



SOLACE

A Yearly Publication of Joan Agha Foundation (JAF)

NOVEMBER
2016

A photograph of a group of people in a community setting, possibly a market or a public gathering. In the foreground, a woman in a blue polo shirt and a white cap is handing a blue and white package to another person. In the background, a man in a white tank top and a woman in a green shirt are visible. The scene is outdoors with buildings and utility poles in the distance.

empowerment of women in Nigeria: the way forward

CELEBRATING **FIVE** YEARS
OF TOUCHING LIVES

UPCOMING JAF
PROJECTS



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CELEBRATING FIVE YEARS OF TOUCHING LIVES

The year 2016 marks Joan Agha Foundation (JAF) fifth anniversary. On the 9th of July, 2011, JAF was set up to touching lives throughout Nigeria, and in these wonderful years, the foundation gave life a meaning to thousands of beneficiary indigents. In the following pages, we will show our partners and potential partners what we achieved during these years. However, some of JAF's notable impact include:

- Scholarship to thirty-four (34) students in the three tiers of education (primary, secondary and tertiary) institutions worth ₦6,448,000
- Soft loans of between ₦20,000.00 to ₦100,000.00 to sixty-four (64) women to set up businesses of their own worth a total of ₦5,717,000
- Entrepreneurship lectures and skill acquisition to 482 women and 650 National Youth Service Corp (NYSC) members,
- 5,080 people were fed on the street on 1st January

We ensured prompt payment of school fees of our beneficiaries such that they can concentrate on their studies. This is corroborated in the testimony from Akunwata Chinsara that *"You made me comfortable in the class room by paying my school fees, you made me read well without fear of being chased away from the school because of school fees. I passed my junior WAEC in flying colours"*.

At JAF, we believe that we make a living by what we get but we make a life by what we give and that no one is useless in this world who lightens the burdens of another. Therefore, we count it a great privilege to serve others especially the needy in our society and at every opportunity, we extend a kind gesture that we know can reach a wound that only compassion can heal. We do all this with great pleasure and are indebtedly grateful to God for using us as vessels to assist our beneficiaries.

We are also very grateful to our donors whom we call Ambassadors of hope to the less privileged. The JAF staff have also been incredible in the discharge of this selfless service to humanity. They have remained committed and steadfast to ensuring that we achieve the mission of touching lives every day, one day at a time.



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UNVEILING THE NEW JOAN AGHA FOUNDATION

In July 2016, Joan Agha Foundation (JAF) engaged a brand consulting agency to commence a brand strategy programme for her. The objectives of the programme was to develop brand strategies and a unique identity that would impact the foundation's processes and structures.

This brought about a new set of brand fundamentals and elements that formulated the concept of the communication strategy.

OUR VISION:

To be a world leading, trans-generational human care foundation, that is focused on human development, poverty eradication, promotion of peace, safe and healthy living.

OUR MISSION:

Touching Lives, Building a Nation.

OUR VALUES

- Integrity
- Transparency
- Respect for people
- Excellence
- Courage

PROMISES

- We keep our word
- We treat others the way we want to be treated
- We believe in You
- We support your Aspiration

STRATEGIC OBJECTIVES:

In the next two years, we want to rally our efforts and organization to be among top five in Nigeria in supporting the following causes which are the reasons why we exist:

Human Development

- Tertiary Education Scholarship
- Free Coaching, Mentoring and Therapy sessions

Poverty Eradication

Sponsoring Entrepreneurship:

- Coaching and Funding Small scale businesses
- Promoting skill acquisition learning

- Relief and Material Donation:
- Donation of basic needs so that the benefitted would not think about how to get these basic needs.
- Feed the hungry

Building and rebuilding communities:

- Sponsoring education
- Sponsoring Building & Rehabilitation of schools

Promotion Of Peace

- Governance and Community Leadership
- Development: Sponsoring of qualified candidates to Universities of repute to learn Good Governance.

Business Leadership Development:

- Sponsoring business mentorship forum and grooming entrepreneurs.

Promotion Of Safe & Healthy Living

For Individuals:

- Abuse: Relief victims of abuse
- Housing: Help individuals living under dangerous housing conditions

For Communities

- Health: Promote healthy living by community development projects like building or rehabilitating of hospitals, construction of borehole for safe water supply, etc
- Sanitization: Cleanliness through advocacy and community cleaning

As we position to be a world class organization, with best practices in organizational processes, Joan Agha Foundation's structure and goals are aligned to achieve the strategic objectives.

You are welcome to partner with the RENEWED Joan Agha Foundation!



Profile of the Founder and President

Mrs. Joan Agha – The Transformer; is an Author, a Motivational Speaker, Certified Life Coach and a Certified Management Trainer. She is a highly sought after development expert, with in-depth transformational solutions to both personal, organizational and national issues, her impact has endeared her to a wide spectrum of participants and protégées across Africa. She is the Founder and President of Joan Agha Foundation (JAF), MD/CEO Joan Consulting and Founder Joan Agha Life Coaching Academy.

She has co-authored an international book titled *In the Spirit of Abundance* with world-class motivational speakers and renowned bestselling authors such as Brian Tracy and Jack Canfield.

Academically, she distinguished herself as a “division one student.” She furthered her education at the University of Benin where she obtained her first degree in Business Administration in 1979 and University of Lagos, where she obtained her MBA in 1989.

