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**ENHANCEMENT OF COMMUNITY
PARTNERS FOR HEALTH'S FINANCIAL
VIABILITY/DEVELOPMENT OF
A REVOLVING LOAN FUND**

Lagos, Nigeria

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Lisa A. Hare

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ACRONYMS

ARC	Applied Resources Consortium
BASICS	Basic Support for Institutionalizing Child Survival
CBO	Community-Based Organizations
CDTF	Community Development Trust Fund
CLB	Central Loan Board
COWAN	Country Women's Association of Nigeria
CPH	Community Partners for Health
FADU	Farmers Development Union
JSI	John Snow, Inc.
NGO	Nongovernmental Organization
UNDP	United Nations Development Program
USAID	United States Agency for International Development
USIP	U.S. Implementing Partner
WEC	Women's Empowerment Committee
WHO	World Health Organization

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EXECUTIVE SUMMARY

Background/Purpose

BASICS/Nigeria is supporting six nongovernmental organizations, Community Partners for Health (CPH), whose purpose is to mobilize and strengthen existing local resources to solve common child health problems affecting their communities. One of BASICS/Nigeria's program components is to empower the women participating in their program. BASICS/Nigeria is proposing to establish a revolving loan program which will provide credit to member women who wish to develop income-generating activities. The loan fund will be managed by a central loan board, comprised of members from each of the CPH.

BASICS/Arlington requested that Ms. Lisa A. Hare, Program Manager for Initiatives, assist BASICS/Nigeria to develop their proposed revolving loan fund. Ms. Hare has extensive experience working with nongovernmental organizations in Nigeria to enhance their financial viability. The purpose of this trip was to: (1) initiate financial sustainability assistance to the BASICS/Nigeria-supported Community Partners for Health, and (2) identify potential organizations which could manage the revolving loan fund while transferring the required skills to the Central Loan Board.

Trip Activities

Identification of Nigerian Consultants: Ms. Hare identified three Nigerian consultants who will work closely with the CPH to strengthen their capacity to remain financially viable. The consultants provide expertise in women's entrepreneurship, banking for health, and revolving credit programs. The consultants will begin their one-on-one assistance the week of October 28th, each supporting two CPH.

Orientation Meeting for the Community Partners for Health: Two the of Nigerian consultants, along with Ms. Hare, facilitated a two-day orientation meeting on financial sustainability for the six CPH. The purpose of the orientation was to have the participants begin to think of their organizations as social enterprises, and to identify potential revenue-generating options for their CPH. During the meeting, participants explored the concepts of sustainability and entrepreneurship, and applied these to their individual CPH. Each CPH identified between four to nine revenue-generating options, ranging from charging for health education films to selling saw dust. A number of the CPH are also considering establishing credit programs for their members. Each CPH was asked to review the options they identified during the orientation meeting with other members of their CPH. A final selection of options will be determined once the Nigerian consultants begin their individual assistance.

Identification of Management Groups for the Revolving Loan Fund: Ms. Hare reviewed the loan program with BASICS staff in both Arlington and Lagos, and developed a draft scope of work for the management of the loan fund. Ms. Hare and the BASICS/Nigeria Program Officer for

NGO Strengthening/Women's Empowerment met with eight potential management groups for the revolving loan fund. To identify organizations, Ms. Hare and the BASICS program officer met with the Ford Foundation, which supports a number of grassroots credit programs in Nigeria, and other U.S. implementing partners. Of the eight organizations identified, four appear to have the appropriate qualifications to manage the proposed loan fund. These include Technoserve, Community Development Trust Fund, Country Women's Association of Nigeria (COWAN), and the Farmers Development Union (FADU).

Conclusions

Each Nigerian consultant will assist a CPH for 15 work days over a three-month period. During this time, they will explore the feasibility of identified revenue-generating options and address other issues which may impact the CPH's future viability, i.e., develop financial systems. The consultants will work as a team while assisting the CPH to enhance their sustainability, although each consultant will be responsible for two of the CPH.

A number of the revenue options identified by the CPH during the orientation meeting, such as charging for health education and immunization, do not appear to be feasible options for enhancing the income of the CPH. The Nigerian consultants will closely explore these options with the CPH to determine whether they will generate income or possibly serve as a promotional vehicle for other activities of the CPH. In addition, the CPH must assess, with assistance from the consultants, how their proposed loan program relates to the women's empowerment loan fund. They should explore options for using the mechanisms developed for the women's empowerment credit program for any additional loan programs they are considering.

The loan fund appears to be a viable option for empowering the CPH women, but will require outside expertise to implement. Each of the organizations interviewed for the loan management function offer various strengths and weaknesses. BASICS should consider requesting that the four organizations that appear to be the most qualified, bid on the management function. This would allow BASICS to compare the technical strengths and overall costs of each organization. If possible, BASICS should not use the loan fund capital to pay the management fees of the selected organization as it will weaken the lending power of the fund. One option to be explored is whether BASICS can leverage additional capital for their credit program from the Community Development Trust Fund or the Ford Foundation. Once a loan management group is selected, they should work closely with BASICS and the CPH to better define the loan concept before implementation begins. This includes establishment of lending criteria; determination of maximum and minimum amounts that will be lent; formation of savings/membership contribution; calculation of the interest rate on the loans and determination of how the interest will be used (e.g., to cover the administrative costs, to increase the available capital); establishment of loan procedures including the duration of loans and repayment plans; and selection of the target group (individuals or groups).

I. PURPOSE/SCOPE OF WORK

The purpose of this trip was to begin *Initiatives'* sustainability assistance for the six Community Partners for Health (CPH) and to assist in the development of the proposed revolving loan fund. Specific activities included

1. Identifying Nigerian consultants with the appropriate background to assist the CPH to enhance their long-term financial viability; revising the consultants' scope of work as required.
2. Facilitating an orientation meeting for the CPH to introduce them to issues surrounding financial sustainability and options for revenue generation. The meeting laid the foundation for the planned one-on-one financial sustainability assistance.
3. Identifying a management group who could administer and eventually transfer the proposed revolving loan fund component of BASICS/Nigeria's program to the CPH Central Loan Board (CLB).

II. BACKGROUND

A. USAID/Nigeria's Integrated Health Program

In 1994, USAID/Nigeria shifted its program focus from support of government services to supporting nongovernmental organizations. Through a number of U.S. Implementing Partners (USIPs), USAID/Nigeria developed subprojects with NGOs located in four geographic clusters. Each program was required to support an integrated package of health services including maternal health, child survival, and family planning services. In addition to the basic health services, each program must address key focus areas including women's empowerment, support of youth programs, urban health issues, and sustainability.

Most of the subprojects were in a start-up phase, when USAID/Nigeria was told that it must scale down its activities in Nigeria. While sustainability has always been a concern for USAID/Nigeria, the need to scale back its program, including withdrawing several USIPs, re-emphasized the importance of the sustainability component. In response, USAID/Nigeria supported a number of activities specifically designed to promote the sustainable development of their program including a NGO sustainability assessment, a strategic planning for sustainability workshop, and targeted technical assistance in the area of NGO sustainability.

B. Basic Support for Institutionalizing Child Survival (BASICS)

The Basic Support for Institutionalizing Child Survival (BASICS) Project seeks to improve child health in developing countries. In Nigeria, BASICS is supporting six community partners for

health (CPH) which are located in several low income neighborhoods of Lagos. The CPH are a network of community-based organizations (CBOs), health facilities, and traditional health practitioners including traditional birth attendants, all located in a defined neighborhood. The purpose of the CPH is to improve the health status and welfare of children through health promotion activities and increased access to basic health services.

As one component of their program, BASICS/Nigeria is striving to empower women through the development of a revolving loan fund. Female members of the six CPH will be able to access small amounts of credit to develop income-generating activities. With the income earned, women can better provide their families with the necessities of life including nutritious food and health care. BASICS/Arlington requested assistance from the *Initiatives* Program Manager, Ms. Lisa Hare, to aid BASICS/Nigeria in the identification of a management group to administer the loan fund.

C. Private Initiatives for Primary Health Care (Initiatives)

Initiatives promotes greater access to basic health services for low income populations by enhancing the private health sector's ability to provide and sustain quality, low cost health services. *Initiatives* is managed by the JSI Research and Training Institute and funded by the Global Bureau, USAID/Washington. *Initiatives* has been working in Nigeria since 1993, with a current focus on strengthening the capacity of NGOs to remain financially viable once their donor support is withdrawn or limited. In June 1996, *Initiatives* began a targeted program of technical assistance which focused on developing the revenue-generating capacity of NGOs under USAID's program, and enhancing their long-term viability. Thirty NGOs were identified by the USIPs to receive assistance over an eight-month period, including the six CPH supported by BASICS.

III. TRIP ACTIVITIES AND FINDINGS

A. Initiation of the Financial Sustainability Assistance

Ms. Hare identified three Nigerian consultants to assist the CPH to enhance their financial viability. Each Nigerian consultant will support two of the CPH for a total of 30 work days spread over a three-month period. A copy of their scope of work is provided in Appendix A.

The selected Nigerian consultants participated in an orientation meeting held by *Initiatives* in June 1996. During the meeting, the participants discussed approaches for strengthening the capacity of NGOs to sustain their services and reviewed financial sustainability materials compiled by *Initiatives*. Two of the consultants have already completed assignments and received high praise for the assistance they provided from the NGOs they supported.

