outlets, poor food distribution and transportation network.
The Lead Scholar, Centre of Excellence in Food Security, Federal University of Technology, Akure said while the West and South-East Asian countries have continually and aggressively engaged the synergies of their Universities, Research & Development (R&D) institutes and industries in knowledge generation, skills acquisition and intellectual property pursuits, most developing countries of Africa, including Nigeria are yet to fully embrace these imperatives as the major driving force of global wealth creation and food security.

On his part, Tarawali, G. N. Sangina of the International Institute for Tropical Agriculture (IITA), Nigeria who presented a paper on “Enhancing Youth Empowerment through Agricultural Development,” posited that neglect of the abundant mineral and natural resources and over dependence on crude oil by successive governments have contributed to youths unemployment.

Outlining the key achievements of the IITA in encouraging and supporting rice, cassava, fish and vegetable production in several communities in Nigeria, Tarawali advocated for the inclusion of more youths in government’s agricultural transformation agenda.

Speaking on “Nigeria’s Untapped Multi-Trillion Naira Agribusiness Economy,” Sotunye Anga discussed the opportunities for job creation in agribusiness and advocated for a fundamental shift in government policies in favour of agriculture.

Communique

After exhaustive discussions of the papers, the Forum came up with a 10-point Communiqué as follows:

1. The Forum commended the commitment of LAPO to poverty alleviation, especially in the area of agricultural development and food security enhancement through the provision of over N20.7 billion as loans to rural farmers in Nigeria since its inception.

2. The forum observed that sustainable agriculture and rural development are critical for global food security and poverty alleviation and therefore commended the current agricultural development initiatives by the President Muhammadu Buhari-led administration, aimed at revamping agriculture and diversifying the economy.

3. The forum identified policy inconsistency, poor policy implementation and virent corruption at the base of agricultural development in Nigeria, adding that government must stamp out corruption, ensure consistency in agricultural policies to achieve sustainable agriculture and optimal food security.

4. The Forum observed that food importation, under-development of the agricultural sector, widespread unemployment and lack of raw materials for the manufacturing sector are some of the problems bedeviling the Nigerian economy. It therefore called for a strong synergy between the government and the private sector towards addressing these challenges.

5. The forum urged financial and governmental institutions to emulate LAPO in the provision of credit at affordable rate, farm inputs and appropriate technology to boost food production in the country.

6. The Forum advocated for the establishment of an autonomous and active National Research Foundation and empower it to fund competitive, market-oriented collaborative research. It stated that the disconnect between research institutions and agricultural production should be bridged, thus paving the way for agricultural development in Nigeria.

7. The forum noted that although women constitute a large proportion of the population involved in agriculture, they are still greatly marginalized in the socioeconomic and political configuration of agricultural policies, access to land and agricultural facilities. It noted that government policies and programmes on agriculture must be inclusive of women, especially those domiciled in rural areas.

8. It enjoined youths to channel their energies into farming rather than seeking white collar jobs, insisting that government must create an enabling environment and necessary incentives to encourage youth participation in agriculture.

9. The forum recommended that youths should be trained in agribusiness and provided with start-up capital for a decent and gainful employment, noting that agriculture should be treated as a business.

10. It stated that a platform should be created to enable farmers market their agricultural products at the international market.

Achievements of the Annual LAPO Development Forum

- The Annual LAPO Development Forum has over the years provided stakeholders the needed platform to interact and proffer realistic solutions to the crucial problem of poverty and under-development in Nigeria.
- Ideas generated from previous editions of the Forum have improved the programme focus and delivery methodology of development organizations including LAPO.
- Key resolutions at the Annual LAPO Development Forums have been incorporated into the national poverty reduction programmes of the various tiers of government in Communication for Development

LAPO promotes positive changes in the society by drawing public attention to issues in development. We give voice to the voiceless and the poor with our Bridging-The-Gap weekly television programme. In 2016, over 20 million Nigerians were reached with discussions on poverty, health, violence against women, security, economy, decision-making, gender equality, human rights, environment and girl-child empowerment through 52 editions of the TV programme. We also created a general awareness on social and health issues with culturally-sensitive Information, Enlightenment and Communication (IEC) materials in target communities during the year.
Patience Fumilayo Agbi, 65, is a client of the LAPO Agricultural and Rural Development Initiative (LARDI), Edo State. She is a mother of two, and joined LAPO in 1993.

