

2023 Annual Report

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INTRODUCTION

We are pleased to present to you the 2023 Annual Report of Living Afresh Foundation (LAF) Empowerment Program. This document encapsulates the organization's journey and impact in the relentless pursuit of empowering & supporting individuals who are bereaved of a spouse and highlighting our impactful endeavors in providing livelihood support to beneficiaries. Over the past year, our organization has remained committed to empowering individuals and communities through sustainable initiatives, fostering economic independence, and enhancing overall wellbeing.

A brief history of when it started

Living Afresh Foundation (LAF) was formally incorporated in 2020 after two years of informal, active interventions in the lives of our pioneer network of over 100 individuals. To date our Foundation has uplifted over 300 individuals across three regions in Nigeria. We are determined to accelerate our efforts and keep expanding our reach to provide succor to a critical mass within the shortest possible time.

Our work remains focused on individuals who fall within the target group mentioned previously. Beneficiaries are nominated to our programs by individuals or organizations through a rigorous verification process established by LAF.



VISION

To be one of the leading foundations in Africa, connecting beneficiaries to individuals/organizations worldwide who can provide targeted support, services, and advocacy to move them beyond their current circumstances to actively supporting others within the network who have been in similar situation, thereby fostering a vibrant community of mutual benefit.

MISSION

To build a network of like-minded individuals and organizations dedicated to helping LAF beneficiaries alleviate the multi-facetted challenges associated with losing a spouse.

OUR ACHIEVEMENTS

This year, LAF conducted financial and business management operations, extending support to 33 businesses across three distinct zones in Nigeria. Three (3) women per month benefitted from this empowerment with the help of our coordinators in all three locations. This action resulted in notable improvement in the livelihoods of the beneficiaries, aligning with the objectives of the **Sustainable Development Goal 8**.

This method aimed to elevate the quality of life for individuals in their communities, empowering them to enhance both their personal well-being and that of their families.

HOW INTERVENTION IS CARRIED OUT

- The zone coordinator conducts the intervention by meeting with the beneficiaries, accompanying them to a product wholesaler, and procuring goods equivalent to 150,000. It is important to note that cash is not disbursed to the beneficiaries.
- The coordinators meet with beneficiaries for that month, accompany them to the market for purchases of goods, and subsequently transport the acquired items back to the beneficiaries' locations, hence how logistics money is spent.



PROJECT HIGHLIGHTS- SOUTH-SOUTH (AKWA IBOM STATE)

- In the South-South, a total of twelve (12) widows from different Local Government Areas (LGAs) in Akwa Ibom state received empowerment this year 2023.
- The dates these empowerments were carried out are:
- > 31st January, 2023
- > 28th April, 2023
- > 29th July, 2023
- 28th October, 2023
- In the South-South zone, areas covered were
- > Eket
- > Itu
- Ibesikpo
- Uyo
- > Ibiono Ibom
- Itam.





PROJECT HIGHLIGHTS - NORTH-CENTRAL (FCT)

- A total number of twelve (12) widows benefitted from our business support/management invention program.
- The empowerments were carried out on the following dates:
- > 17th February, 2023
- > 8th May, 2023
- > 31st August, 2023
- > 30th November, 2023
- In the North-central zone, areas covered were
- Gwagwalada,
- Kwali
- Abaji.





PROJECT HIGHLIGHTS - SOUTH-WEST (LAGOS & OGUN STATES)

- In the South-West zone, we reached out to a total of nine (9) beneficiaries were empowered and the annual orphanage outreach was done this year.
- Empowerments were carried out in the following months:
- March 2023
- June 2023
- > September 2023
- In the South-West zone, areas covered were
- Badagry
- Ado Odo (Ota LGA, Ogun state)
- > Ikoga.