In-addition to a general background in revenue generation, each consultant has specific areas of expertise that will greatly enhance the support provided to the CPH. The consultants are

- Maureen Akintayo, an expert in entrepreneurship development with a focus on women entrepreneurs. She has worked throughout Africa for UNDP providing management, marketing and feasibility assistance to NGOs. Ms. Akintayo will provide assistance to Lagos Island and Lawanson CPH.
- Oluseyi Banjo, an expert in banking for health and small credit programs for women. She has worked with the People's Bank banking for health program and for WHO on establishing health loan funds. Ms. Banjo will provide assistance to Ajegunle and Makoko CPH.
- Usani Omini Usani, an expert in developing and managing revolving loan programs which provide credit to community members for income-generating activities. He worked for the World Wildlife Federation under a grant from the Ford Foundation to establish a revolving loan fund for communities that were relocated to provide space for the Cross River National Park. Mr. Usani will provide assistance to Jas and Amukoko CPH.

While each consultant is responsible for two of the six CPH, they will work together as a team so they may draw on each other's areas of expertise.

B. Orientation Meeting for BASICS Dyads

Initiatives held a two-day orientation meeting for the six Community Partners for Health (CPH) organizations supported by BASICS. Each organization sent four participants, two from the governing board and two from membership organizations. The purpose of the meeting was to lay a foundation for the planned financial sustainability assistance which was scheduled to immediately follow the orientation. The meeting had two objectives:

1. to have the CPH begin to think as social enterprises, and
2. to identify potential sources of revenue for each organization.

The meeting agenda is provided in Appendix B.

Day one of the orientation meeting focused on introducing some basic concepts beginning with a review of current and planned activities and current revenue and resources used by the CPH to carry out their activities. The participants defined sustainability and identified the characteristics of a sustainable organization. Through a series of exercises, participants explored the concept of entrepreneurship. Afterward they examined a number of revenue generating options—including charging for current or new services, operating a separate income-generating activity,

fundraising, investing, and charging membership dues—and highlighted the potential pros and cons of each option.

During the second day, the participants applied the concepts discussed during the first day to their individual CPH. Each organization discussed and presented several revenue options and the anticipated benefits and constraints of each. They then took one of their options and explored its feasibility. To close, the CPH presented a final list of revenue-generating options which they would take back to their organizations and discuss with members. These options are provided in Table 1. The day closed with a review of the meeting objectives and an evaluation. Participants said they found the meeting a useful exercise and were looking forward to working closely with the consultants in the near future.

Table 1
Revenue Generating Options by CPH

Ajgunle CPH	Amukoko CPH
<ol style="list-style-type: none"> 1. Community Sex Workers Program 2. Youth Rehabilitation Center 3. Outreach to Additional CBOs and Health Facilities 4. Health and Domestic Education for Members 5. Establish Health Referral/Discount System 	<ol style="list-style-type: none"> 1. Give Loans to Members 2. Operate/Rent a Grinding Machine 3. Rent Tables, Chairs, and Canopies 4. Charge for Immunization 5. Operate a Documentation Center 6. Sell Cold Items
Jas (Mushin) CPH	Lagos Island CPH
<ol style="list-style-type: none"> 1. Rent Refuse Truck 2. Operate Mass Transit Bus 3. Rent Community Hall 4. Rent Equipment 5. Establish a Cooperative Society (Credit Program) 6. Charge for Film Show on Health 7. Charge for Environmental Sanitation 8. Establish Subsidized Health Treatment Scheme 9. Fundraising 	<ol style="list-style-type: none"> 1. Fundraising 2. Sale of Materials Donated by USAID 3. Charge for Immunization 4. Membership Dues
Lawanson CPH	Makoko CPH
<ol style="list-style-type: none"> 1. Levies and Dues from Membership 2. Fundraising 3. Refuse Disposal 4. Donation from Members for Environmental Sanitation 5. Revolving Drug Scheme 6. Registration with CPH 7. Documentation Center 8. Rental Services 	<ol style="list-style-type: none"> 1. Membership Dues 2. Health Education Film Show 3. Sell Saw Dust 4. Sell Cold Items 5. Grinding Machine 6. Rent out Shovel, Wheelbarrows, Public Address System 7. Operate Sewing Machine

The participants' understanding of the concepts presented varied by CPH, with the Lawanson CPH showing the greatest understanding and Lagos Island appearing to have difficulty grasping some of the concepts. BASICS staff felt this reflected the CPH's representation at the meeting

rather than the skills available within the individual CPH. A number of the revenue-generating options identified by the CPH are unlikely to generate significant amounts of revenue (e.g., health education, immunization services). However, they could serve as a marketing forum for other services that may generate income for the CPH. As the CPH work through the options with the Nigerian consultants, the viability of each will be clearly identified so the CPH will be better able to understand which options are most likely to enhance their overall revenue. A number of the CPH also listed credit programs as one of their income generating activities. It is unclear how the CPH envision their proposed loan programs in relation to the proposed women's empowerment loan fund. The consultants will need to explore the loan issue in more detail once they begin the one-on-one consultancies, currently scheduled to begin the week of October 28, 1996.

C. Identification of Management Group for the Revolving Loan Fund

BASICS/Nigeria has spent a considerable amount of effort forming a conceptual model for their proposed revolving loan fund which includes establishment of a central loan board comprised of members from each of the six CPH and women's empowerment committees within each of the women-dominated CBOs. Ms. Hare reviewed all the documentation for the proposed loan fund and discussed the intention and design with BASICS staff. There are still some key areas which must be addressed before the loan fund can be implemented. These include

- establishment of lending criteria
- determination of maximum and minimum amounts that will be lent
- formation of savings/membership contribution
- calculation of the interest rate on the loans and determination of how the interest will be used (e.g., to cover the administrative costs, to increase the available capital)
- establishment of loan procedures, including the duration of loans and repayment plans
- selection of the target group (individuals or groups)

As neither BASICS/Nigeria nor the CPH have significant experience establishing and managing a revolving loan fund, BASICS is seeking the services of a management group that can manage the loan fund while working to transfer the required skills to the central loan board.

In order to identify potential management groups, Ms. Hare and the BASICS program officer for NGO strengthening/women's empowerment met with the Ford Foundation. The Ford Foundation has supported over ten community development associations in Nigeria, most of whom have developed a revolving loan fund for their membership. The Ford Foundation program officer provided a number of recommendations. In addition, a number of management consulting groups were identified from personal contacts and suggestions from other USIPs. Ms. Hare prepared a draft scope of work for the loan management group to be used as a discussion tool (copy provided in Appendix C). Outlined below is a list of the identified management groups followed by a profile of their strengths and weaknesses.

1. **Technoserve:** A NGO that specializes in enterprise development and institutional capacity-building. They have provided assistance to a number of organizations that operate credit programs including COWAD, COWAN, and FADU. They work at two levels: (1) transferring skills to the loan recipients in enterprise development; and (2) developing the capability of the credit organizations to manage the loan program, including establishing loan procedures, implementing financial and management systems, and designing training programs for the loan recipients. A Technoserve brochure is provided in Appendix D.

Strengths: demonstrated capacity to assist local organizations to develop their loan fund management capacity; financial management capacity to monitor grants and report to donors.

Weaknesses: no direct fund management experience.

2. **Community Development Trust Fund (CDTF):** An indigenous NGO that specializes in micro-enterprise financing. CDTF provides both grants and loans to community development associations who provide credit to members in support of income-generating activities. Typically, the loans are linked with grants for institutional capacity-building. CDTF is currently managing a loan fund for UNDP. They also provide training in financial management and administration.

Strengths: demonstrated loan management capacity; may be used to leverage additional capital for the loan fund.

Weaknesses: no direct experience developing loan funds from their inception as CDTF only supports organizations that already have a demonstrated ability to operate credit and savings programs.

3. **Country Women's Association of Nigeria (COWAN):** A rural women's organization established to economically empower women and promote self-sufficiency among the underprivileged, building on the existing framework of communal contributions and revolving credit arrangements. COWAN had 21,710 members registered by the end of 1994. While predominately rural based, COWAN estimates that low-income urban dwellers (mostly market women) comprise about 20 percent of their membership. They are based in Ondo State, but have a branch office in Lagos. Ms. Hare was unable to meet with COWAN during this trip but has worked with them in the past.

Strengths: demonstrated experience establishing and operating a grassroots credit and savings program in Nigeria; has transferred skills to other state branches.

Weaknesses: does not have demonstrated capacity to transfer key skills to other organizations (no direct consulting experience).

4. **Farmers Development Union (FADU):** Ms. Hare was unable to meet with FADU, but both Technoserve and Ford Foundation said that FADU is one of the strongest grassroots

— credit organizations in Nigeria. They are based in Ibadan. Their strengths and weaknesses will be similar to COWAN, but direct discussions between FADU and BASICS are necessary to identify the differences.

5. **Usani Omini Usani:** An independent consultant who managed and implemented a revolving loan fund for the Cross River National Park. The World Wildlife Federation sponsored the fund to compensate former park residents who were forced to relocate. The fund was capitalized with \$48,000. Mr. Usani's resume is provided in Appendix E.

Strengths: demonstrated ability to manage revolving loan funds and transfer capacity to local grassroots organizations; skills may be available through *Initiatives* consultancy.

Weaknesses: no organizational affiliation (existing financial systems, bank accounts, staff).

6. **Lamid, Ltd (Maureen Akintayo):** A management group that specializes in women's entrepreneurship including training in management, marketing and bookkeeping. While they do not have direct experience implementing a revolving loan fund, they have worked with EMPRETEC, a project sponsored by UNDP, which assists organizations to develop loan funds. The resume of Lamid's president is provided in Appendix F.

Strengths: demonstrated capacity to train women in basic business skills; skills may be available through *Initiatives* consultancy.

Weaknesses: no direct experience managing or implementing a revolving loan fund.

7. **IMECS (Udobi Ikeji):** A management group that specializes in conducting feasibility studies, negotiating loans from commercial banks, and management and financial training. The resume of IMECS' president is provided in Appendix G.