After her retirement from the Edo State Civil Service as a Nurse, she started her poultry and farming business with 200 birds with her personal savings while the fish pond part of it was put on hold due to financial constraints. However, with financial support from the LAPO Agricultural and Rural Development Initiative (LARDI) since 2013, she has been able to expand her poultry farm as well as stock her fish pond with over 2600 fingerlings. Mrs Agbi collected the sum of ₦500,000 from LAPO as first stage loan. Today, she takes as much as ₦200,000 to boost her farm business. She has also ventured into the sale of vegetables, and excited that even when her monthly pension is delayed, she is able to feed and meet her financial obligations.

Mrs Agbi represents many industrious small-scale farmers who have been supported by LARDI to expand their farm enterprises from subsistence level to commercial scale. Indeed, the institution is living up to its mandate of developing the rural economy with agricultural financing and support services. With a disbursement of ₦11.2 million to 77 female farmers at its inception in May, 2007, LARDI is today reaching over 76,000 clients across 93 branches in 14 States in Nigeria.

In the 2016 fiscal year, LARDI disbursed a total of ₦3.5 billion to 76,400 beneficiaries, most of whom have been able to move from everyday struggle with poverty with significant increase in their household income.
One of the key operating assumptions of LAPO is that poverty is further reinforced by disease and ignorance. In 2016, LAPO initiated and commenced the implementation of the Community Campaign for Cancer Control (LAPO-C4) project with the broad aim of reducing cancer-related deaths through awareness creation, screening services, referral linkage strengthening, and promotion of a healthy lifestyle in target States.

The main barriers to cancer control in Nigeria include poor access to screening services and inadequate awareness. The 2-year LAPO-C4 project is therefore supporting the implementation of the Nigeria National Cancer Control Plan through enhanced collaboration with all stakeholders to reduce the morbidity and socio-economic effect of the disease across the country.

The LAPO-C4 Project was formally flagged off with the Training of the CBOs, Grand Rally and Dialogue Session organized in Benin City for the purpose of building their capacity and creating a broad awareness and support for the implementation of the Project. The Dialogue was attended by 116 participants including the National Coordinator, National Cancer Control Programme (NCCP), Dr. Ramata Hassan, State Cancer Control Program Coordinators of Lagos, Edo, Rivers, Imo and Abuja, Head of tertiary healthcare facilities, the chairperson of the LAPO Board of Directors, Prof. Christiana Okojie, representatives of the Minister and State Commissioners of Health.

The project is being implemented in partnership with 13 Community-Based Organizations (CBOs) in Lagos, Rivers, Edo, Imo and the Federal Capital Territory (FCT), Abuja. Each of the CBOs is supported with the sum of Twenty Million Naira, subject to renewal on the basis of performance for another year. Pioneer CBOs for the project are:
The CBOs partners have since commenced the implementation of the LAPO-C4 project activities such as advocacy engagements with critical stakeholders, nation-wide rallies and outreaches, media campaign and distribution of information, Education and Communication (IEC) materials in target States. Community-facility referral linkages have been developed for improved access of project beneficiaries to cancer screening services. A total of 75,577 (57,294M, 18,283F) persons reached through advocacy engagements, awareness creation for healthy lifestyles and uptake of services. Over 2,100,000 persons are expected to be enlightened on the dangers and control of cancer as well as refer 15,000 persons for uptake of screening services by October, 2017.
The LAPO Annual Secondary School Quiz Competition was initiated in 2006 to re-energize the intellectual development of secondary school students in Edo and extended to Delta State in 2015. This is in realization of fact that education is a potent instrument of economic empowerment and national development.

The involvement of LAPO in educational development was prompted by myriads of problems besieging the sector. These include poor funding as manifested in inadequate classrooms, dearth of teaching aids (projectors, computers, laboratories and libraries), insufficient teachers and poor delimited learning environment. Besides, our school system is plagued by numerous social vices such as examination malpractices, cultism, holismism and corruption.

In 2016, the University Preparatory Secondary School (UPSS) emerged the overall winner of the keenly contested competition with 75 points. Challenge Academy, Udu and DSC Technical High School, Ovian, Alajeja both in Delta State took second and third positions with 70 and 55 points respectively.

The competition is organized annually in collaboration with the Edo and Delta States Ministry of Education with the following objectives: Enhance students’ understanding of science subjects and current affairs, develop and inculcate discipline and excellence in secondary school students who are the future leaders of the nation and provide a common platform for teachers and students from various schools to exchange ideas and learning experiences.