Professionally, she has served the nation meritoriously in different renowned institutions, first, as a teacher and school inspector with the Federal Ministry of Education. In 1993 she moved to the Central Bank of Nigeria where she worked till 1996 as an administrative manager in the Medical

Services Department. In 1998 she joined the Shell Nigeria Exploration and Production Company Limited (SNEPCO). She was later transferred to Shell Petroleum Development Company of Nigeria Limited (SPDC), where she worked as Editorial Services Adviser until she retired in November 2011.

Mrs. Agha got certified as a life coach from the prestigious Inspired Spirit Coaching Academy, Australia in 2013. She also has professional memberships in the Nigerian Institute of Management and the Chartered Institute of Personnel management.

She commenced her coaching stride in 2013 with a focus on the youth, to help them achieve their dreams through educational empowerment and capacity building.

Through her personal development programs, she has empowered youths at various levels across Africa. Since 2014 until date, through her annual Youth Entrepreneurship Seminars, where she has partnered with the National Youth Service Corp (NYSC) and other industry leaders to educate and empower Corp members in entrepreneurial development.

Today Mrs. Agha offers a wide range of programs and services - from individual coaching, to organizational acculturation trainings, seminars and keynote speeches.

Her span of erudition is in no small measure, she has attended several professional training programs including:

- Chartered Institute of Personnel Management - CIPM (2016)
- Social Enterprise Management- Enterprise Development Centre(EDC) PAN ATLANTIC UNIVERSITY LAGOS (2015)
- Advanced Management Trainers' Development Workshop, Advanced Mandev, Lagos (2014)
- Management Trainers Development Workshop, Basic Mandev, Lagos (2014)
- Inspired Spirit Life Coaching Academy in Australia - 2013
- Law of Attraction Retreat, Glastonbury, UK(6-8 December 2013)
- 7th Dubai Leadership Master Class for Women Executives. Leading and Managing the Performance of both Individuals and the Team (2012)
- Leadership Development Forum for Women Executives, Malaysia (2011)

- Foundation Workshop on External Affairs (2007)
 - Women Career Development Programme - SPDC Warri (2005)
 - Middle Management HSE Workshop - SPDC Warri (2004)
 - Women in Management (2003)
 - Presentation Skills - SPDC Warri (2003)
 - Managing Service Provision - SPDC Warri (2003)
 - Middle Training - Cranfield University UK.
- Mrs. Agha's contribution to humanity and nation building has been recognized with accolades such as;
- Character and services Award Diocese of Ibadan 1974 by the Bishop of Ibadan
 - Voted as the most caring Staff in SNEPCO 2003.
 - "Merit Award" by the Lagos Archdiocesan Laity Council, "Most caring Staff" Shell Nigeria Exploration and Production Company Ltd
 - "Award of Excellence" by the Lagos Archdiocesan Council of Catholic Women Organisation (LACCWO),
 - "Merit Award" by the Leading Edge Academy,
 - "Merit Award" by the Lagos Archdiocesan Laity Council,
 - "Merit Award" by The National Council of Women Organisation in the Catholic Women Organisation (NCCWO) of Nigeria,
 - Conferment as 'Oblate of the Redemptorist of Nigeria' by Saints Michael, Raphael and Gabriel, Catholic Church, (Archangels), Satellite Town, Lagos and most recently,
 - "Women Most Supportive Personality" by Delta Most Outstanding Performance to celebrate Nigeria at 100 and
 - "Outstanding Contribution towards the Less Privileged in Nigeria" by Tellview Magazine.
- She is married to Dr. Billy Agha, and their marriage is blessed with children and grandchildren.

To contact Mrs. Agha,

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JAF Board Of Trustees

MSGR. Oduntan Jerome Gbenga Vice President

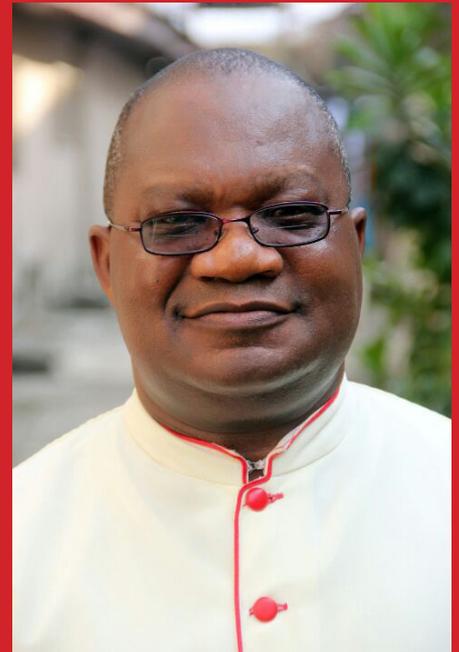
MSGR. Oduntan Jerome Gbenga was born on the 27th of June, 1957 into the family of Mr. Augustine (late) and Mrs. Martina A. Oduntan of Igboye in Epe Division in Lagos State, Nigeria. He had his elementary Education in St. Joseph's Primary School, Ibonwon, Lagos State attended St. Theresa's Minor Seminary, Oke-Are, Ibadan for his secondary education from 1971 to 1975. He then proceeded to the Major Seminary of St. Peter and Paul, Bodija, Ibadan in 1976 for the Catholic Priesthood formation.