Strengths: experience in conducting trainings and feasibility studies which may be useful for the loan recipients, although IMECS' experience is with larger organizations.

Weaknesses: does not have experience implementing revolving loan funds nor direct fund management experience.

8. **Applied Resource Consortium (Udo Udo-Aku):** A management group that specializes in entrepreneurship development mostly in the area of small scale industry. The resume of ARC's president is provided in Appendix H.

Strengths: strong financial background; experience conducting basic business skills training; some of their staff have previously held management positions at banks.

Weaknesses: does not have experience managing or implementing revolving loan schemes.

Based on the information collected during the interviews, the first four organizations appear to have the best qualifications for managing the revolving loan program. Each has slightly different strengths and weaknesses, so selection of the management group will depend on BASICS' priorities, e.g., a strong fund manager or a technical assistance organization, and the amount BASICS has budgeted for this activity. An alternative to selecting a single management group would be to link an independent consultant, who has experience implementing loan funds, with an organization that has strong fund management capacity (e.g. Usani Usani and Community Development Trust Fund). This would provide BASICS with the security of having an organization responsible for the fund management while retaining the flexibility of addressing specific technical assistance needs through a consultant.

In addition to identifying potential management groups, BASICS/Nigeria shared an outline for a training module they were planning to use for the loan program and asked Ms. Hare to review it. She suggested some potential materials which may be useful and identified some sections which should be moved to an advanced training.

A complete list of contacts is provided in Appendix I.

IV. RECOMMENDATIONS AND NEXT STEPS

A. Sustainability Assistance to the CPH

1. The consultants should revise their scopes of work based on their initial meeting with the Community Partners for Health. The revised scope of work should be tailored to reflect the revenue-generating options which will be explored with each CPH.
2. The consultants should meet together as a team with BASICS staff every few weeks to discuss the progress they have made and to identify any technical assistance areas which may apply to all the CPH (e.g., fundraising, basic bookkeeping). For those joint areas, a workshop may be a more appropriate forum than individual consulting.
3. A number of the CPH are interested in establishing revolving loan funds for their members as a source of income for their organization. It is not clear how these funds differ from the proposed women's empowerment fund. Before the loan funds are explored as a revenue-generating option, they should be differentiated from the women's empowerment fund and any overlap should be highlighted. Any support of the proposed loan funds should move cautiously, as it is unlikely that the CPH have the capacity to manage more than one credit program. Having the CPH operate several loan funds may also confuse the loan recipients, as procedures may vary between credit programs. Options for using the women's empowerment loan mechanism, such as adding capital to the fund so more members have access to credit, should be explored before attempting to develop separate revolving loan fund schemes.

- 4- BASICS/Nigeria requested that the consultants be available to assist in the development of the loan fund program. The extent to which the consultants' assistance is required will depend upon the skills of the selected management group. The consultants will be available to provide some assistance to the loan program provided they meet their contract requirements to enhance the financial viability of the CPH and have additional work days available in their contract.

B. Revolving Loan Fund

1. BASICS/Nigeria staff should visit both FADU and COWAN to observe how they manage their credit programs and to assess whether either would be appropriate for assisting the CPH develop their own loan fund.
2. BASICS should consider competitively bidding the management group function. It should short-list the organizations identified and ask each to prepare a simple proposal outlining their approach for managing the loan fund and transferring the required skills to the central loan board, and the anticipated cost for their services. The proposals should be judged based on their responsiveness, technical quality and cost. It is recommended that Technoserve, the Community Development Trust Fund, Country Women's Association of Nigeria (COWAN), and Farmers Development Union (FADU) be included on the short list.
3. If possible, BASICS should budget a technical assistance line item to cover the costs of the management group, rather than have the group's fees absorbed by the loan fund's working capital. This would ensure a solid capital base for the fund and allow the interest earned to be applied to the operating costs of the Central Loan Board.
4. Once a management group is identified, they should work in collaboration with BASICS/Nigeria and the CPH to address the following areas:
 - establishment of lending criteria
 - determination of maximum and minimum amounts that will be lent
 - formation of savings/membership contribution
 - calculation of the interest rate on the loans and determination of how the interest will be used (e.g., to cover the administrative costs, to increase the available capital)
 - establishment of loan procedures, including the duration of loans and repayment plans
 - selection of the target group (individuals or groups)

No capital should be dispersed to the loan fund until the above points are more clearly defined and basic systems are in place.

- 5- The training curricula for both loan recipients and the central loan board should be completed in collaboration with the selected management group.
6. BASICS should explore the extent to which they can leverage additional funds to increase the credit program's capital base either through the Community Development Trust Fund or the Ford Foundation.

C. General

1. When Ms. Hare and the BASICS program officer for NGO strengthening/women's empowerment met with the Ford Foundation, Ford expressed an interest in providing some support to the Community Partners for Health. The BASICS program officer scheduled an appointment to discuss the CPH and their activities in more detail with the Ford Foundation program officer. BASICS should continue to dialogue with the Ford Foundation in the anticipation that Ford may provide future funding or technical assistance for the CPH.

APPENDIXES

APPENDIX A
SCOPE OF WORK

Appendix A:

SCOPE OF WORK

Strengthening the Financial Viability of the Community Partners for Health (CPH)

Background: Initiatives aims to promote access to quality basic health services by developing and strengthening local private health delivery models. The focus of Initiatives activities in Nigeria over the next year will be to assist Nigerian NGOs who are participating in USAID's program to enhance their financial sustainability. Initiatives anticipates conducting up to 30 short term consultancies over the next 6-8 months. BASICS invited Initiatives to assist two of the CPHs to strengthen their financial sustainability.

Statement of Work: The consultant will be responsible for assisting the CPHs to identify revenue generating options and explore their feasibility. The consultant will work in close collaboration with the staff and leadership of the CPHs in order to transfer key skills, as well as with another consultant, and will work under the direction of the Initiatives Program Manager for Africa. Specific duties include:

- ▶ Meet with staff of BASICS to be briefed on the CPHs; review relevant background documents. Revise the scope of work as appropriate.

The following activities are to be conducted one-on-one or jointly with the CPHs as appropriate:

- ▶ Review current program costs and sources of revenue for each CPH.
- ▶ Identify potential cost saving measures for each CPH.
- ▶ Examine revenue generating options for each CPH including charging for services, fundraising, and forming a separate income generating activity, and select options which appear most appropriate for the organization. Some options include recovering costs of child spacing activities, developing other related services (treatment of minor childhood ailments), or developing a separate income generating activity.
- ▶ If the selected revenue generating option involves charging for services or products, then conduct a feasibility study. The study should include a market analysis, financial projections and estimation of the potential surplus which may be earned. The surplus should be compared to the NGOs overall costs to determine whether it will be able to subsidize other programs.
- ▶ If option is found feasible, identify sources of start-up capital including money and in-kind resources. Prepare implementation plan based on feasibility study.
- ▶ If the selected option involves fundraising then the consultant should develop a fundraising plan. The plan should include targets and strategies for achieving those targets.

- ▶ Other duties as required such as assistance in pricing or forming a market strategy.
- ▶ Submit a mid-consultancy update of one page which highlights key activities and issues encountered and strategies for addressing the issues. Update should be faxed to Initiatives office in Arlington, VA, fax number 703-528-7480.
- ▶ Prepare a final report which describes key activities undertaken, highlights any issues encountered and how they were addressed, and provides recommendations and next steps. Copies of any worksheets, feasibility studies, fundraising plans, marketing strategies completed during the consultancy should be attached to the report.

**APPENDIX B
AGENDA**

Appendix B:

AGENDA

**Initiatives/BASICS Orientation Meeting
on Revenue Generation**

October 10 - 11, 1996

Thursday, 10 October 1996

- | | |
|----------------|---|
| 9:00 - 9:30: | Welcome and Introduction by BASICS |
| 9:30 - 9:45: | Introduction of Participants |
| 9:45 - 10:00: | Introduction by Initiatives |
| 10:00 - 11:00: | Key Activities/Current Sources of Revenue |
| 11:00 - 11:15: | Tea Break |
| 11:15 - 12:30: | Definition of Sustainability |
| 12:30 - 1:30: | Lunch Break |
| 1:30 - 2:30: | Entrepreneurship |
| 2:30 - 2:45: | Tea Break |
| 2:45 - 4:15: | Revenue Generating Options |
| 4:15 - 4:30: | Close |

Friday, 11 October 1996

- | | |
|----------------|---|
| 9:00 - 9:30: | Opening |
| 9:30 - 10:30: | Identifying Revenue Generating Options by Partnership |
| 10:30 - 10:45: | Tea Break |

Friday, 11 October 1996 cont.

10:45 - 12:15: Presentation of Revenue Options

12:15 - 1:15: Lunch

1:15 - 2:45: Exploring the Feasibility of Option

2:45 - 3:00: Tea Break

3:00 - 4:00: Presentation of Selected Options' Feasibility

4:00 - 4:30: Final Selection of Revenue Options

4:30 - 5:00: Close

APPENDIX C
SCOPE OF WORK FOR THE MANAGEMENT AND
DEVELOPMENT OF THE REVOLVING LOAN FUND

Appendix C:

SCOPE OF WORK FOR THE MANAGEMENT AND DEVELOPMENT OF THE REVOLVING LOAN FUND

Background: BASICS is a USAID-funded program which has identified and is working in collaboration with six Community Partnerships for Health (CPH) located in several low income neighborhoods of Lagos. In order to empower the women who are participating in the program, BASICS is supporting the development of a revolving loan fund. Women participating in one of the partnerships will be able to access small amounts of credit to develop income generating activities, so they can earn income to pay for things such as health care. BASICS is seeking the services of a management group which can manage the loan fund while working to transfer the required skills to the Central Loan Board.