Prizes include the LAPO Trophy, books, computer systems and science laboratory equipment.
The LAPO Mentoring programme is a veritable platform for building and strengthening the service delivery capacity of Civil Society Organizations. Initiated in 2006, the mentoring programme includes training, technical support, donation of materials/equipment and internship. Over 30 organizations have benefitted from the mentoring programme so far.

In 2016, LAPO assessed the project implementation capacity of protégés under the LAPO Mentoring scheme using a standard participatory evaluation tool. This helped to strengthen the process with strategic decisions taken to realize the objectives. 25 beneficiaries were trained on Proposal Development and Financial Management alongside capacity building on project implementation/management and linkage with donors and partners. Six organizations were provided office equipment during the period.

Rural Builders Organization (RBO) is one of the fledgling organizations that have benefited from the LAPO mentoring programme. LAPO has built and strengthened the capacity of the organization to deliver microfinance services to rural dwellers. The Chief Executive Officer, Andrew Oshogwe, attributes the success of RBO in microfinance so far to the various capacity building programmes and other support received from LAPO over the years, including equipment donation. The organization had a faint knowledge about microfinance practice prior to joining the mentoring scheme in 2006 but currently has eight branches in Edo, Niger and Benue State.

Andrew Oshogwe
Name: Mrs Iyabo Usoro  
Age: 33  
State of Origin: Ekiti  
Type of Business: Recharge Card Dealer  
Year Joined LAPO: 2009  
Union: Ogere  
Branch: Owode  
Location: Lagos State

A client of LAPO Microfinance Bank, Mrs. Iyabo Usoro has been transformed by the social and health programme of Lift Above Poverty Organization across the country. She had developed a low self-esteem after dropping out of the Ado Ekiti University in 2012 due to teenage pregnancy, and felt quite inferior as the only one who did not complete tertiary education among her siblings. This became an albatross to her progress and enjoyment of good life.

However, exposure to the LAPO social and health programmes since 2009 marked a turning point in her life. Noted by a lecture on girl-child education and gender equality during their branch council meeting, she shrugged off every inhibition and went back to school in February 2016 to complete her education.

Mrs Usoro is particularly enthusiastic about the LAPO health awareness programme, which she said has improved her health condition and the general wellbeing of her household: “I receive health tips regularly during branch council and union meetings and have been taught the importance of family planning with routine screening for malaria, HIV, Hepatitis, Blood Sugar and Blood Pressure. I am now aware of the causes and prevention of common diseases like malaria, Ebola disease and HIV/AIDS,” she says.

Mrs Usoro commended LAPO for devoting time to do follow-ups on those referred to hospitals for the treatment of various health conditions, an arrangement she describes as beneficial.

She said: “I was once diagnosed with malaria and referred to the general hospital for treatment. Some weeks later, a staff of LAPO called to check if I have gone for treatment and ascertain my present health condition.

“The story did not end there. LAPO encouraged me to register early for Anti-Natal Care (ANC) when I was pregnant. The regional staff referred me for ANC and after much counseling, I went to Mummy T. Hospital for registration, and gave birth to a healthy baby girl in January 2017.”

Mrs Usoro is now an ardent supporter of girl-child education and advised young girls against teenage pregnancy. She said they should remain focused on their studies while in school and listen to the advice of their parents.”
Mrs Florence Amodin
Age: 54
State of Origin: Edo
Type of Business: Catering
Year Joined LAPO: 2009
Union: Godpower 2
Position: Union Leader
Branch: Benin 1
Location: Edo State

A client of LAPO Microfinance Bank in Benin City, Mrs Florence Amodin is one woman whose self-worth, social and health condition has been enhanced by the training programme of LAPO.

Prior to joining LAPO in 2009, she was oblivious of the implications of societal discrimination and archaic socio-cultural practices against women. She was also ignorant about how to prevent HIV, malaria and other tropical diseases. The consequence was that she had a constant bout with infections, especially malaria due to poor environment, unhealthy and unhygienic lifestyle.

Amodin is grateful to LAPO that this is now a thing of the past with the advice and intervention of LAPO. Over the years, knowledge gained from the health and social development training programme of LAPO has improved her health status and generally transformed her life.

"LAPO has improved my health condition with its health sensitization programme and advice. During union and branch council meetings, we are screened for malaria, blood sugar, blood pressure, breast and cervical cancer, hepatitis and HIV. I sometimes do exercises to improve my health condition and fitness level. I am now very fine.