He has the following educational qualifications:

- Diploma in Religious Studies from the University of Ibadan in 1979
- B.D in Theology from the Pontificia University, Urbaniana, Rome in 1983.
- Bagged M. Ed. in Guidance Counseling in 1987 from the University of Ibadan.

He was ordained a Priest in the Catholic Church on 18th September, 1983. He was invested a Papal Chamberlain on 25th September, 2010.

He is an Education Administrator, a Youth Animator, a member of many Committees and Associations in and outside the Church.



Mr. Otiike-Obaro, Andy. Chairman BoT

Mr. Otiike-Obaro has over thirty years' experience as an accountant and a banker. He obtained his accounting and audit training in the international firm of Price Waterhouse Coopers (PWC) with exposure in systems design and investigation in industry, commerce and financial services. At various times, he was treasurer, Chief Accountant and Area Manager in Nigerian Merchant Bank Plc, Merchant Bank of Africa and Ivory Merchant Bank Limited. He was a director in Prowess Management and Technical Services Limited. He is a fellow of The Institute of Chartered Accountants of Nigeria, a graduate of Business Administration and a holder of Masters of Business Administration degree.

LADY (LT. COL) M.A.OBIGHO (RTD)

Treasurer



Lady (Lt - Col) Margaret - Mary A Obigho (rtd) is a retired Army Officer, a Distinguished Fellow of the Dental Therapy Profession. Past Chairman of the Dental Therapist's Board of Nigeria and President of the Dental Therapists' Association.

Presently, she is the Worthy President of Ladies of St Mulumba Satellite Town Sub council, Lagos and the 2nd Vice Chairman, Parish Pastoral Council of St Joseph Catholic Church Abule- ado, Lagos.

She is devoting the rest of my life working in the house of God supporting projects, serving as a lay-reader and a church warden. She is also a member of the Board of Trustees of Blessed Fruit Foundation where is touching lives of less-privileged, orphans and widows.

PETER A. AYEKE

Financial Secretary

Peter Ayeke is the Managing Director/Chief Executive Officer of Jedclin Property and Ndygo Oil Services Limited. These companies deal in real estate and the procurement and distribution of petroleum products respectively.

Peter was born in Ewu Ishan Central Local Government Area of Edo State where he had his early education. He is a man with a passion for God and he is actively involved in his church, where he is giving and helping the less privileged as a way of life. His greatest delight is receiving a heartfelt, "God bless you" for his good deeds. Peter is happily married to Uche and they are blessed with two boys



FR NICHOLAS OSHOMAH

Asst. Financial Secretary



FR Nicholas was born in Edo state in the Hilly and Rocky town of Igarra, in the Afemai region. He started and completed Primary and Secondary School at his Home town in 1986. Thereafter in 1990 came into Lagos for his Tertiary Education, but God's purpose and plan had an upper hand. The thought and dream of service to the Lord in the Sanctuary became a dominant force; he sought the Lord and the Lord heard and helped him. Thereupon, he was admitted into the Fraciscan Order; 'The Capuchins.' He had his first degree course in the Dominican Institute of Philosophy Ibadan; second course in Bigard Memorial Seminary, Enugu.

He was then ordained as a Priest. He resides in Nigeria, serving the Lord in His Sanctuary and in the administration of God's Graces and blessings to God's people in different places as Priest, Pastor, Spiritual Assistant/Director and Confessor to different groups.

INNEH OSARENOGA UYIOSA, ESQ. (LLB, BL). **Secretary**

He was born on the 11th of December. He is a prince born into the Inneh N' Igun Royal Family of Benin City, Edo State. He attended the famous Asoro Primary School, Benin City for his primary education and the prestigious Edo College, Benin City, for his secondary education. He studied Law at the University of Benin, Benin City where he bagged the LL.B (Hons) in Law. He thereafter proceeded to the Nigerian Law School, Bwari, and Abuja where he bagged Barrister-at-Law. After his Call to the Nigerian Bar, he served in the National Youth Service Corp (NYSC) at the Legal Aid Council, Abakaliki, Ebonyi State, where he championed the cause of indigent litigants and the down trodden by representing them in court and exploring alternative dispute resolution. He also worked closely with the Nigerian Prison Service to render free legal advice and representation to accused persons and prisoners. He was a member of the Charity Group during his NYSC and President of the Fund Raising Committee of the Charity Group where he was involved in charity work. He is a philanthropist and actively involved in charity work. He is a seasoned practicing lawyer and the Head of Chambers, Joseph Nwobike, SAN & Co.



Dr. (Mrs) CHIOMA AYORINDE **Public Relation Officer**



Dr. Chioma Ayorinde is a “Doctorpreneur”, a term she fondly uses to describe herself. She is a medical doctor by profession. Trained in the University of Ghana Medical School, she worked at the National Hospital and NNPC clinic both in Abuja. After completing her medical trainings, she decided to explore the world of entrepreneurship.

She has always been a “lady of many talents” and had taken on projects successfully even when in medical school. She ventured into an online gift and souvenir store called Swish Ideas. With the aim of bridging the gap between gifts/souvenirs and the consumer, www.swishideas.com was born. Buzz Nigeria named Swish Ideas, one of the top 50 innovative companies in the Nigeria to watch in 2014.