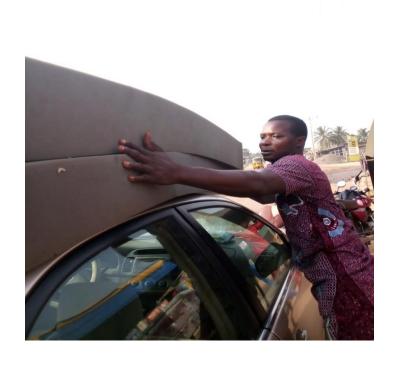


ANNUAL END OF YEAR OUTREACH

- Living Afresh Foundation also engages in an Annual outreach to members of the less privileged society in the society with the aim of bringing joy and comfort to those who were not a part of our intervention plan. It is indeed a delight to share the end of the year with them.
 - □ In December 2023, we paid a visit **Miyonmide Orphanage** located at Badagry, Lagos state. The orphanage is a home with a total of 50 children, spanning from zero to fifteen years (0 to15years). We observed an ongoing water project at the orphanage, so we supported them by ensuring its completion. We distributed:
 - o Mattresses 18
 - Foam Mats 6
 - Pillows 5
 - Bag of rice
 - Bag of beans
 - Packs of drinks
 - Water tank 1
 - Pipes to fit
 - Pumping machine

□ VIDEOS & PICTURES FROM OUR VISIT TO MIYONMIDE ORPHANAGE

Purchase of items

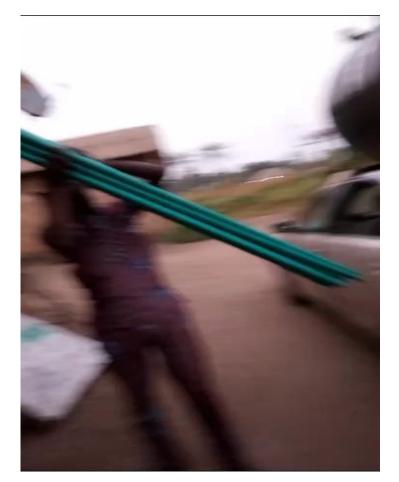












Miyonmide Orphanage Representatives Appreciating LAF For The Gifts





DAY OF VISIT



OUR TEAM

OUR COORDINATORS:

- Melody C. Ekeke (Headquarters, FCT)
- Bibi Ikuemonisan (Headquarters, Lagos)
- Pastor Jerome Dominic (South-South)
- Dr. Mrs. Grace Chinedu (North-Central)
- Pastor Joshua Atere (South-West)

As we reflect upon the past year, we are overwhelmed with gratitude for our team who dedicated their time, passion, and expertise to our noble cause. Together, we have achieved remarkable milestones and made a positive impact on the lives of those we serve.

Thank you for your hard work, dedication, and the positive energy you bring to Living Afresh Foundation. It is an honor to work alongside such a talented and compassionate group of individuals. Together, we are making a meaningful difference, and we look forward to another year of collaboration, growth, and impact.

As we reflect on the past year's achievements, we are deeply grateful for the unwavering support from our esteemed partners, sponsors, and donors. Your commitment to our cause has been the cornerstone of our success.

Thank you for standing by us and being instrumental in creating a better world for all.

FINANCIAL OVERVIEW BY ZONES

NORTH-CENTRAL- FCT (Kwali, Abaji, Gwagwalada)

COORDINATOR(S)	MONTHS	AMOUNT DISBURSED	EXPENSE DESCRIPTION	TOTAL AMOUNT SPENT (₦)	NAMES OF BENEFICIARIES/BUSINESSES
Dr. Grace Chinedu	February	500,000	3 widows received 150,000 each & 50,000 was spent on logistics.	500,000	 Asibi Istphanus- She started melon business; bags of melon were purchased with the money. Hadiza Haruna- Sells yam & groundnut which were gotten for her in large quantities. Nasra Nuhu- Became a vendor for melon & benniseed.
	May	500,000	3 beneficiaries received the sum of 150,000 each & 50,000 was spent on logistics.	500,000	 Lydia Musa- Became a soyabean vendor. Bags of soyabeans were gotten worth 150,000. Kasuwa Yakubu- Bags of guinea corns were gotten to boost her business. Asama'u Adamu- A large quantity of cow skin were gotten from the wholesale vendor.
	August	500,000	3 beneficiaries received the sum of 150,000 each & logistics incurred a cost of 50,000.	500,000	 Oyesa O. Muhammad- Vendor for food products. Abdullahi Amamatu- Millet vendor, Bags of millet were purchased worth 150,000. Christiana Yahaya- Sells Melon, bags of melon were purchased in a large quantity.
	November	500,000	The sum of 150,000 each was used in the purchase of goods for 3 beneficiaries to start their business of interest,	500,000 TOTAL N 2,000,000	 Tabitha Agayi- Sells Melon, bags of melon were purchased in large quantities. Salamatu Yunana- Sells Millet, bags of millet was purchased. Tabitha Zaphania- Sells Beniseed, bags of this product were purchased in large quantities.