"I have been trained on the negative implications of teenage pregnancy, sex preference in education and inheritance, wife battery, widowhood rites, early marriage, rape, divorce, low self-esteem and deprivation and how to handle such situations. These training are provided free of charge across the organisation to make clients live healthier and fulfilled lives," she noted.

Amodin said she welcomes the idea of giving equal treatment to children irrespective of their sexual make-up and has therefore resolved to train her only daughter to the university level.

She attests that knowledge gained from the Micro-business Management and Financial Literacy training of LAPO has helped her greatly in the management of her catering business, reduce expenses, plan and save for the future, especially the educational development of her daughter, a final year student of Auchi Polytechnic, Edo State."
ANNUAL PERFORMANCE REPORT 2016

2016 PROGRAMME INTERVENTION

PLAN | ACTUAL
--- | ---
0  | 0
100000 | 100000
200000 | 200000
300000 | 300000
400000 | 400000
500000 | 500000
600000 | 600000
700000 | 700000
800000 | 800000

2016 HEALTH PROGRAMMES

PLAN | ACTUAL | % PERF
--- | --- | ---
255880 | 303593 | 117

2015 VS 2016 PROGRAMMES PERFORMANCE ANALYSIS

HEALTH SCREENING SERVICES

<table>
<thead>
<tr>
<th>INDICATOR</th>
<th>PLAN</th>
<th>ACTUAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>BLOOD SUGAR TEST</td>
<td>29427</td>
<td>36475</td>
</tr>
<tr>
<td>BLOOD PRESSURE</td>
<td>42139</td>
<td>66444</td>
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<tr>
<td>TEST</td>
<td>20550</td>
<td>42649</td>
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<tr>
<td>KIT MALARIAL TEST</td>
<td>20226</td>
<td>26610</td>
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<tr>
<td>HIV TEST</td>
<td>19513</td>
<td>28288</td>
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<tr>
<td>REFERRAL SERVICE</td>
<td>22252</td>
<td>3259</td>
</tr>
<tr>
<td>REFERRAL FOLLOWUP</td>
<td>372</td>
<td>1141</td>
</tr>
</tbody>
</table>

TABLE 1
2016 Health Screening Analysis

Social Programmes Intervention

2015 and 2016 Comparative Analysis on Health Screening Services

2016 Social Programmes Analysis

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<table>
<thead>
<tr>
<th>Financial Highlights</th>
<th>2016 N</th>
<th>2015 N</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Assets</td>
<td>5,928,940,673</td>
<td>5,430,262,796</td>
</tr>
<tr>
<td>Accumulated Fund</td>
<td>4,686,738,200</td>
<td>3,726,360,700</td>
</tr>
<tr>
<td>Program Receivable</td>
<td>1,911,504,046</td>
<td>1,856,608,189</td>
</tr>
<tr>
<td>Program Payable</td>
<td>967,373,922</td>
<td>979,147,886</td>
</tr>
<tr>
<td>Revenue</td>
<td>1,837,545,283</td>
<td>1,445,108,728</td>
</tr>
</tbody>
</table>
CORPORATE INFORMATION

Directors
1. Prof (Mrs) C. E. Egie
2. Salina Idowu-Osho
3. Mr Edwin Agoh
4. Dr. David Oliwo
5. Ngozi Imohudie, Esq
6. Jane Osagie
7. Dr Onoanu Osunde
8. Mrs Elizabeth Ejigbujumoe
9. Mr David Akemoh Osagie

Chairperson
Executive Director
Director
Executive Director
Director
Director
Director
Director
Director

Executive Management Team
1. Salina Idowu-Osho
2. Mr Olakunle Omoye
3. Mr Ayodeji Oluwasegun
4. Florence Omololu
5. Mrs Philipa Ede
6. Barr (Mrs) Vera Asenoguan
7. Mr Andrew Udoh
8. Mrs Tosan Anete-Arebeckhui
9. James-Wisdom Abuhhine

Executive Director
Manager, Finance & Accounts
Manager, LAPO Health
Manager, LAADI
Manager, Social Development
Manager, Administration & Legal Aid
Manager, Social Marketing
Manager, Planning, Monitoring & Evaluation
Manager, Advocacy & Communication

Company Secretary
Barr. (Mrs) Vera Asenoguan
LAPO Place, 28 Dawson Road, Benin City, Edo State

Incorporation Number
RC 214442

Registered Office
LAPO Place, 28 Dawson Road, Benin City, Edo

Auditors
Ogismadia Dacio & Co
Chartered Accountants
109A New Lagos Road,
Benin City, Edo State
Tel: +234-40594081
Email: mpc.eic@ogismadiaadvisors.com
Website: www.ogismadiaadvisors.com