Dr. Agha is also the DMD at oil and gas consulting firm, Atlantic Power Nigeria Limited and a board member of Joan Agha Foundation. One of her mottos in life is we all have many talents and should use as much of it as we can to give God glory whilst on this earth. That is exactly what she is doing.

FR. Michael Emerue **Asst. Secretary**

Rev. Fr. Michael Emerue, C.Ss.R, is a member of the Congregation of the Most Holy Redeemer, popularly known as the Redemptorists. The primary aim of his congregation is to work with the most abandoned. He attended the Dominican Institute where he studied Philosophy and Theology.

Fr. Michael Emerue could not resist the invitation from Mrs. Joan Agha to join the Foundation as a member of the Board because of his interest in touching people's life as this is in line with what he stands for as Redemptorists which is to work with the most abandoned.

His heart felt prayers offered to people who think about others in their journey through life because they make the vulnerable people not just to exist but to LIVE, that the Most Holy Redeemer be the foundation of Joan Agha Foundation and be the guide and guard of everyone associated with this noble project.



JAF Touching Lives In...

What is life?

What is success?

What does it mean to love God and others, especially people you barely know?

Well, that is JOAN'S LEGACY. Your talent is God's gift to you but what you do with it is your gift back to God.

My name is Ifeanyi C. Onuegbu. I hail from Ihitte Uboma Local Government area of Imo state, Nigeria. I gained admission into the Lagos state university of Nigeria at a young age and I thought life was milk and honey, until I lost my father and my mum two years after. This left my five siblings and I as orphans at a very young age.

I couldn't continue my education as there was basically nowhere to get money to do so and yet maintain the home with the basic home requirement as kids. My parents were not rich and so we had no properties to sell. We grew pail and unkempt.

We started living as dogs in the famous Ghanaian Proverb that "dogs don't actually prefer bones to meat, but there is no one to give them meat". I worked at restaurants by washing their plates and I earned 100 naira daily.

Then I sold pure water in traffic and later I became a bus conductor. The latter job experience came with so many challenges from touts' beating and collecting the money I have made to arrest of the bus because of incomplete registration that at the end of the day, there was very little or no money on me.

At this point, I also developed a severe chest pain which hindered me from taking up some jobs, and I became so dependent on drugs. I felt the pain of life's wiper flogging me.

Eventually, I contemplated "SUICIDE!!" BUT thankfully, I was saved and counseled by a Catholic Priest Rev. Fr. Mike Emerue C.Ss.R and he introduced me to Joan Agha Foundation "JAF".

When I met the president of the JAF and began to tell her my story, she shed tears. I was touched because I didn't know someone could show me any form of love or care because I had nothing to give.

She wiped her tears and encouraged me. She told me she wanted me to finish my university education and that I would be under JAF scholarship scheme henceforth. Immediately, she gave me a cheque and asked me to go back to school and to God be the glory, today I am a 300Level student of computer science at the Lagos State University.

I feel blessed to have had an opportunity so rare and God help me, I will not take it for granted.

This unconditional show of love has left an imprint inerasable in my life. It is my desire that I would do the same and extend the same kindness and love of JAF to thousands of people across the world as God will help me.

God Bless Mrs. Joan Agha
God Bless Joan Agha Foundation

THE JOAN'S LEGACY: A young man's song



Ifeanyi C. Onuegbu
Joan Agha Foundation
Scholarship Beneficiary

THE JOAN AGHA FOUNDATION SCHOLARSHIP SCHEME

The foundation has made significant contributions to assist brilliant indigent students in our society through the provision of educational scholarship. Beneficiaries of this scheme have increased over the years. Some beneficiaries are:

	NAMES	INSTITUTION
1	Iroaja Samuel	Efone Primary School, Iyanera
2	ChibuikemNwokwu	BennyloveNur.&Pr. Sch.,Ijaniki
3	AmarachiAnekwe	Navy Pr. Sch, Navy Town,Lagos.
4	Adebayo Adeniyi P.	Excel Nur.&Pr. Sch.,Tologbo,Lagos.
5	Stanley Ukaegbu	Diamond Nur.&Pr. Sch.,S/Town
6	Agbaje Omowunmi	Adebayo Nus/Pry School
7	Babatunde Charles	Adebayo Nus/Pry School
8	Abiodun Johnson	Adebayo Nus/Pry School
9	Oyekunle Olamide	Adebayo Nus/Pry School
10	Saliu Omotunde	Adebayo Nus/Pry School
11	Ojo Joshua	King's College
12	AfeezDurojaiye	Megland Comprehensive College
13	IjeomaOkeh	Megland Comprehensive College
14	Camillus Hope	Megland Comprehensive College
15	Odapu Bridget	Megland Comprehensive College
16	Amazigo C. Samson	Dominican Sister's College
17	Okosa Mary Jane	Dominican Sister's College
18	Ifezue Michael	Dominican Sister's College
19	AkunwantaChinasa	Dominican Sister's College
20	AligweChiegbuka	Dominican Sister's College
21	Nweke Gloria Nwankwo	Elepe Community High School
22	OnuegbuCajetanIfeanyi	Lagos State University
23	FatukasiTolulopeBimbola	University of Ado Ekiti
24	Emenuo Sunday Theophilus	NnamdiAzik. University.,Awka
25	IbeIwuohaChukwuma	Kwara State University
26	Madubugwu Valentine C.	NnamdiAzik. University.,Awka
27	Aniedobe Sidney	Prime Innovation Institute
28	Asiovu Daniel	Open University
29	Bassy Joseph	University of Ibadan
30	Bruce Okebugwu	Lagos State University
31	Camillus Hope	University of Uyo
32	Bello AbideenOpeyemi	LadokeAkintola Uni. Of Tech. Ogbomoso
33	Ngaziri Chibuzo Bruno	Abia State University