Summary: A total of two million naira (\$2,000,000) was disbursed to the North-central zone's coordinator for the intervention plan of 2023

SOUTH-SOUTH ZONE - AKWA IBOM (Itam, Uyo)

COORDINATOR(S)	MONTH S	AMOUNT DISBURSE D (N)	EXPENSE DESCRIPTION	TOTAL AMOUNT SPENT (*)	NAMES OF BENEFICIARIES
Pastor Jerome Dominic	January	500,000	Goods worth N150,000 were each purchased for 3 widows. The sum of N50,000 was spent for logistics.	500,000	 Blessing Daniel- Sells Drink, & Packs/crates of drinks were gotten from a wholesale vendor. Utibe Harrison Otu- Sells Provision, cartons & packs of biscuits, and other items were gotten. Happiness Raphael- Sells Provisions, different items such as milk, milo, drinks, etc. were purchased in large quantities.
	April	500,000	Goods amounting to N150,000 were bought for each widow (3 widows). The sum of N50,000 was spent for logistics.	500,000	 Mfom Uma Jimmy- Sells Crayfish, wholesale priced bags of crayfish were acquired & given to her. Blessing Okon- She received cartons of provision products gotten at wholesale prices. Iquo Okokon James- Sells Provisions, received goods gotten at wholesale prices worth 150,000.
	July	500,000	Goods to the tune of N150,000 each were purchased for 3 widows and N50,000 was used for logistics.	500,000	 Susanna Ekong- Sells Crayfish & fish, bags of crayfish were bought, as well as cartons of fishes. Josephine Philip Edet- Sells Crayfish, she received bags of crayfish purchased at wholesale rates. Cecilia Akpan- Sells Crayfish, received goods gotten at wholesale prices worth 150,000.
	October	500,000	Each widow benefited N150,000 worth of goods to aid their business & N50,000 was spent on logistics.	500,000 TOTAL N 2,000,000	 Iniobong Aniefiok Sampson- Sells Crayfish, which were bought in large quantities & some of it was used to pay school fees. Rose Etim Usanga- Sells Crayfish, bags of crayfish was gotten to boost business. Affiong Noah Edet- Bags of crayfish were gotten to start up the business.

Summary: A total of two million naira (\$2,000,000) was disbursed to the North-central zone coordinator for the intervention plan of 2023.

SOUTH-WEST ZONE (LAGOS)