IIRS Consultants/Experts
Jishikam International Limited
109A New Lagos Road,
Benin City, Edo State
Tel: +234-406766115
Email: jishikam@gmail.com

Bankers
LAPO Microfinance Bank Limited
Keystone Bank Limited
Zenith Bank Plc
United Bank For Africa Plc
Wema Bank Plc
First Bank of Nigeria Plc
Ecobank Nigeria Limited
DIRECTORS’ REPORT

The Directors present their report and the IPELS Financial Statements As At 31st December, 2016.

Legal Form

Lift Above Poverty Organization (LAPO) is a non-governmental organization committed to the social, health and economic empowerment of the poor and vulnerable in Nigeria. LAPO was founded in 1987 and is domiciled in Nigeria.

Principal Activities

The principal activity of LAPO is poverty alleviation through the implementation of innovative economic empowerment programmes targeting disadvantaged groups. LAPO programmes include gender sensitization aimed at reducing the level of gender inequity and social exclusion and health intervention, which include prevention, care and treatment of HIV/AIDS, malaria and other tropical diseases.

Directors

The directors of Lift Above Poverty Organization (LAPO) who served during the period under review include:

1. Prof (Mrs) C. E. E. Okojie
   Chairperson
2. Sahara Monu-Odeh
3. Mr Edwin Agbon
4. Dr. David Ouido
5. Nogi Inokahudo, Esq
6. Jane Osagie
7. Dr Omonuyi Osunde
8. Mrs Elizabeth Ighae
9. Mr David Akasoro Osayi

Employment of Disabled Employees

LAPO does not currently have any disabled person in her employment. However, she maintains an open employment opportunity for disabled persons as part of its social responsibility and does not discriminate against any person on the grounds of physical disability.

Employment Policies

LAPO places considerable value on the involvement of its employees and maintains an effective communication with all employees who, subject to practical considerations, are consulted on and involved in decisions that affect their current jobs or future prospects. LAPO accordingly holds regular staff meetings to discuss the organization’s day to day operations, strategic focus and staff welfare issues.

Health & Safety at Work

LAPO places a high premium on the health, safety and welfare of its employees at place of work. All efforts are geared towards providing a safe and conducive working environment for employees. To this end, there is a health and safety policy supported by systems and procedures for ensuring that safe working practices are followed in the performance of all functions.
DIRECTORS REPORT (CONT'D)

Training and Development
Training courses are geared towards the developmental needs of staff and the improvement in their skill-set to face the increasing challenge required for better performance on their jobs. LAPO ensures that staff receives continuous on-the-job training and also attend overseas training courses and conferences.

Directors Responsibilities
The Companies and Allied Matters Act CAP C20 LFN 2004 (As Amended) requires the directors to prepare accounts for each financial year which give a true and fair view of the state of affairs of the organisation and of the NetSurplus/(Loss) for that period.

In preparing these accounts, the Directors are required to:

- Select suitable accounting policies and then apply them consistently;
- Make judgments and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts;
- Prepare the accounts on the going-concern basis unless it is inappropriate to presume that the organisation will continue in business.

The directors are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the organisation and enable them to ensure that the accounts comply with the Companies and Allied Matters Acts CAP C20 LFN 2004 (As Amended). They are also responsible for safeguarding the assets of the organisation and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BY ORDER OF THE BOARD

[Signature]

Bar (Mrs) Vera Asenoguan
Secretary

11th May, 2017

Benin City
Nigeria
OGIEMUDIA DAVE & CO
Chartered Accountants

REPORT OF THE INDEPENDENT AUDITORS
TO THE MEMBERS OF LIFT ABOVE POVERTY ORGANISATION (LAPO)

We have audited the accompanying financial statements of Lift Above Poverty Organisation (LAPO), set out on pages 7 to 19 which comprise the accounts as at 31st December, 2016 and summary of the significant accounting policies and other explanatory information thereof.

Directors Responsibility for the Financial Statements
The Directors are responsible for the preparation and fair presentation of these financial statements in compliance with the Companies and Allied Matters Act, Cap C20, LFN 2004 (As Amended), the International Financial Reporting Standards (IFRS) and for such internal control as the Directors determine are necessary to enable the preparation of these financial statements that are free from material misstatement whether due to fraud or error.