L-R, The Principal of Megland Comprehensive College, Pastor Emmanuel Madueke and JAF President in a group photograph with some of the beneficiaries



The President and one of the beneficiaries of JAF scholarship scheme, Mr. Mmadubugwu Valentine Chisom



Mrs. Joan Agha presenting a cheque to a beneficiary



JAF President presenting a cheque to Hope Camillus



JAF President presenting a cheque to Theophilus Enemu



JAF President presenting a cheque to Ijeoma Okeh



Education Support Scheme

As children celebrated children's day on 27th May, Joan Agha Foundation visited two schools in Eti-Osa Local Government Area of Lagos State – Ilasan Junior Secondary School and Megland Comprehensive College in Jakande Estate.

The visitation was part of the Foundation's commitment to identify with the less-privileged in the society. Over two hundred (200) students received Educational Support Packs and career counseling from the President of JAF. It was indeed a moment to put smile on the faces of students and they openly expressed their gratitude.

In an interactive session with the students, Mrs. Joan Agha, encouraged them to be wary of negative peer pressures and adhere to good ethics and etiquettes that would stand them out as great leaders. She also assured the leadership of the school of the continual support by the Foundation.

Teachers from the schools visited also received complementary gifts from the Foundation for their commitment to ensuring that every child gets good education even in such a difficult terrain.



Students at the event



Cross section of student showing educational relief materials donated by JAF



Cross section of student in Megland College with educational relief materials donated by JAF, The Principal, JAF President and staff



JAF's Youth Empowerment & Skill Acquisition Programme

Investment in human resources by way of education, training and other forms of learning is essential to achieving smart and sustainable job creation. It is on record that vocational training and skill acquisition are the most effective ways of empowerment and job creation all over the world. JAF is playing a leading role in this direction.

The Foundation empowered twelve youths with grants to give life to their business ideas and create sustainable income. The foundation also trained twenty-nine (29) youths in skills such as Fashion designing, Catering and Event Management, Pastry and Event Decoration in partnership with accredited skill acquisition centres such as International Women Society, Lagos, and Favoured World Training Centre. The beneficiaries were offered full scholarship; covering their tuition fees and the course materials by JAF.

Also, in 2012, after an extensive review of the business plans and proposals of some youths, the Foundation financially empowered them with startup grant of N150, 000.00 by turning their ideas into business ventures.

As part of our humanitarian activities, the Foundation provided twelve (12) sewing machines to Youth Vocational Training Institute in Malawi on July 22, 2013. The Youth Vocational Training Institute is a Holy Family Parish located in Kasungu Malawi to empower orphans on vocational skills. About 450 orphans under their coverage who benefited from this programme.

Joan Agha Foundation partnered with Favoured World programme on December 12, 2013 to train eleven youth in acquiring skills such as Event decorating, Catering and Pastry and Fashion design to generate and create sustainable income. Beneficiaries of this project graduated in December 12, 2014.

On July 25, 2014, Joan Agha Foundation organised a seminar for start-up entrepreneurs among NYSC members of Lagos Island Local government to enlighten them on the concept of entrepreneurship and how they can set up and develop businesses of their own in the face of acute shortage of jobs. This seminar brought together key stakeholders (such as from Growing Business Foundation, Leap Africa and Joan Consulting) to teach on theme "Promoting Entrepreneurship among Nigerian Youths: building a Successful Career

With the successes recorded during the training programmes in partnership with IWS, the Foundation deemed it a continuous partnership. The Foundation once again partnered with International Women Society Skills Acquisition Centre Lagos to empower youths on October 9, 2014 with skills to generate income and thus live better lives.

Also on December 12, 2014, JAF partnered with Favoured World once again to make it a continuous intervention as they trained youths on skills acquisition and sustainable income generation. They graduated on December 12, 2015.

The Foundation hosted its second annual NYSC entrepreneurship seminar with the theme "Entrepreneurship: The path to sustained economic growth" on July 24, 2015 at the NYSC Lagos Secretariat on Babs Animashaun Street, Surulere, Lagos. Presentation were made by the Mrs. Joan Agha, on the "Law of Attraction and Positive Thinking", Mrs. Adeyemi Adenike, an executive Director at the Fate Foundation on "How to Develop a Successful Startup", Miss Shade Ladipo CEO of Avienti Travels on "How to become a successful entrepreneur" and Mrs. Affiong William CEO ReelFruit on "Overcoming Entrepreneurial Challenges".

CELEBRATING FIVE YEARS OF TOUCHING LIVES contd.