Statement of Work: The management group will be responsible for the initial management of the loan fund while working with the Central Loan Board to transfer the required skills so they may eventually take over the management of the loan fund. Specific duties include:

1. Manage the loan fund including maintaining the fund capital in an approved financial institution, reviewing loan applications in collaboration with the Central Loan Board (CLB)/Women Empowerment Committee (WEC), approving loans based on the established criteria, dispersing the funds to the beneficiaries, monitoring the collection of principle and interest, and maintaining the loan register. The management group will present monthly financial reports to the CLB and BASICS. BASICS will audit the loan registers and compare them to the registers kept at the CBO WEC level.
2. Work closely with the CLB/WEC and the local CBO WEC to establish criteria for granting loans including: the size of the loan, the duration of the loan period and feasibility of the proposed income generating adventure.
3. Assist the CLB to develop the required structure to manage the loan including developing the appropriate financial management systems, identifying and recruiting required staff, and the creation and use of key management and financial reports. Once basic systems are in place, begin the transfer of the loan management to the CLB/WEC.
4. In collaboration with the BASICS and the CBO/WEC establish a basic training package for loan recipients which includes assessing the market for their proposed income generating activity, establishing the feasibility of the enterprise, and developing simple systems for tracking the income and expenditures of the enterprise as well as repayment of the loan.

Qualifications: Experience managing revolving loan funds, provision of credit to establish small enterprises, and developing the skills of the loan recipients. Sound financial systems with proven experience to monitor and report the financial status of a revolving fund.

APPENDIX D
TECHNOSERVE BROCHURE

From the start, TechnoServe encourages beneficiaries to consider the implications of our assistance, and insist that participants provide evidence of their commitment to the project. We ask that they contribute their own equity, whether in cash or labour, to the enterprise. Our experience shows that people prepared to invest their own funds, no matter how little, are likely to strive for success.

TechnoServe performs its work for the rural poor, thanks to funding from foundations, corporations, religious organisations, individuals, host country institutions, international private voluntary organizations and the U.S. Agency for International Development

TechnoServe is a member of the American Council of Voluntary International Action, Private Agencies Collaborating Together (PACT), Coordination in Development (CODEL), International Council of Voluntary Agencies, Nigerian Community Development Associations Roundtable, Nigerian Association of Voluntary Development Organizations (NAVDO) and Nigerian NGO Consultative Forum (NINCOF).

TechnoServe NIGERIA

40 Oladipo Bateye Street
Ikeja G.R.A., Lagos.

P.O.Box 4254
Ikeja, Lagos

Tel : 4938145, 4974934

Fax : 4937853

Printed By Minaj Printers. Tel: 521757, 523315, Lagos.



TechnoServe

IN NIGERIA



A Management Assistance Program for

- * Self-Help Enterprise Development
- * Institutional Capacity Building

TechnoServe's Mission

It is TechnoServe's aim to improve the economic and social well being of low income people in developing countries through a process of enterprise development which increases jobs, productivity and income. TechnoServe accomplishes this by providing management, technical assistance and training to enterprises and institutions primarily related to the agricultural sector.

About TechnoServe

TechnoServe, an international development assistance organization, was founded in 1968 in the U.S.A. TechnoServe's work in many countries across Africa, Latin America and Eastern Europe has significantly contributed to the attainment of a higher quality of life of farmers, food processors and small-scale agricultural entrepreneurs. TechnoServe opened its office in Lagos, Nigeria in 1990.

What We Can Do

Enterprise Development

TechnoServe provides assistance directly to enterprise owner-members to increase profitability and strengthen the management of their businesses. TechnoServe does not provide money or equipment. Rather, we help the poor use their own scarce resources more efficiently by providing hands-on training and assisting with the self-help development process.

Institutional Capacity Building

TechnoServe provides institutional capacity building assistance to other voluntary development associations. We also help reinforce these organizations and associations to assist small-scale enterprises. By assisting indigenous organizations to develop their institutional capacities as service providers, TechnoServe aims to leverage a larger scale impact and facilitate sustainable development in Nigeria.

"Give a man a fish and you feed him for a day. Teach him how to fish and you feed him for life"

How We Work

All needs assessments and training are participatory, and include group members in the planning and implementation of all activities including:

- Feasibility Studies,
- Marketing Analysis,
- Bookkeeping Skills,
- Processing Techniques,
- Choice of Technologies,
- Credit Management,
- Project Monitoring & Evaluation,
- Organizational needs assessment & Training,
- Short-term Business Advisory Services (BAS).

TechnoServe considers providing assistance to enterprise groups with the following characteristics:

- Show strong financial and social commitment of members,
- Potential to improve the social and economic well-being of the rural poor,
- Respond to the needs of the local community,
- Broad base of ownership by the poor,
- Appropriate local leadership,
- Use locally available raw materials whenever possible,
- Ecological appropriate to the local environment, and
- Do not discriminate in favour of a particular group or gender.

APPENDIX E
CV FOR USANI OMINI USANI

CURRICULUM VITAE

NAME : USANI, USANI OMINI
PLACE OF BIRTH : MPANGHI-BIKOBIKO, UGEP URBAN
YAKURR L.G.A
STATE OF ORIGIN: CROSS RIVER STATE
NATIONALITY: NIGERIAN
MARITAL STATUS: MARRIED
NAME OF SPOUSE: JENNY USANI
SEX: MALE
NAMES OF CHILDREN: USANI OMINI USANI JNR
OMINI USANI OMINI
ENUNU USANI OMINI
AGES OF CHILDREN: JULY 18, 1985
JUNE 8, 1987
JANUARY 4, 1992
POSTAL ADDRESS: 16 OWOSENI ISHOLA STREET,
OFF KEKERE-OWO STREET
ILASAMAJA, MUSHIN L.G.A
LAGOS, NIGERIA.

EDUCATIONAL HISTORY AND ACADEMIC QUALIFICATIONS

- 1 AGRICULTURAL & RURAL MANAGEMENT 1995
TRAINING INSTITUTE (ARMTI) CERTIFICATE IN EVALUATION
ILORIN. OF TRAINING
- 2 AGRICULTURAL & RURAL MANAGEMENT 1995
TRAINING INSTITUTE (ARMTI) CERTIFICATE IN TRAINING
ILORIN. NEEDS ASSESSMENT
- 3 UNIVERSITY OF CALABAR 1982 - 1986
CALABAR. B.SC (HONS) GEOGRAPHY &
REGIONAL PLANNING
- 4 COMMUNITY SECONDARY 1973 - 1978
SCHOOL, UGEP. GENERAL CERTIFICATION OF
EDUCATION, ORDINARY LEVEL
- 5 PRESBYTARIAN PRIMARY 1968 - 1973
SCHOOL, UGEP. FIRST SCHOOL LEAVING
CERTIFICATE

WORKING EXPERIENCE

SEPTEMBER 1995 TO DATE

TECHNICAL ASSISTANT

IJE ODODO AGRICULTURAL
DEVELOPMENT ASSOCIATION

RESPONSIBILITIES

- GROUP FORMATION.
- LEADERSHIP TRAINING FOR MEMBERS OF THE ASSOCIATION.
- DEVELOPMENT AND MANAGEMENT OF INCOME GENERATING ACTIVITIES.
- ASSESSMENT OF COST-BENEFIT ANALYSIS, FEASSBILITY STUDIES, AND INVESTMENT ANALYSIS.
- LIAISON WITH OTHER ORGANISATIONS AND DONOR AGENCIES.

AUGUST 1, 1994 TO 1995

PROJECT OFFICER

IRED WEST AFRICA

RESPONSIBILITIES

- TRAINING RURAL DEVELOPMENT ORGANISATIONS IN INSTITUTIONAL AND CAPACITY BUILDING STRENGTHENING IN ANLOPHONE WEST AFRICA (GHANA, LIBERIA, NIGERIA, SIERRA LEONE, AND THE GAMBIA).
- TRAINING IN PARTICIPATORY RURAL APPRAISAL.
- DEVELOPMENT OF TRAINING MANUALS.
- COORDINATED THE TRAINING IN THE PROCESSING AND PRESERVATION OF LOCAL FOODS.
- TECHNICAL ADVISER TO THE REPRESENTATIVE OF IRED WEST AFRICA.
- TECHNICAL PARTNER TO THE COMMUNITY DEVELOPMENT ASSOCIATION ROUNDTABLE (CDA ROUNDTABLE).
- ORGANISING NETWORKS AND EXCHANGES.
- FUNDRAISING PARTNER COMMUNITY DEVELOPMENT ASSOCIATIONS.
- RESEARCH AND DOCUMENTATION OF LOCAL INNOVATIONS AND TECHNOLOGIES
- MAINTENANCE OF THE RESOURCE CENTRE.
- PROPOSALS APPRAISAL AND ANALYSIS.
- COORDINATING AND ORGANISING WORKSHOPS AND SEMINARS.

AUGUST 1, 1991 TO 1993

VILLAGE DEVELOPMENT OFFICER

WWF-CROSS RIVER NATIONAL PARK

RESPONSIBILITIES

- SETTING-UP OF THE SUPPORT ZONE DEVELOPMENT PROGRAMME IN THE VILLAGES OF OKWANGWO AND OBAN DIVISIONS OF THE PARK.
- TRAINING IN GROUP FORMATION AND FORMING GROUPS.
- TRAINING VILLAGE DEVELOPMENT COMMITTEES (VDC) IN INSTITUTIONAL BUILDING, LOAN MANAGEMENT, COST-BENEFIT ANALYSIS, AGROFORESTRY, IMPROVED FARMING TECHNIQUES, ETC.
- COORDINATING THE TRAINING OF AGRICULTURAL EXTENSION AGENTS BY THE CROSS RIVER STATE AGRICULTURAL DEVELOPMENT PROJECT (CRSADP).