Auditors Responsibility
Our responsibility is to express an opinion on these financial statements based on our audit. We conducted our audit in accordance with International Standards on Auditing (ISA) and Nigerian Standards on Auditing issued by the Institute of Chartered Accountants of Nigeria. These standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making these risk assessments, the auditors consider internal control relevant to the entities preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entities internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Directors, as well as evaluating the overall presentation of these financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Opinion
In our opinion, the financial statements give a true and fair view of the financial position of Lift Above Poverty Organisation (LAPO) as at 31st December, 2016 in accordance with International Financial Reporting Standards (IFRS) and the Companies and Allied Matters Act, Cap C20, LFN 2004 (As Amended).

Report on Other Legal Requirements
The Companies and Allied Matters Act, Cap C20, LFN 2004 (As Amended) requires that in carrying out our audit we consider and report to you on the following matters. We confirm that:

i) We have obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of the audit;

ii) In our opinion, proper books of accounts have been kept by the organization;

iii) The organisations Statement of Financial Position and Statement of Operations are in agreement with the books of accounts.

Engagement Partner: Dave Ogiemudia FCA
HCG/2014/ICAN/0000085010
For: Ogiemudia Dave & Co
Chartered Accountants
Benin, Nigeria.

31st May 2017

1119472
## Statement of Financial Position as at 31st December, 2016

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Non-Current Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Property, Plant and Equipment</td>
<td>205,880,431</td>
<td>195,585,134</td>
</tr>
<tr>
<td>Investment in Associates</td>
<td>843,775,558</td>
<td>858,875,558</td>
</tr>
<tr>
<td>Fair Value through Other Comprehensive Income</td>
<td>96,941,448</td>
<td>102,048,669</td>
</tr>
<tr>
<td><strong>Total Non-Current Assets</strong></td>
<td>1,146,597,437</td>
<td>1,156,509,361</td>
</tr>
<tr>
<td><strong>Current Assets</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Receivables</td>
<td>1,911,594,666</td>
<td>1,886,606,189</td>
</tr>
<tr>
<td>Other Receivables</td>
<td>59,564,032</td>
<td>65,538,684</td>
</tr>
<tr>
<td>Due from Related Parties</td>
<td>538,563,036</td>
<td>1,960,714,881</td>
</tr>
<tr>
<td>Prepayments</td>
<td>12,794,730</td>
<td>6,441,630</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents</td>
<td>2,223,958,572</td>
<td>354,472,051</td>
</tr>
<tr>
<td><strong>Total Current Assets</strong></td>
<td>4,782,346,236</td>
<td>4,243,773,435</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td>5,928,943,673</td>
<td>5,400,282,796</td>
</tr>
</tbody>
</table>

## FUNDS & LIABILITIES

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Funds</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accumulated Fund</td>
<td>4,698,738,200</td>
<td>3,726,360,708</td>
</tr>
<tr>
<td><strong>Total Funds</strong></td>
<td>4,698,738,200</td>
<td>3,726,360,708</td>
</tr>
<tr>
<td><strong>Current Liabilities</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Program Payables</td>
<td>967,373,922</td>
<td>970,147,886</td>
</tr>
<tr>
<td>Other Payables</td>
<td>6,436,885</td>
<td>6,045,841</td>
</tr>
<tr>
<td>Due To Related Parties</td>
<td>256,394,666</td>
<td>688,728,361</td>
</tr>
<tr>
<td><strong>Total Current Liabilities</strong></td>
<td>1,230,205,473</td>
<td>1,675,922,088</td>
</tr>
<tr>
<td><strong>Total Liabilities</strong></td>
<td>1,230,205,473</td>
<td>1,675,922,088</td>
</tr>
<tr>
<td><strong>Total Funds &amp; Liabilities</strong></td>
<td>5,928,943,673</td>
<td>5,400,282,796</td>
</tr>
</tbody>
</table>
### Statement of Comprehensive Income for the Year Ended 31st December, 2016

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Revenue</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Programs</td>
<td>888,496,901</td>
<td>745,170,847</td>
</tr>
<tr>
<td>Contributions</td>
<td>968,060,499</td>
<td>677,296,864</td>
</tr>
<tr>
<td>Operating Grants</td>
<td>16,813,394</td>
<td>16,783,930</td>
</tr>
<tr>
<td>Other Income</td>
<td>13,536,489</td>
<td>5,901,708</td>
</tr>
<tr>
<td><strong>Total Revenue</strong></td>
<td>1,837,545,283</td>
<td>1,446,108,728</td>
</tr>
</tbody>
</table>