In 2017, we are geared to achieving and impacting more in the society. Together with our partners, we specially invite everyone to be part of achieving the following 2017 goals:

- **Tertiary Education Scholarships:** Give scholarship to 100 students to study at federal and state universities. (Supporting with Tuition, Accommodation and Subsistence allowance) at a total budgeted cost of ₦14,000,000
- **Women Empowerment:**
 - Give grants and non-interest loans to 115 women at a total budgeted cost of ₦4,750,000
 - Mentorship, Coaching and Capacity development sessions all through the year at a total budgeted cost of ₦900,000
- **Youth Empowerment:**
 - Build the Ultra-modern JAF Skill Acquisition Centre in Delta state
 - Mentorship, Coaching and Capacity development sessions all through the year at a total budgeted cost of ₦1,300,000

Checkout our updated JAF Goals on www.joahaghafoundation.org



From Left to right: Assistant Director, Skill Acquisition and Entrepreneurial Development, Mrs. Ideawor, JAF President, Mrs. Joan Agha NYSC State Coordinator, Mr. Cyril Akhanemhe and Director Fate Foundation, Mrs Adeyemi at JAF second annual lecture for NYSC members

Joan Agha Foundation Women Empowerment Projects



OBINOMBA WOMEN EMPOWERMENT

It was an eventful and memorable day on Thursday December 1, 2011 in Obinomba community, Ukwuani Local Government Area of Delta State. Joan Agha Foundation (JAF), through its Women Empowerment Scheme, presented thirty (30) indigent Obinomba women with micro credit loans (without interest) to the total sum of N 2,170,000.00 (Two Million One Hundred and Seventy Thousand Naira only).

Need Assessment was carried out among some women in Obinomba community and thirty (30) were identified for this first intervention. The cheques given to the women ranged from N20, 000.00 (Twenty Thousand Naira Only) to N100, 000.00 (One Hundred Thousand Naira Only) to grow their businesses or start any business of their choice, thus empowering them for sustainable income generation.

The Founder and President JAF, Mrs. Joan Agha while speaking at the event, said “Today the Foundation is here to make a difference in the lives of some of our women who will be given soft loans without interest according to their needs to start a business or expand existing ones”. According to her, “this is the first intervention the Foundation will be making in Obinomba but will certainly not be the last”. She added that the Foundation will continue to look for ways to make life more meaningful to the men, youth and women of Obinomba community. “No matter what we do, our efforts can only compliment the good work being done by the Delta State government” she said.

The wife of the Delta State Governor, Her Excellency, Mrs. Sheila Uduaghan represented by Barrister Benedicta Izuegbu in her remarks, commended the Foundation on her first intervention to Obinomba women and the wiliness of Delta State government under the Ministry of Women Affairs and Ministry of Poverty Alleviation to support and collaborate with Joan Agha Foundation. Her Excellency thanked the Foundation for helping to reduce poverty in the state. She said the gesture was in line with the government’s agenda. “Indeed, it has been a wonderful occasion,” she said. “And because of what I have seen here my advice is very simple and plain. Government cannot do it all alone for the people. Government and other bodies must partner to see that development is brought to the micro level. And there is no how government can come to every level. But with the coming of an NGO like that of Joan Agha, it will go a long way in helping governments in this part of the world.”

The chairman of the occasion, Associate Professor Felix Okpilike excitedly said “no day passes here without Ukwuani people mentioning Billy and his wife. He went on to note that they remember the Agha family for its philanthropy everyday even in their dreams. He described human capital development as an uneasy agenda that the state government is also addressing. Continuing, he said: “Today the Foundation is out to teach us how to fish not to just give us fish to eat. Today, we are pleased to associate with this programme and also know that this is the beginning of such programmes. God will empower this Foundation financially in such a way that soonest, more people will be empowered through this Foundation.”

The event was well attended. The beneficiaries expressed gratitude to Joan Agha Foundation for this intervention and first of its kind in Obinomba community. They pledged to judiciously leverage on this seed capital to build

thriving and sustainable businesses thus; adequately catering for their families. It was all in a glamorous atmosphere with musical accompaniments to which the women danced out their hearts.

LAGOS WOMEN EMPOWERMENT

Also, in 2012 the Foundation empowered six women financially to setup or expand their existing businesses with loans without interest.

	NAMES	PURPOSE
1	EMILIA JACOB NKESE	Catering and Event Management
2	AMIN GAPA	Selling Plantain in bulk
3	GLADYS OGBEIDE	Business Expansion
4	MRS FATUKASI JULIANA	Business Expansion
5	MRS. GRACE OBI	Sales of Cloths
6	FUNMILAYO SENAYA	Business setup

MAKOKO/CWO WOMEN EMPOWERMENT

The Foundation’s mission which is touching lives and building the nation is a continuous process and the Foundation is passionately dedicated to it. Joan Agha Foundation showed its commitment to its mission again through a women empowerment event held in its office on March 4, 2014. A total of ten (10) women were financially empowered with the total sum of eight hundred and sixty thousand naira (₦860,000.00).

The Foundation empowered five (5) women from Makoko community, four (4) women from Good Shepherd Catholic Church and one woman from The Catholic Church of Divine Mercy, Lekki. The beneficiaries’ received micro credit loans (without interest) from the Foundation ranged from ₦20, 000.00 (Twenty Thousand Naira Only) to ₦100, 000.00 (One Hundred Thousand Naira Only) . The event was held at the Foundation’s office in Lekki Phase1 at 12.00pm. In attendance at this event were Mrs. Joan Agha (JAF President/founder), Mr. Peter Ayeke, (JAF Treasurer), Mr. Bse Ayiesemika representing Makoko community council and JAF staff.