- COORDINATING THE TRAINING OF SELECTED MEMBERS OF THE SUPPORT ZONE VILLAGES OF THE PARK IN PIG REARING BY ULABI FARMS.
- FACILITATED THE ENLIGHTENMENT PROGRAMME ON SUSTAINABLE HARVESTING AND MARKETING OF NON-TIMBER FORSET PRODUCTS (NTFPS).
- FACILITATED THE ENLIGHTENMENT PROGRAMME ON POPULATION, ENVIRONMENT, AND DEVELOPMENT.
- LOANS ASSESSMENT AND DISBURSEMENTS TO VILLAGE DEVELOPMENT COMMITTEES.
- PREPARATION OF NARRATIVE AND FINANCIAL REPORTS TO DONORS PERIODICALLY.
- REPRESENTING THE SUPPORT ZONE DEVELOPMENT PROGRAMME IN MEETINGS WITH DONORS AND THE NIGERIAN CONSERVATION FOUNDATION (NCF).
- KEEPING FINANCIAL RECORDS OF THE PROJECT ACCOUNTS (50,000 DOLLARS P.A.).
- MONITORING AND EVALUATION OF PROJECTS.
- LIAISON BETWEEN THE SUPPORT ZONE VILLAGES AND THE GOVERNMENT OF CROSS RIVER STATE.
- AFFILIATED THE WOMEN OF SUPPORT ZONE TO WOMEN IN AGRICULTURE (WIA) PROGRAMME OF CRSADP.
- COORDINATING THE TRAINING OF THE WOMEN OF THE SUPPORT ZONE IN SKILLS ACQUISITION BY BETTER LIFE CRS CHAPTER.
- CONFLICT PREVENTION, MANAGEMENT, AND RESOLUTION.
- ENSURING PARTICIPATORY DECISION MAKING IN ALL THE ACTIVITIES OF THE SZDP.
- FUND-RAISING FOR THE SUPPORT DEVELOPMENT PROGRAMME(SZDP).
- MAINTENANCE OF INFORMATION BANK ON POPULATION, ENVIRONMENT, AND DEVELOPMENT.
- GENERAL ADMINISTRATION OF THE SUPPORT ZONE DEVELOPMENT PROGRAMME(SZDP).
- INTRODUCTION OF COMMUNITY FORESTRY.

SEPTEMBER 1, 1991 TO 1993

OKWANGWO DIVISION COORDINATOR

WWF-CROSS RIVER NATIONAL PARK

RESPONSIBILITIES

- THE ADMINISTRATION OF OKWANGWO DIVISION WITH AN AREA 920SQ KM AND A STAFF STRENGTH OF 200 PEOPLE.
- MAINTENANCE OF IMPREST ACCOUNT.
- VEHICLE ADMINISTRATION.
- DISCIPLINE OF JUNIOR STAFF.
- COORDINATING THE ACTIVITIES OF THE;
VILLAGE LIAISON OFFICER
MBE MOUNTAINS CONSERVATION OFFICER
CONSERVATION OFFICER.
- LIAISON WITH EXTERNAL BODIES ON BEHALF OF OKWANGWO DIVISION THE PARK.

- WRITING OF PERIODIC REPORTS TO THE PARK HEADQUARTERS.
- CONFLICT PREVENTION, MANAGEMENT, AND RESOLUTIONS.

AUGUST 10, 1989 TO 1991

MASTER GRADE 1

CROSS RIVER STATE POST-
PRIMARY SCHOOLS MANAGEMENT
BOARD.

RESPONSIBILITIES

- TEACHING OF MATHEMATICS IN COMMUNITY SECONDARY SCHOOL, UGEP.

JUNE 2, 1988 TO 1989

MASTER GRADE 2

CROSS RIVER STATE POST-
PRIMARY SCHOOLS MANAGEMENT
BOARD.

RESPONSIBILITIES

- TEACHING OF MATHEMATICS GIRLS' SECONDARY SCHOOL, UGEP.

SEPTEMBER 7, 1986 TO 1987

GRADUATE ASSISTANT

DEPARTMENT OF URBAN AND
REGIONAL PLANNING,
ANAMBRA STATE UNIVERSITY OF
TECHNOLOGY, ENUGU (ASUTECH).

RESPONSIBILITIES

- LECTURING OF COURSES SUCH AS;
REGIONAL PLANNING, AND
INTRODUCTORY STATISTICS.

OCTOBER 1980

AUXILIARY TEACHER

CROSS RIVER STATE SCHOOL,
BOARD.

RESPONSIBILITIES

- TAUGHT IN THE PRIMARY SCHOOL, ABINI

PUBLICATION

HOUSING DEMOLITION IN MAROKO, LAGOS STATE (DISSERTATION) 1986.

CONFERENCE PAPERS

1. THE NIGERIAN NGOS' POSITION PAPER TOWARDS THE WORLD SUMMIT ON SOCIAL DEVELOPMENT IN COPENHAGEN, DENMARK, MARCH 1995 et al.
2. THE RELATIONSHIP BETWEEN GOVERNMENT AND NON-GOVERNMENTAL ORGANISATIONS (NGOS)/PEOPLES' ORGANISATIONS (POS) IN RURAL DEVELOPMENT: WHICH WAY FORWARD ? 1994.

PROJECTS EXECUTED

1. AN INTERNATIONAL DELEGATE TO A WORKSHOP ORGANISED BY THE GERMAN GOVERNMENT ON: FIGHTING POVERTY THROUGH JOINT EFFORTS BY GOVERNMENTAL AND NON-GOVERNMENTAL ORGANISATIONS IN GHANA 1995.
2. CHAIRMAN OF THE COMMITTEE THAT DRAFTED THE MEMORANDUM OF UNDERSTANDING, AND THE BROCHURE THE NIGERIAN COMMUNITY DEVELOPMENT ASSOCIATIONS ROUNDTABLE 1995.
3. PARTICIPATORY RURAL APPRAISAL (PRA) TRAINING IN KADUNA CATHOLIC ECCLESIASTICAL PROVINCE 1995.
4. SET-UP MANAGED THE SUPPORT ZONE DEVELOPMENT PROGRAMME OF WWF-CROSS RIVER NATIONAL PARK OBAN AND OKWANGWO DIVISIONS 1991-1993.
5. INTERIM COORDINATOR OF ECO-TOURISM IN CROSS RIVER NATIONAL PARK, OKWANGWO DIVISION 1991-1992.
6. SUPERVISOR FOR FEASIBILITY STUDIES/SURVEYS FOR SMALL SCALE INCOME GENERATING PROJECTS FOR ANAMBRA RURAL DEVELOPMENT PROGRAMME 1986-1987.

SPECIAL SKILLS

1. COMPUTER LITERATE (WORD PERFECT).
2. 22 YEARS ACCIDENT FREE DRIVING.
3. EFFICIENT COMMUNICATION IN ENGLISH LANGUAGE.
4. ABILITY TO MAKE FRIENDS EASILY.

EXTRA CURRICULAR

SPORTS

VOLLEY BALL, LAWN AND TABLE TENNIS, AND INDOOR GAMES.

NAMES AND ADDRESSES OF REFEREES

1. MR OKOI IKPI EWA
PROJECT MANAGER
UNICEF ASSISTED RURAL WATER SUPPLY AND SANITATION, CALABAR.
2. PROF. R.A. OLU SULE
DEPUTY VICE CHANCELLOR
UNIVERSITY OF CALABAR
CALABAR.
3. MR BEN ARIKPO
ADMINISTRATIVE COORDINATOR
PROJECT COORDINATING UNIT (PCU)
U S A I D
GLOBAL HOUSE
1601 ADEOLA HOPEWELL STREET
VICTORIA ISLAND
LAGOS.

APPENDIX F
CV FOR MAUREEN OLAYINKA AKINTAYO

MAUREEN JLAYINKA AKINTAYO

*Lamid Nigeria Limited
70 Opebi Road Ikeja Lagos
Nigeria
Phone: 4936551,4937768.
Fax No: 234-1-4937768/4936551
E-mail: akintayo@nigeria.lead.org*

PROFESSIONAL OBJECTIVES:

Continue to develop my consulting firm to provide excellent services comparable to those found in successful practices in advanced countries. Prepared to institute entrepreneurship development as a foundational tool to facilitate the socio/economic empowerment of women, promote south/south linkages and ensure sustainable development. Interested in collaborating to provide Environmental Impact Assessment for small and medium enterprises. Prepare my children to succeed in life.

PROFILE:

Born and raised in Nigeria, the first daughter of eight children born to a prominent family of educators. Educated in Nigeria. Have travelled extensively in Africa, Europe, South America, Asia and the United States of America. Married for 12 years to Richard Akintayo, a civil engineer and a Director with the Lagos State Government. Have 3 sons and a daughter. Am persistent, articulate, able to meet deadlines, well-organized (with 4 children I have to be!), able to manage effectively and motivate ten permanent staff and temporary professional staff to function as a high performing team. Have extensive background in training and training materials development. Am regarded by my professional peers as a superior trainer. The first woman to be certified as a trainer in the UNDP/EMPRETEC Entrepreneurship Development Programme in Nigeria. Serve as National Secretary of the EMPRETEC/Nigeria Business Forum, an international NGO association of business people who are alumni of the UNDP/EMPRETEC Programme. Presently ASSOCIAT member of LEAD INTERNATIONAL; an international programme on Leadership and Environment aimed at promoting sustainable development.