SOUTH-WEST ZONE						
COORDINATOR(S)	MONTHS	AMOUNT DISBURSED (₦)	EXPENSE DESCRIPTION	TOTAL AMOUNT SPENT (₦)	NAM	ES OF BENEFICIARIES
Pastor Joshua Atere	March	500,000	Each beneficiary received goods worth N150,000, and N50,000 was for logistics & airtime for follow up.	500,000	•	Yemisi Johnson- Sells Eggs, Crates of eggs were gotten in a large quantity & the balance was used to pay children's school fees. Victoria Olaitan- Sells Provisions, varieties of goods were procured in cartons. Otitigbe Elizabeth- Sells Plastics, substantial quantities of items like plastic cups & plates were acquired.
	June	500,000	3 beneficiaries received the sum of N150,000 each & logistics incurred a cost of N50,000.	500,000	•	Aduke Y. Josa- We purchased farm produce such as corns, okro, & cassava. Ogwurumba Chioma- Sells Provision, , varieties of goods were procured in cartons. Deborah Adedokun- Bags of garri were procured for her business start up.
	September	500,000	Each widow benefited N150,000 worth of goods to support their business & N50,000 was spent on logistics.	500,000	•	Abeke Dorcas Ibrahim- Ingredients to prepare snacks/finger foods were gotten in large amountshe prepares them & sell. Morakinyo Oluwadamilare- Birds, their feeds & medication were gotten for her business start up. Chioma Ogwurumba- Cartons of biscuits, drinks were gotten as business support. Part of the money was used to pay children school fees.
	December	500,000	Total of 18 mattresses were gotten, each cost 10,000= 180,000. Water tank, pipes & plumber incurred 190,000. Bags of rice, beans & drinks cost 120,000. Transportation was 10,000.	TOTAL N 2,000,000	•	Miyonmide Orphanage- We provided some items such as bag of rice, bag of beans, packs of drinks, mattresses, foam mats, pillows, pumping machine, water tank and pipes.

Summary: A total of Two million naira (#2,000,000) was disbursed to the South-West zone coordinator for the intervention plan of 2023

TOTAL AMOUNT SPENT FOR 2023 INTERVENTIONS

A total of Six Million Naira (\$6,000,000) was put into the intervention plan for the year 2023.

OUR PARTNERS/DONORS

In 2023, LAF received an extraordinary act of generosity. An anonymous donor contributed a remarkable 2.5 million naira to support our intervention programs. The impact of this gift is already being felt across our communities. We are incredibly grateful for the support, and we are committed to make an even greater impact in the years to come.

We are open for partnerships, sponsorships, volunteers and other donors.

THE NEXT PHASE

In 2024, our goal is to broaden our focus to other areas of influence in our intervention agenda.

These areas include:

- Grief Management & counseling
- Legal Supports
- Adoptions
- Navigating Socio-Cultural Advisory
- Education
- Shelter
- Medical Supports.

☐ TESTIMONIES FROM OUR 2023 BENEFICIARIES

• I lost my husband in 2019 and life became extremely difficult for my kids and i until I heard about Living Afresh Foundation (LAF) Empowerment scheme through Pastor Jerome Dominic. I thought it was a scam & mere talk because I had written my name in several places for assistance in the past, but none was forthcoming. I was amazed when I was called to come to Itam market on 28th April, 2023 where I was empowered & supported to start up my provision business again. Thank you LAF for looking out for widows like me. God bless you all.

Iquo Okokon James

• After the demise of my husband in 2010, I was out of business for a long while, I made several attempts to get capital to start up my crayfish business again, but all my efforts proved abortive. Then I resorted to collecting a small bag of crayfish on loan from a crayfish vendor with an agreement to pay back same day after making sales. At the end of the day, I was left with little or no profit. This continued until I encountered Living Afresh Foundation (LAF) through Pastor Jerome Dominic during one of the presentations at the market, he shortlisted my name and I was empowered on 28th October, 2023. I now have a business of my own, I no longer collect crayfish on loan, and I can now take care of my children. Thank you LAF for getting me back in business.

Iniobong Aniefiok Sampson

• After my husband's passing, I had no alternative but to return to my hometown. It was a tough period, involving labor on peoples' farms to support my children. Through my pastor, I was introduced to LAF coordinator, who shared information about an empowerment program. Given past experiences of being scammed in the guise of widow's empowerment, I was initially skeptical. Yet, I express my gratitude to the Living Afresh Foundation for becoming a source of breakthrough in my life. Thank you.

Mfon Uma Jimmy

• I find myself short of words, but I must extend my heartfelt thanks to Living Afresh Foundation. They were an instrument of blessing in my life. In a moment when hope seemed elusive, a call came through, revealing that I had been chosen for empowerment. Overwhelmed with gratitude yet skeptical about it, I had to go and confirm it in person, and to my joy, it was indeed true. My appreciation knows no bounds. Thank you, Living Afresh Foundation.