**Operating Expenditure:**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Operating Cost</td>
<td>507,266,789</td>
<td>374,374,192</td>
</tr>
<tr>
<td>Workshop Expenses</td>
<td>145,970,599</td>
<td>68,490,038</td>
</tr>
<tr>
<td>Administrative Expenses</td>
<td>146,024,981</td>
<td>116,692,445</td>
</tr>
<tr>
<td><strong>Total Operating Expenditure</strong></td>
<td>799,262,369</td>
<td>559,556,674</td>
</tr>
</tbody>
</table>

**Other Expenditure:**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Impairment of Program Receivables</td>
<td>39,711,887</td>
<td>7,420,806</td>
</tr>
<tr>
<td>Diminution in Value of Investments</td>
<td>15,938,396</td>
<td>11,497,246</td>
</tr>
<tr>
<td>Finance Cost</td>
<td>9,296,384</td>
<td>11,647,773</td>
</tr>
<tr>
<td><strong>Total Other Expenditure</strong></td>
<td>65,046,667</td>
<td>30,565,825</td>
</tr>
</tbody>
</table>

**Gross Expenditure**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>862,099,036</td>
<td>590,122,528</td>
</tr>
</tbody>
</table>

**Surplus/(Deficit) of Revenue Over Expenditure**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>975,536,247</td>
<td>857,986,202</td>
</tr>
</tbody>
</table>

**Comprehensive Income/(Loss) for the Year Before Tax**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>975,536,247</td>
<td>857,986,202</td>
</tr>
</tbody>
</table>

**Comprehensive Income/(Loss) for the Year After Tax**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(3,207,312)</td>
<td>(1,535,721)</td>
</tr>
</tbody>
</table>

**Other Comprehensive Income:**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>972,028,735</td>
<td>856,330,481</td>
</tr>
</tbody>
</table>

**Total Comprehensive Income/(Loss) for the Year**

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>972,028,735</td>
<td>856,330,481</td>
</tr>
</tbody>
</table>


## Statement of Cashflows for the Year Ended 31st December, 2016

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>2015</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Operating Activities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surplus/(Deficit) Of Revenue Over Expenditure</td>
<td>975,336,247</td>
<td>857,986,282</td>
</tr>
<tr>
<td><strong>Adjustment for Non-Cash Items:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Impairment of Program Receivables</td>
<td>39,311,887</td>
<td>7,420,899</td>
</tr>
<tr>
<td>Depreciation</td>
<td>15,909,398</td>
<td>11,497,260</td>
</tr>
<tr>
<td><strong>Net Cash Inflow From Operating Activities Before Working Capital Changes</strong></td>
<td>1,030,786,530</td>
<td>876,904,257</td>
</tr>
<tr>
<td><strong>Changes in Working Capital:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Decrease/(Increase) in Program Receivables</td>
<td>(54,897,877)</td>
<td>(608,846,287)</td>
</tr>
<tr>
<td>Decrease/(Increase) in Other Receivables</td>
<td>(30,025,748)</td>
<td>(230,000)</td>
</tr>
<tr>
<td>Decrease/(Increase) in Due From Related Parties</td>
<td>1,917,456,138</td>
<td>(851,111,130)</td>
</tr>
<tr>
<td>Decrease/(Increase) in Prepayments</td>
<td>6,313,100</td>
<td>1,860,930</td>
</tr>
<tr>
<td>Increase/(Decrease) in Program Payables</td>
<td>54,897,877</td>
<td>335,105,010</td>
</tr>
<tr>
<td>Increase/(Decrease) in Other Payables</td>
<td>391,044</td>
<td>5,245,841</td>
</tr>
<tr>
<td>Increase/(Decrease) in Due To Related Parties</td>
<td>(432,333,695)</td>
<td>546,493,566</td>
</tr>
<tr>
<td><strong>Net Cash Inflow From Operating Activities After Working Capital Changes</strong></td>
<td>849,169,036</td>
<td>(608,233,920)</td>
</tr>
<tr>
<td>Cashflow From Operating Activities</td>
<td>1,879,055,866</td>
<td>276,678,328</td>
</tr>
<tr>
<td>Corporate: Tax Paid</td>
<td>(4,442,566)</td>
<td></td>
</tr>
<tr>
<td><strong>Net Cash Inflow from Operating Activities</strong></td>
<td>1,875,513,300</td>
<td>276,678,328</td>
</tr>
<tr>
<td><strong>Investing Activities:</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Reclassification/(Increase) of Investments in Associates</td>
<td>15,100,000</td>
<td>(5,850,003)</td>
</tr>
<tr>
<td>Reclassification/(Increase) of Investments in Sierra Leone</td>
<td>5,107,221</td>
<td>(5,240,445)</td>
</tr>
<tr>
<td>Purchase of Items of Property, Plant and Equipment (PPE)</td>
<td>(26,233,900)</td>
<td>(13,094,956)</td>
</tr>
<tr>
<td><strong>Net Cash (Outflow) from Investing Activities</strong></td>
<td>(6,026,679)</td>
<td>(21,141,398)</td>
</tr>
<tr>
<td>Increase in Cash &amp; Cash Equivalents</td>
<td>1,869,486,321</td>
<td>251,532,930</td>
</tr>
<tr>
<td>Cash &amp; Cash Equivalents At The Beginning Of The Year</td>
<td>354,472,051</td>
<td>165,939,121</td>
</tr>
<tr>
<td><strong>Cash &amp; Cash Equivalents At The End Of The Year</strong></td>
<td>2,223,958,372</td>
<td>354,472,051</td>
</tr>
</tbody>
</table>
Statement of Changes in Funds For The Year Ended 31st December, 2016