BACKGROUND SUMMARY:

Over fifteen years experience as a management consultant and trainer specializing in management and business skill development for both public and private sector organizations. Demonstrated entrepreneurial ability. Since 1989 have owned and successfully operated my own consulting firm, Lamid Nigeria, Limited, providing services to clients locally such as Lever Brothers Nigeria Plc, Nigerian Breweries Plc (a Unilever affiliate), Nigerian Bag Manufacturing Company, Dunlop Nig. Plc, the Nigerian National Petroleum Company, West African Portland Cement Plc, Lagos State Government, Federal Ministry of Education and Youth Development, and United Nations Development Programme.

PROFESSIONAL EXPERIENCE:

Lamid Nigeria Limited

Lagos, Nigeria

Owner, Chief Executive

1989 - Present

Major Accomplishments:

- * Presently Project Consultant to AFRICARE/NIGERIA, an international organisation involved in development work in rural Africa. Project Title "COMMISSION FOR WOMEN PROJECT" Scope of intervention: Adult Literacy, Maternal health, Child survival and income generation. Involved in project design, implementation and evaluation. Since 1994.
- * Hired by West African Portland Cement Plc to institute Strategic Management principles at top management level as an organisational philosophy. July 1995.
- * Consultant to United Nations Development Programme (UNDP) Nigeria in management skills training for Senior Officers. March 1995.
- * Conducted training in revenue generation for over 80 participants of various agencies in the Lagos State Govt. with a view to increasing the State's revenue base. February 1995.
- * Hired as advisor to the South African Govt to facilitate policy formulation for the integration of the socially and economically marginalised groups like Blacks, women, youths, disabled, and rural poor into mainstream development through a comprehensive Human Resource Dev. policy involving small and medium enterprise capacity building as the engine of growth. March, 1995.
- * Successfully implemented human relations skills training for officers of Nig. Breweries Plc 1991, 1992, 1993, Aug, 1994, 1995 Nigerian Bag Manufacturing Company. Oct, 1994. West African Portland Cement Plc. Feb. 1995.

Conducted training on entrepreneurship behaviour motivation and business plan development for 100 entrepreneurs under the auspices of the Ethiopian Chamber of Commerce/UNIDO/UNDP. Dec 1994, Jan/Feb 1995

- * Appointed as consultant to the Federal Ministry of Education and Youth Development for the review of the Public Service appointment, confirmation and promotion examination syllabus. September, 1994
- * Trained Senior Civil Servants of the Fed. Min of Education and Youth Dev. on Management and Leadership skills. May, 1994.

- Conducted Training of Trainers Workshop for 10 provisional trainers for the UNDP/EMPRETEC Entrepreneurship Development Programme, Harare, Zimbabwe, March, 1994.
- Under auspices of Lagos State Govt. conducted Pre-Retirement Entrepreneurship Skills Seminars for retiring senior and junior civil servants, August and December, 1993 Sept and Oct. 1994.
- Served as Lead Trainer for 7 Entrepreneurship Development Programmes under the auspices of UNDP/EMPRETEC: Lagos, 1991; Jos, 1992; Enugu, 1992; Ibadan, 1992; Kano, 1993; Port Harcourt, 1993 and Bulawayo, Zimbabwe, 1993.
- Designed and organized programmes for Morison Industries and Novo Nordisk A/S of Denmark on "Auxiliary Enzymes in the Brewing Industry," September, 1991 and "Production of Malt Drink: No Sugar?" February, 1993.
- Contracted by the UNDP to conduct seminars in Ethiopia for top business men in the Chambers of Commerce and Industry and senior Government officials on Key Business and Negotiation Skills. Addis Ababa, May, 1993.
- Contracted by the Federal Ministry of Education to design and conduct six Induction Courses: Lagos, 1992, 1993, 1994; Ilorin, 1993; Sokoto, 1993; Warri, 1994.
- Developed and conducted Management and Secretarial Improvement courses for the Lagos State Government. 1991 and 1992.
- Served as Guest Facilitator for the Nigerian Institute of Management and the Central Bank of Nigeria between 1990 and 1993. Designed and facilitated over 25 sessions for a variety of top management skills development programmes.
- Developed and conducted a Human Relations Skill Development Programme 11 times for 250 participants of the Nigerian National Petroleum Company, and Warri Refining and Petrochemicals Company. February through May, 1991.
- Designed and implemented a variety of human relations courses for the Federal Ministry of Transport and Aviation. 1991-1993.
- Presented paper "THE MANAGEMENT PROCESS: MANAGERIAL SKILLS AND ROLES" 1989, at the Management development course organised for senior officers of Lever Brothers Nigeria Limited.



Metalloplastica Nigeria, Limited
Training Manager

Lagos, Nigeria
1986-1989

Successfully designed and set up the first modern corporate training center in Nigeria. Designed and implemented a variety of training programmes for all levels of employees, (over 1500 workforce) focused on both managerial and technical skill development.

Federal College of Education (Technical) Akoka, Lagos
Admissions Officer

1983-1986

Responsible for selection and placement of students from all States in one of the two then existing Federal Colleges of Education (Technical)
Was elected to serve as Secretary to the Academic Board which was responsible for formulation of policy on matters of students admissions, welfare and academics.

Lecturer: Responsible for teaching English to students preparing for the National Certificate of Education.

Ibadan Polytechnic
Ibadan, Nigeria
Lecturer

1981-1982

Responsible for instruction of English language skills.

PROFESSIONAL PRESENTATIONS AND SEMINARS

- **1988:** Invited to attend Chief Executive Forum organized by the Industrial Training Fund, Nigeria.
- **1988-Present:** Regularly participate in managerial courses given locally to further my own professional development.
- * **1989 Management Appreciation:** Nigerian Institute of Management
- **September, 1992:** Represented Nigeria at the World Congress of the International Federation for Training and Development Organizations (IFTDO) in Taiwan. Presented paper to delegates, "Developing Entrepreneurship in Response to Change."
- **1990-1993:** Attended annual meetings of IFTDO in Argentina, Austria, Taiwan and Germany.
- **August, 1993:** Participant in the Management Symposium for Women, held in Zurich, Switzerland.
- **March-May, 1993:** Household of God Fellowship Church. Offered voluntary entrepreneurship training services to 180 entrepreneurs and provide free ongoing follow-up business consultancy services.
- * **Team Building Training:** United States Information Service/ Nigerian Institute of Management.

- * Admitted since 1994 as Associate into a two year on the job training programme on environment and sustainable development - the Leadership For Environ. and Dev. Prog (LEAD) an international programme involving over ten countries designed to prepare mid career professionals for the challenges of leadership towards ensuring global human development and environmental responsibility.

EDUCATION:

M.A., University of Lagos, Public Administration (Personnel Management) 1984

B.A. Honors, University of Lagos, (English and History) Combined, 1981

Federal Government College, Sokoto, Nigeria, Higher School Certificate, 1978

Federal Government College, Sokoto, Nigeria, West African School Certificate, 1976

Major Accomplishments:

- Gained admission at 10 years of age into Federal Government College, becoming one of the youngest students ever to do so.
- Awarded prize for the best student in English Literature in final school year examination, 1976.
- Obtained aggregate 19 in first school leaving certificate with Grade 1 in English language and History, 1972.
- Passed all three papers in H.S.C. Examination, 1978.
- Qualified for university admission into University of Lagos at 16 years of age.

PROFESSIONAL MEMBERSHIPS:

Nigerian Institute of Management
British Institute of Management
Institute of Management Consultants of Nigeria
Institute of Personnel Management of Nigeria
Nigerian Institute for Training and Development
American Society for Training and Development

HOBBIES:

Enthusiastic Gardener
Tennis
Reading

Gourmet Cooking
Traveling

TRAVEL:

Africa: Republic of Benin, Ghana, Ethiopia, Cameroun, Zimbabwe, and South Africa.

Europe: Germany, France, Belgium, Italy, Spain, United Kingdom and Switzerland

South America: Argentina, Brazil, Costa Rica.

Asia: Taiwan, Republic of China, Thailand, Hong Kong, India
United States of America.

OTHER SKILLS:

Knowledgeable in a variety of computer software applications, e.g., WordPerfect, Word, Excel, Pagemaker, DBase3+ etc.

REFERENCES FURNISHED ON REQUEST

APPENDIX G
CV FOR UDOBI ONWUMERE IKEJI

CURRICULUM VITAE

NAME: UDOBI ONWUMERE IKEJI

NATIONALITY: NIGERIAN

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

EDUCATION: B.Sc. Business Management
University of Nigeria, 1976

WASC, June 1971
Government College, Umuahia

CONTACT PHONE NUMBER: 01 - 967824

WORK EXPERIENCE

1976 - 1977 Personnel/Admin. Officer
Banjoko Construction Company Limited

1977 - 1978 Management Trainee
PZ Group, Nigeria

July 1978 Supervisory Training Officer

July 1979 Management Training Officer

July 1980 Management Training Manager

September 1982 Staff Development Manager

September 1987 till date: President IMECS NIGERIA LIMITED

AWARDS :

Best all-round Management Development person; 1st ILO Management development person accreditation programme to Nigeria, 1981, Calabar. Sponsors : CMD & ILO

CONSULTANCY EXPERIENCE

PROJECT LEADER :

1. Mubotex Adhesive factory Ile-Ife - April 1988
Feasibility and Implementation.
2. Barnax Airlines Limited
Feasibility and Implementation - August 1988.
3. Federal Mortgage Bank Reorganization Studies
October - December 1988.
4. Complete Advertising Services Limited
Reorganization Study - April 1990.
5. Yomi M' Investment
Feasibility Study non Security Agencies business.
6. Abiuwa Productions Limited
Feasibility Study on Cocoa Processing - December 1990.
7. Abiuwa Productions Limited
Feasibility Study on Multiple oil seeds processing
December 1992.
9. Abiuwa Productions Limited
Feasibility Study on Plastics Manufacturing Project.
March 1993.
10. National Petroleum Investment Management Services (NAPIMS)
Development of Career Development and Training
Management Information System: September - December 1990.
11. Prime Technologies Ltd: Computer Manufacture and Assembly
March 1992
12. Human Resources Software Development Project
March 1995 (own project)
13. Steader International Bakery, Lagos; Revitalization and
Reorganization (a NERFUND project), 1992
14. Headstart Ventures Ltd : Particle Board Manufacturing Project,
Lagos 1994

B. PARTICIPATING CONSULTANT:

World Bank Transport Parastatals Project
(Nigeria Railway Corporation)
Revitalization Studies as General Management and Personnel
Management Expert.