Oyesa O. Muhammad





• Expressing my gratitude to the Living Afresh Foundation is beyond what words can capture. Ever since my husband's passing, financial support has been absent, it was a very rough journey for I and my family. However, the empowerment I received has undeniably seen the Lord magnify the fruits of my labor, I was able to expand my business and sales tripled. I want to sincerely thank the Living Afresh Foundation for this transformative blessing.

Deborah Adedokun

• Prior to experiencing the empowerment program, I faced intense frustration, and the idea of giving up loomed large. I sought assistance from various churches in my vicinity, but unfortunately, none provided the help I needed. It was only when I encountered Pastor Jerome that my situation began to change. He introduced me to the empowerment program, gathered my information, and to my surprise, the following month, I received the empowerment. On that day, all I could do was cry, as it marked a significant turning point in my life. I am immensely grateful to Living Afresh Foundation for this transformative opportunity.

Susanna Ekong

I simply want to express my immense gratitude to Living Afresh Foundation. Ever since I received empowerment, my business has experienced a remarkable transformation from a struggling state to one of prosperity, with daily advancement. Prior to being empowered, my business had faced a significant decline, but thanks to the support received, my narrative took a positive turn. Thank you, Living Afresh Foundation.

Morakinyo Oluwadamilare

• I am a widow who has experienced the mercy and favor of the Lord through this remarkable foundation. Life has been challenging for me and my children since my husband's passing—the struggles and difficulties seemed insurmountable. Education for my children was at a standstill, and we could barely make ends meet. Then, I received a call from Pastor Jerome, informing me that my name had been recommended by a friend for empowerment. He asked me some personal questions and we scheduled a date to meet. After which I was invited to Itam Market to receive my goods. Since that day, I've been able to provide for myself and my children, and my business has steadily grown. I want to express my heartfelt thanks to Pastor Jerome and this outstanding foundation for their impactful work in the lives of widows. May God continue to bless and empower them with the resources to support women like us.

Cecilia Akpan





• I am a native of Gwagwalada Area Council Abuja FCT, a mother of five children with no business or job after I lost my husband in 2016. Life was very difficult for us, and we survived on the income I was paid after doing mere jobs for people, some days there won't be anything to bring home. It was so frustrating that I almost committed suicide. One day, my uncle then told me about LAF. I went on to submit my name and Dr. Grace called me to meet with her at Gwagwalada market on 17th May 2023, she asked what business I'll like to go into. Afterwards, she proceeded to immediately purchasing the goods. To the glory of God, help came to my family and I through LAF.

Yemisi Johnson

• I lost my husband in 2018, and my business folded due to a lot of money spent on my husband's health. Life was unbearable with four children and no support from family, my children even had to drop out of school. My sister told me about LAF and introduced me to Dr. Grace. Initially, I thought it was about taking loans, but surprisingly when Dr. Grace called me on the 8th of June, I got the support to revive my business and was made to understand it was all free. I'm grateful to God and the LAF team for being a blessing.

Kasuwa Yakubu

• Before connecting with Living Afresh Foundation, I struggled to sustain my business, resorting to acquiring goods on credit. The empowerment I received from this foundation changed everything – now, I proudly own my business with a more stable capital. I express my deepest gratitude to Living Afresh Foundation, for being the catalyst for this positive shift in my life.

Otitigbe Elizabeth

• I am immensely grateful to Living Afresh Foundation for the transformative role they've played in my life. Before their assistance, I faced various hardships, unsure of how to move forward. Their empowerment program became a turning point for me. Today, I stand empowered, equipped with the tools to overcome challenges and pursue my goals. Thank you, Living Afresh Foundation, for making a significant difference in my life and providing a pathway to a brighter future

Happiness Raphael



• My business was stagnant after I lost my husband in 2020. There was little or no sales everyday because there was literally nothing in the shop to sell. My children were suffering, and I was depressed the whole time till I encountered LAF through a member of my church. She took me to Dr, Grace and after the meeting LAF funded the restocking of my shop on the 30th November 2023. It was unbelievable; indeed, God is faithful.