Beneficiaries showed their sincere appreciation to the President and Joan Agha Foundation for the financial empowerment and said “it is like a dream considering failed promises by NGOs but accessing the funds given by JAF wasn’t complicated”. All beneficiaries promised prompt refund of the loan to enable other women benefit from the scheme.



. Some of the beneficiaries at one of the events

SECOND PHASE OF FINANCIAL EMPOWERMENT FOR MAKOKO WOMEN ON OCTOBER 13, 2015

The first JAF's intervention in Makoko community was a huge success and this prompted a second intervention scheme in the same community. The impact of the first intervention was directly felt in the beneficiaries' families, communities. It was also very encouraging that there was an increase in the beneficiaries' business turnover which made all the beneficiaries pay back the loan on time.

The Foundation empowered eight (8) women with the total sum of one million, two hundred thousand naira (₦1,200,000.00.). These beneficiaries received micro credit loans (without interest) from the Foundation ranged from ₦100, 000.00 (One hundred Thousand Naira Only) to ₦200, 000.00 (two Hundred Thousand Naira Only) payable within one year.

Cheques were presented to beneficiaries at the Foundation's office Lekki Phase1. In attendance were Mrs. Joan Agha (JAF President/founder), Mr. Bse Ayiesemika representing Makoko community council and JAF staff.

Beneficiaries noted that this is a dream come true, to see a Foundation who is passionate about their development without stating a rigorous process to access these loans. Beneficiaries promised prompt payment of the loan and will use this loan for the intended purposes to expand their business.

Mr. Bse Ayiesemika appreciated the Foundation on behalf of the Baale of Makoko community and its populace and promise to do everything to foster the relationship between the community and the Foundation.

JAF 1ST LECTURE SERIES ON ENTREPRENEURSHIP FOR WOMEN OCTOBER 22, 2013

To improve the standard of living amongst financially challenged women both young and old across Nigeria, Joan Agha Foundation held an educative and exceptional seminar that promotes entrepreneurship and instils a culture of self-sustenance in Nigerian women.

The seminar was for women and it focused on their empowerment as women are the foundation that the Nation is built on.

This auspicious event brought together established female entrepreneurs such as Mrs. Ruth Obih (3invest Limited), Dr. Ola Orekunrin (Flying Doctors), Yetunde Odugbesan-Omede (Yetunde Global consulting) and Ms. Angela Daniels (Women Empowerment Association Nigeria) to inspire women and shed light on the best approaches to be a successful entrepreneur. The theme "Empower women to empower Nigeria" reiterates our commitment to developing and enhancing the skills of Nigerian women. The event aimed at inspiring and empowering women with the knowledge and skills of what it takes to be successful entrepreneurs.

JAF 2ND LECTURE SERIES ON ENTREPRENEURSHIP FOR WOMEN OCTOBER 22, 2014

The JAF second annual lecture on entrepreneurship for women with the theme "Women as key change agents" was a continuous way to hone in and harness under privileged women's entrepreneurial skills. The lecture reiterated our commitment to developing and enhancing the skills of Nigerian women.

Accordingly, this auspicious one-day event showcased successful female entrepreneurs as guest speakers such as Mrs Ayodeji Megbope (No Left Over), Dr. (Mrs.) Chioma Ayorinde (Swish Ideas), Miss Ufuoma Koloko (UK Skincare academy) and Mrs Angela Daniels (Project Coordinator WEAN).

Guest speakers made contributions, and recommendations to becoming successful as a female entrepreneur. Emphasis was also laid on healthy lifestyle as women.

JAF WOMEN ENTERPRISE DAY ORGANISED BY JOAN AGHA FOUNDATION (JAF) AND ENTERPRISE DEVELOPMENT CENTRE (PAN ATLANTIC UNIVERSITY) TO CELEBRATE GLOBAL ENTREPRENEURSHIP WEEK NOVEMBER 19, 2015

The Founder/President of Joan Agha Foundation encouraged women entrepreneurs to focus on various opportunities because today, women exist as the face of entrepreneurship. By becoming a woman entrepreneur, you can take your skills, marry them with your ambition, and create the life you want. She made this call in her keynote address “Womenpreneur: Opportunities on the Horizon” to mark the Women Entrepreneurship Day organised by Joan Agha Foundation (JAF) and Enterprise Development Centre (PAN Atlantic University) to celebrate Global Entrepreneurship Week at Oriental Hotel Lagos.

This event had speakers such as, Her Excellency First Lady of Lagos State, Mrs. Bolanle Patience Ambode, Dr. (Mrs.) Chioma Ayorinde - CEO Swish Ideas, Engr Sandra Aguebo – The Lady Mechanic, Mrs. Mary Olushoga - Founder of awpnetwork.com, Mrs. Adesuwa Onyenokwe - Publisher Today’s Woman, Mrs. Sola Babatunde – CEO One stop celebration, Mrs. Nneka Isaac Moses- Managing Director Goge Africa, Mrs. Adenike Adeyemi - Executive Director Fate Foundation, Dr. Getrude Ogunkeye - Chief Medical Director, Child Care, Dr. Henrietta Onwuegbuzie - Academic Director, Lagos Business School, Pan- Atlantic University and others guest speakers.