<table>
<thead>
<tr>
<th>Fund</th>
<th>Balance As At 1st January, 2015</th>
<th>Surplus/(Deficit) &amp; Adjustments</th>
<th>Total Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>₦2,870,007,486</td>
<td>₦856,330,481</td>
<td>₦3,726,709,465</td>
</tr>
<tr>
<td>Journal Adjustments</td>
<td>371,498</td>
<td></td>
<td>371,498</td>
</tr>
<tr>
<td>Comprehensive Income</td>
<td></td>
<td></td>
<td>856,330,481</td>
</tr>
<tr>
<td>Balance As At 31st December, 2015</td>
<td>₦2,870,378,984</td>
<td></td>
<td>₦3,726,709,465</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Fund</th>
<th>Balance As At 1st January, 2016</th>
<th>Surplus/(Deficit) &amp; Adjustments</th>
<th>Total Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>₦2,870,007,486</td>
<td>₦972,028,735</td>
<td>₦4,842,036,221</td>
</tr>
<tr>
<td>Journal Adjustments</td>
<td>371,498</td>
<td></td>
<td>371,498</td>
</tr>
<tr>
<td>Comprehensive Income</td>
<td></td>
<td></td>
<td>972,028,735</td>
</tr>
<tr>
<td>Balance As At 31st December, 2016</td>
<td>₦3,726,709,465</td>
<td></td>
<td>₦4,842,036,221</td>
</tr>
</tbody>
</table>
Programme Locations

Lagos Zone
7, Old Alaka Road, Egan-igando Lagos
Tel: 07031732955
Email: info@laopo.org
lagosregion@laopo.org

Lagos Zone
2, Agbowo Street,
Off Lagos Abosoluta Expressway,
Mango lipstick, Lagos
Tel: 07064528894
Email: lagosregion@laopo.org
lagosregion@laopo.org

Baderi Zone
192, Obafemi Awolowo Way,
(Tunu Obaloye Plaza) Ikota Villa,
Ota-Ado (Pmtn Mktggs B7/8 FIN),
Baderi, Oyo State.
Tel: 07051133711
Email: baderi@laopo.org
baderi@laopo.org

Akure Zone
Block B, Suite 11 & 12 Powa International
Market, Nsukka Checkpoint Akure
Tel: 08150695103
Email: info@laopo.org
akureregion@laopo.org

Edo Zone
17 James West Road, By Forster Road,
Benin City, Edo State.
Tel: 07051093038
Email: edoregion@laopo.org

Port Harcourt Zone
163, Obasanjo Road,
Off Rumundara Junction,
Port Harcourt,
Tel: 07031192522
Email: portharcourtregion@laopo.org

Ijebu Zone
Block B, Suite 11 & 12 Powa International
Market, Nsukka Checkpoint Epe
Tel: 08150695103
Email: info@laopo.org
ijebuzone@laopo.org

Delta Zone
21, Obbridu Road,
Obi Junction, (Odis House, Second Floor),
Agbor, Delta State.
Tel: 07051192020
Email: delta@laopo.org

Enugu Zone
47, Amara Road, Abakpa,
Enugu State.
Tel: 0706312097
Email: info@laopo.org
enuguregion@laopo.org

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