Progress Bank of Nigeria; Information Technology
Strategic Plan - October to December 1994
Strategic Management Expert.

C. WORKSHOP DIRECTOR:

1. World Bank Assisted Project to Small Scale Industries workshop on project Feasibility studies.
2. Workshop on Project Management and Monitoring Owerri: July - August 1987.
3. Various Workshop as scheduled and publicly offered or run on an in-plant basis by IMECS NIGERIA LIMITED.
4. Regular Lecturer on Management Development Programme organization by Center for Management Development, Institute of Personnel Management of Nigeria, Savannah Bank of Nigeria, Emzor Health and Pharmaceuticals LTD, etc.

PROFESSIONAL STATUS:

1. ASSOCIATE MEMBER Institute of Personnel Management of Nigeria.
Active Position: Member, Training and Development Committee.
2. MEMBER, NIGERIAN INSTITUTE FOR TRAINING AND DEVELOPMENT
Active Position, (NITAD) Membership Secretary.

APPENDIX H
CV FOR UDO UDO-AKU

CURRICULUM VITAE

1. Name : Udq Udo-Aku
2. Address : Applied Resources Consortium Limited
37, Campbell Street, (2nd Floor)
Lagos, Nigeria.
3. [REDACTED] : [REDACTED]
4. [REDACTED] : [REDACTED]
5. Marital Status : Married with Two Children
6. Nationality : Nigerian
7. Hobbies : Tennis, Photography, Listening to Music,
Farming and Reading.
8. Education:
 - (a) Ph.D Business Administration (Finance)-
University of Nebraska, Lincoln,
(U.S.A.) 1970
 - (b) M.B.A. Business Administration (International
Business), University of Oregon,
Eugene, Oregon, 1968, U.S.A.
 - (c) B.Sc Business Administration (Finance & Banking)
University of Oregon, 1966, U.S.A.
 - (d) W.A.S.C. Etinan Institute, Etinan, Akwa-Ibom .
State, 1958.
9. Employment Experience:
 - (i) Chairman/Managing Consultant, Applied Resources
Consortium Limited (Since October 1989 -)
 - (ii) Director-General, Centre for Management Development,
Lagos (June 1978 - August 1989)
 - (iii) Senior Consultant/Head of Education & Training
Department, Centre for Management Development, Lagos
(1976 - 1978)
 - (iv) Senior Consultant and Head of Research Department,
Centre for Management Development, Lagos (1973 - 1976)
 - (v) Associate Professor of Finance, School of Business
Administration, California State University, Sacramento,
California, U.S.A. (September 1970 - January 1975)

- (vi) Director, Work Study Education Programme, United States Airforce Logistics Command, Maclelland Airforce Base, California, U.S.A. 1971 - 1972.
- (vii) Lecturer, Department of Finance, College of Business Administration, University of Nebraska, Lincoln, Nebraska, U.S.A. (September 1968 - August 1970).
- (viii) Visiting Lecturer and Acting Dean, College of Business Administration and Economics, Alaska Methodist University, Anchorage, Alaska, U.S.A. Spring Semester (January - June 1968).
- (ix) Research Assistant, Department of Finance and Business Environment, College of Business Administration, University of Oregon, Eugene, Oregon, U.S.A. (Summer 1967)
- (x) Clerk, Banking Office, Central Bank of Nigeria, Lagos (1961 - 1962)
- (xi) Teacher, Qua Iboe Mission School, Odoro Ikot, Essien Udim, Akwa-Ibom State (1959 - 1960).

10. Fellowships and Awards:

- (i) Institute of International Education^E Fellow, Leadership Development Programme, Eugene Oregon and Claremont, California, U.S.A. (1965 - 1969).
- (ii) Regent Fellowship, University of Nebraska, Lincoln Nebraska U.S.A. (1968 - 1969).
- (iii) Federal Reserve Bank of San Francisco, Central Banking Fellowship 1972.
- (iv) Fellow, Nigerian Marketing Association, 1984.
- (v) Fellow, Institute of Personnel Management of Nigeria, 1987.

11. Biographical Listings:

- (i) Who's Who in International Human Resources Development, IFTCO, Edinburch, Scotland, 1981.
- (ii) Men of Achievement Vol. 9, IBC, Cambridge England, 1982.
- (iii) Who's Who in the Commonwealth, 2nd Edition, IBC Cambridge, England 1984.
- (iv) Who's Who in Nigeria, Newswatch, Lagos, 1990.

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12. Professional Association Membership:

- (i) International Management Association. ~~_____~~
- (ii) Institute of Management Consultants of Nigeria.
- (iii) Nigerian Marketing Association (Fellow).
- (iv) African Association for Public Administration and Management.
- (v) Nigerian Economic Society.
- (vi) Financial Management Association (Life Member).
- (vii) American Finance Association.
- (viii) Delta Sigma PI (Professional Business Administration Society).
- (ix) Institute of Personnel Management of Nigeria (Fellow).

13. Major Public Assignments

Member:

- (i) Economic Advisory Council, Cross River State, Calabar, 1977 - 1983.
- (ii) Nigerian Council For Management Development, Lagos, 1978 - 1987.
- (iii) National Manpower Board, 1978 - 1989.
- (iv) Governing Council, Industrial Training Fund, 1978 - 1989.
- (v) Government Committee on the role and staffing of the Administrative Staff College of Nigeria (ASCON) 1978 - 1979.
- (vi) National Directorate of Employment 1986 - 1988.
- (vii) Administrative Committee of Enquiry into the Activities of the Lagos State Transport Corporation (LSTC) 1984.
- (viii) Study Group on the Re-organisation of the Federal Civil Service, 1985.
- (ix) Management Consultancy Technical Committee of the Lagos State Government Consultancy Board, 1986.
- (x) Implementation Committee for the Commercialisation of the Nigerian National Petroleum Corporation 1988 -
- (xi) National Revenue Mobilisation, Allocation and Fiscal Commission, 1990 -
- (xii) Chairman, Economic Advisory Committee, Akwa Ibom State Government, Uyo, 1993 -
- (xiii) Special Committee on the Review of the Civil Service Reforms, 1993. /4.....

14. Major Academic Assignments

Member:

- (i) Board of Studies, Ibadan Polytechnic 1979 - 1980
- (ii) Board of Studies, Faculty of Administration, Obafemi Awolowo University, Ile-Ife, 1980 - 1986.
- (iii) Board of Studies, Nigerian Institute of Management, 1986.
- (iv) Board of Advisers, International Association of Students in Economics and Management 1982.

15. Major Professional Assignments

Member of Council:

- (i) Nigerian Association of Management Consultants, 1978 - 1989.
- (ii) Nigerian Association of Schools of Management Education and Training, 1979 - 1989.
- (iii) Institute of Management Consultants of Nigeria, 1979 - 1989.
- (iv) Nigerian Marketing Association, 1978 - 1989.
- (v) Vice-President, Institute of Personnel Management of Nigeria, 1991.

16. Selected Private Sector Assignments/Board Appointments

- (i) Member, Committee to Review The Listing Requirements of The Nigerian Stock Exchange, September 1976.
- (ii) Member, Working Party on the Promotion of Small Business of the Lagos Chamber of Commerce and Industry 1984.
- (iii) Member, Advisory Board, The Enabling Environment Forum for Private Sector Contribution to Development in Nigeria 1989 -
- (iv) Chairman of the Board, Mercantile Bank of Nigeria PLC, 1987 - 1989.
- (v) Chairman, Davco International Limited, 1990 -
- (vi) Director, Consolidated Merchants and Brokers Limited, 1990 -

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- (vii) Director, Fenton-Keynes Finances Limited, 1991 -
 - ~~(viii) Director, AideasBanc Limited, 1989.~~
 - (ix) Director, Ikeja Hotels PLC (Owners of Lagos Sheraton Hotels and Towers and Federal Palace Hotels) 1991 -
 - (x) Chairman, Eastland General Services Limited, 1993 -
17. Major International Assignments:
- (i) Vice-Chairman, United Nations Expert Group on Joint Ventures and Public Enterprises in Developing Countries, Ljubljana, Yugoslavia, 1979.
 - (ii) Member and Rapporteur, United Nations Expert Group on Institution Building for Management Development, Bangkok, Thailand, 1979.
 - (iii) Member of Executive Committee, International Council on The Management of Population Programmes, Kuala Lumpur, Malaysia 1979 - 1983.
 - (iv) Vice-Chairman, United Nations Industrial Development Organisation (UNIDO) Expert Group on the Role of Public Industrial Sector in Economic Development, Vienna, Austria, 1981.
 - (v) Member, ECA/ICPE Expert Group on Training Materials for Development Internal Consultants in Public Enterprises, Addis Ababa, 1981.
 - (vi) Leader of the Nigerian Delegation to the Round Table Conference of the African Association for Public Administration and Management: Arusha, Tanzania, 1983.
 - (vii) Leader of the Nigerian Delegation and Vice-Chairman, ECA/OAU Conference of Experts on the Role of Public Enterprises in the implementation of the Lagos Plan of Action for the Economic Development of Africa to the Year 2,000, Addis Ababa, Ethiopia, 1982.
 - (viii) Member, ICPE Expert Group on the Role of Public Enterprises in the Advancement of Women, Colombo, SRI LANKA, 1983.
 - (ix) Member of the Executive Council, African Association for Public Administration and Management, Addis Ababa, Ethiopia, 1983 - 1986.
 - (x) Member of the Nigerian Delegation to the Round Table Conferences of the African Association for Public Administration and Management in Nairobi, Kenya, 1979, Harare, Zimbabwe 1981, Arusha, Tanzania 1983, Balntyre, Malawi 1984.