Tabitha Zaphania

• All glory to God for remembering & blessing my family and I through the Living Afresh Foundation. I heard of LAF through a friend, and she connected me to Pastor Joshua Atere. He through LAF empowered me with goods enough to set up my own business and carry the burden off my household again. To the glory of God, my children are back to school, and we can afford three square meals now. All thanks to the Living Afresh team.

Adole Christopher





• I lost my husband, and his family stripped me off everything, I thought it was all over for me because I lost all hope of getting back on my feet. Being a young widow coping with 3 children was hell for me. I didn't know where to start from until I received a call from Pastor Jerome. When I got to the venue, I was awe struck at what I saw. When I thought it was over, I was empowered y Living Afresh Foundation. I now have a business of my own, my kids are in school, and I am able to settle my bills. I am eternally grateful for this love you showed me. God will continue to bless the entire team.

Blessing Adeyemi

• Raising my children without a father was not easy as I had no steady source of income. I did menial jobs which could hardly feed us. Then I met Pastor Jerome, which was used as an instrument for the empowerment. At first, I thought it was a scam, because I have been called for some widow's empowerment in the past which turned out to be fake. To the glory of God, Living Afresh Foundation it is different, I just want to say thank you for changing my story.

Esther Effiong Edem

CONCLUSION FROM THE SOUTH-SOUTH COORDINATOR (AKWA-IBOM)

The coordinator for this zone is Pastor Jerome Dominic. He went on follow-up visits to some of the beneficiaries to check on their progress,

Some of the beneficiaries visited were:

- Josephine Philip Edet
- Iniobong Aniefiok Sampson
- Blessing Daniel
- Utibe Harrison Otu
- Happiness Raphael

REMARK

"The visit revealed positive outcomes, evidenced by substantial progress in their business ventures and also improved well-being in their lives.

The LAF intervention in the south-south region (Akwa-Ibom state) for 2023 was successful, the livelihood of the beneficiaries has improved compared to when we met them. A big thank you to God, the amiable founder of LAF and the support team for a successful 2023".

CONCLUSION BY NORTH-CENTRAL COORDINATOR (FCT)

The coordinator for this zone is Dr. Mrs Grace David John Chinedu, she gets to meet with the beneficiaries once every month and visits them at their houses and business locations to check on their growth.

REMARK

"The beneficiaries all testify about the improvement in their livelihood. They were not able to pay bills and support their families prior to the intervention. It is always wonderful to see the smile on the faces of the beneficiaries whenever an intervention is made. They are doing well in their various businesses; we are glad to be part of the Living Afresh team. God bless Living Afresh Foundation, the founder, and the team".

CONCLUSION BY THE SOUTH-WEST COORDINATOR (LAGOS/IBADAN)

The coordinator of this zone is Pastor Joshua Atere, he occasionally calls the beneficiaries to check up on them to find out the progress in their personal lives and business.

REMARK

"The beneficiaries are all doing well in their various area of empowerment, and they all appreciate LAF and the team.

Living Afresh Foundation (LAF) is indeed positively impacting people's lives and giving them hope again especially with the economic state of the country. We saw significant progress in their lives & businesses, thanks to the intervention implemented this year".

SUMMARY

In conclusion, this year's Annual report for our NGO highlights the impactful intervention in empowering beneficiaries to establish and grow their business.

Through targeted support and strategic initiatives, we have witnessed significant transformations in the entrepreneurial landscape. As a result, individuals and communities are now better equipped to not only overcome challenges but also actively contribute to economic growth.

As we reflect on these achievements, we are inspired to double our efforts and look ahead with optimism to further support and uplift individuals and families in our various areas of interventions.

This year's achievements reflect our commitment to fostering sustainable empowerment, and we look forward to continued success in the coming year. God bless Living Afresh Foundation.

CONTACT US

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