- (xi) Consultant, African Association for Public Administration and Management, (AAPAM) Addis Ababa, Ethiopia, May - June 1989.
 - (xii) National Expert, UNIDO Project for Strengthening Training Capacity/Capability for Industrial Management in English Speaking ECOWAS Countries, August - December 1989.
 - (xiii) National Consultant, UNDP/IAPSO Project on Increasing Procurement From Developing Countries 1991.
 - (xiv) National Consultant, UNDP Technical Co-operation Assessment and Programme (NATCAP) 1991.
 - (xv) National Consultant, Federal Ministry of Health/World Bank.
 - (xvii) Consultant, International Council on the Management of Population Programmes, Kuala Lumpur, Malaysia.
18. Publications:

A. Books:

- (i) The Role of Money and Capital Markets in Economic Development : An Analysis of The Nigerian Experience, 1970 (Doctoral Dissertation).
- (ii) Management Development in Nigeria : The Challenge of Indigenisation, (Co-Editors with, H.I. Alile and M.O. Kayode) Ibadan, Oxford University Press, 1977.
- (iii) Management for a Dynamic Economy, ED : Ibadan, Helicon Press, 1980.
- (iv) Management Education for National Development ED : Ibadan, Helicon Press, 1983.
- (v) Financing Oil and Gas Industry in Nigeria : The Role of The Nigerian Capital Market (Co-Editor with H.I. Alile) Lagos, The Nigerian Stock Exchange, 1989.

B. Selected Articles:

- (i) "The Call Money Market in Nigeria" Bankers' Magazine, London, July 1971.
- (ii) "Financial Control in Developing Countries with Particular Reference to State corporation" By G.W.F. Pidgeon, Review Article in The Journal of Modern African Studies, March 1973.
- (iii) "Financial Aspects of Development in East Africa", By Peter Marlin, Review Article in The Journal of Modern African Studies, March 1973.
- (iv) "Toward The Internationalization of Consumerism" California Management Review, Fall 1974 (Co-Author Dr. Ralph M. Gaedeke).

- (v) "Management of Technology in Developing Countries" in Proceedings of The National Engineering Conference Nigerian Society of Engineers, Calabar, December, 1981.
-
- (vi) "Government Policies Towards Joint Ventures for Promoting Economic Development" in V.V. Ramanadham, ED : Joint Ventures and Public Enterprises in Developing Countries Ljubljana, ICPE, Yugoslavia, 1980.
- (vii) "Planning a Systematic Managerial Resources Development Programme in an Organisation" Nigerian Journal of Public Affairs, May 1974.
- (viii) "Some issues in Personal Income Distribution in Nigeria", Poverty in Nigeria, Nigerian Economic Society, 1975 Conference Proceedings.
- (ix) "Management Issues in Basic Health Project Implementation in Nigeria", In Making Policy Support for Population Programmes, ICOMP Kuala Lumpur, Malaysia, 1980.
- (x) "Management Research for Management Development in a Developing Country : A Model and A Case" Management International Review, Stuttgart, Germany Voi. 2, 1980 (Co-Author, Dr. Raimo Nurmi).
- (xi) "The Management of Technology in Industrial Enterprise" In The Role of Technology in Industrial Development of Nigeria, ED. D. Ehigie Osifo, Ibadan, Heineman 1982.
- (xii) "Measuring Productivity : Issues and Problems", In Productivity in Nigeria, Proceedings of A National Conference, ED. A.M. Osoba, Ibadan, NISER, 1983.
- (xiii) "Meeting Nigeria's Managerial Manpower Requirement by 1985", In Manpower Constraints to Nigeria's Economic Development, Proceedings of a National Conference, ED. Professor Folayan Ojo and C.C. Okoye, Lagos, Federal Government Press, 1985.
- (xiv) "A Case Study on Strategic Planning and Management of Population Programmes in Nigeria" In Strategic Management of Population Programmes EDS. GAYL NESS and ELLEN SATTAR, ICOMP, KUALA LUMPUR, MALAYSIA, 1989.

C. Unpublished Papers:

Numerous Research, Case Studies, Conference and Lecture Papers.

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19. Editorial Assignments:

- (i) Editor-in-Chief, Nigerian Management Review Centre for Management Development, Lagos, 1980 - 1989.
- (ii) Member, Editorial Board, Public Enterprise, International Centre for Public Enterprises in Developing Countries, Ljubljana, Yugoslavia 1981 - 1983.
- (iii) Member, Editorial Advisory Board, Nigerian Journal of Business Administration, University of Benin, 1986 -
- (iv) Member, Editorial Advisory Board, The Kongo Journal of Management, Ahmadu Bello University, Zaria 1987 -
- (v) Review Editor, Nigerian Journal of Marketing, University of Nigeria, Enugu Campus 1988.

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SUMMARY PROFILE

DR. UDO UDO-AKA

Born on April 2, 1938, Dr. Udo Udo-Aka has over twenty years experience in management, administration, and finance. The experience has spanned the academia, the public service and the private sector, covering financial management and marketing, policy analysis and human resources development, organisational development and corporate restructuring.

Dr. Udo-Aka studied in the United States of America, and obtained B.S. degree (Finance and Banking) 1966, MBA (International Business) 1968 both in the University of Oregon, and Ph.D. (Business Administration, Finance) 1970 University of Nebraska, Lincoln. He attended high level training programmes at the World Bank and the International Institute for Management Development in Geneva, Switzerland, and the Federal Reserve Bank of San Francisco.

Dr Udo-Aka had worked in the Central Bank of Nigeria. He taught finance, business policy and marketing in the University of Nebraska, Alaska Methodist University and California State University, Sacramento California between 1968 and 1973. He joined the Centre for Management Development, Lagos in 1973 as head of Research and Training. In 1976 he became head of Education and Training, and became Director-General and Chief Executive of the Centre from 1978 to 1989.

Dr. Udo-Aka has served on the Governing Councils and Boards of Directors of many parastatals and companies, including Chairmanship of a Commercial Bank. He has served on several advisory and Study

Groups including the Cross River State Economic Advisory Council (1977 - 1983), Administrative Panel on the Operations of the Lagos State Transport Corporation (1984), Study Group on the Re-structuring of the Civil Service (1985), the Implementation Committee on the Commercialisation of the Nigerian National Petroleum Corporation, (1989 - 1992), and National Revenue Mobilisation Allocation and Fiscal Commission (1990 - 1995).

At the international level, Dr. Udo-Aka has served on the Executive Committees of the International Council on the Management of Population Programmes, Kuala Lumpur, Malaysia, the African Association for Public Administration and Management, Addis Ababa, Ethiopia, and the Association of African Management Consultants, Kampala, Uganda. He has served on a number of UN Expert Groups in^e Austria, Ethiopia, Kenya, Sri Lanka, Thailand and Yugoslavia.

He is a Consultant to Government, parastatals, banking, commercial and industrial organisations, as well as international organisations and agencies.

Dr. Udo-Aka is a member of many professional bodies, including: Financial Management Association, (U.S.A.), International Management Association (U.S.A.), Nigerian Economic Society, Institute of Management Consultants of Nigeria, Institute of Personnel Management of Nigeria, and the Nigerian Marketing Association. He is a Fellow of the Nigerian Marketing Association, and a Fellow and Vice-President of the Institute of Personnel Management.

He has published over 20 articles and research papers in professional journals and conference proceedings, and has edited or co-edited the

the following books: *Management Development in Nigeria: The Challenge of Indigenisation*, Oxford University Press (1977); *Management for a Dynamic Economy*, Helicon Press, 1980; *Management Education for National Development*, Helicon Press 1983; *Financing Oil and Gas Industry in Nigeria: The Role of the Nigerian Capital Market*, 1989.

Dr. Udo-Aka has served on served editorial boards and was the Editor-In-Chief of the Nigerian Management Review 1980 - 1989.

Dr. Udo-Aka is listed in WHO's WHO in International Human Resources, Edinburgh Scotland 1981; Men of Achievement, Cambridge England, 1982; WHO's WHO in the Commonwealth, Cambridge, England 1984; WHO's WHO in Nigeria 1990.

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**APPENDIX I
LIST OF CONTACTS**

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Appendix I:

List of Contacts

Sustainability Consultants

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Management Organizations

Applied Resources Consortium, Ltd
Dr. Udo Udo-Aka
37, Campbell Street
2nd Floor
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Country Women's Association of Nigeria
Ondo, State

Community Development Trust Fund
Mr. Owalabi
19, Issak John Street
Ikeja GRA, Lagos

Farmers Development Union
Mr. Ade Adedaja
2nd Floor, Brown House
Monatan Bus Stop, Agodi
Ibadan

Tel: 022-713-904

IMECS

Mr. Udobi Ikeji
16, Alhaji Shokoya Street
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40, Oladipo Bateye Street
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Alausa Business District, Lagos

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Mr. Mike Egbo
248 Muri Okunola
off Ajose Adeogun Street
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Tel: 262-1779, 262-4034

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BASICS

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Ms. Ene Obi
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off Ajose Adeogun Street
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Fax: 262-1762

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