In the words of the participants

“This seminar provides roadmap to entrepreneurial success, promotes entrepreneurship and provides the necessary tools for both the new and experienced entrepreneur to stay on course and succeed.”

----- Omolola Oni

“This seminar provides smart, practical and forward looking ideas for addressing the challenges faced by women entrepreneurs in today’s even in more complicated business environment.”

-----Abere Elizabeth



.Cross section of participants at one of the events



From Left, Dr. Getrude Ogunkeye , Mrs. Betty Ogbona , Mrs. Joan Agha, Mrs. Nneka Isaac Moses, Mrs. Adesuwa Onyenokwe, Mrs. Adenike Adeyemi, and Mrs. Mary Olushoga at the second panel session “Bras, business & bottom line” at Women Enterprise day organised by Joan Agha Foundation (JAF) and Enterprise Development Centre (Pan Atlantic University) to celebrate Global Entrepreneurship Week at Oriental Hotel Lagos on Nov 19, 2015.



Mr. Agha, JAF President Mrs Agha with other facilitators and participants at the women empowerment programme



Mrs. Azezzat Toafeekat, Representative of First Lady Of Lagos State giving a speech on behalf of the first lady at women enterprise day organised by Joan Agha Foundation (JAF) and Enterprise Development Centre (Pan Atlantic University) to celebrate global entrepreneurship week at Oriental Hotel Lagos on Nov 19, 2015.



Mrs. Joan Agha, presenting a cheque to Mrs. Cecelia Ademusere of Makoko community



Mrs. Joan Agha, presenting a cheque to Mrs. Roseline Egbedi at JAF women empowerment programme



Mrs. Joan Agha and Representative of The first lady of Delta state, Barrister Benedicta Izuegbu, with some of the beneficiaries



Miss Ola Orekunmi, CEO Flying doctors making her presentation on Trait of a Successful entrepreneur at JAF 1st lecture series to women on entrepreneurship



Beneficiaries of JAF women empowerment at Obinomba Delta state



Mrs. Nneka Isaac Moses-, Managing Director Goge Africa speaking at the JAF women enterprise day



JAF Medical Aids Scheme

Joan Agha Foundation's Medical Aid Scheme is one of the Foundation's areas of focus. It is structured to inform, sensitize and educate the public on best hygiene practices and the scourge of malaria in our communities. On October 15, 2011, the Ikota Community was blessed with the Foundation's first medical outreach programme.

Heath-talk and enlightenment session was led by Dr. G. A. Adeyemo (M.D), a Specialist in Internal Diseases, who spoke extensively on the prevention and treatment of Malaria while Ngadi Florence (RN & RPN), also spoke on best hygiene practices as the key to the prevention of diseases and infections. An interactive session featured, and Dr. Adeyemo and the nurse addressed all concerned satisfactorily.

During the visit, members of the community were provided with insecticides treated mosquito nets, towels, tooth paste, tooth brush, detergents and free medical consultation. More than 150 medical kits were distributed to residents of the Ikota community.

The event was attended by top executive board members of the Foundation, led by the President including the Treasurer, Lady (Lt. Col) M.A. Obigho (rtd), the Secretary, Inneh Osarenoga Uyiosa, Esq. (LLB, BL) and the Financial Secretary, Mr. Peter A. Ayeke, volunteer team of medical personnel and staff of JAF.

The beneficiaries expressed their heartfelt gratitude to the Foundation, for having such a vision of helping the poor, adding that such godly act has not reached the community in a long while. They also urged other relevant NGOs to emulate the gesture of the Joan Agha Foundation as it will go a long way to increase and improve health and hygiene awareness as well as reduce the scourge of malaria and other diseases in Nigeria.



JAF President Mrs. Joan Agha with a beneficiaries daughter at JAF medical outreach programme at Ikota community



JAF President Mrs. Joan Agha addressing beneficiaries at JAF medical outreach programme at Ikota community



JAF President Mrs. Joan Agha, JAF Treasurer, Lady (LT. COL) Obigho (RTD) with one of Beneficiaries



JAF KITCHEN INITIATIVE

JAF HAS FED 5,080 LESS PRIVILEGED PERSONS ON THE STREETS FROM 2010 TO 2016.

Joan Agha Foundation (JAF) kitchen is a feeding initiative which has been ongoing for the past six (6) years. JAF hopes the first day of the year should be spent feeding indigents in order for them to have a renewed hope for the year. The following states the report from the past JAF kitchen interventions.

DATE	NO. OF BENEFICIARIES	LOCATION
1. Jan 1 2016	800	ONIRU AND BADIA
2. Jan 1 2015	400	ONIRU
3. Jan 1 2014	2000	ONIRU AND MAKOKO
4. Jan 1 2013	1000	ONIRU AND IKOTA
5. Jan 1 2012	500	ONIRU
6. Jan 1 2011	260	ONIRU
7. Jan 1 2010	100	ONIRU

During the intervention at Badia community, the community representatives appreciated the Foundation for the wonderful humanitarian service but implore the Foundation to assist their women in their businesses through financial support and the men in the community with their farming businesses.

At the intervention at Makoko, Ikota and Oniru community, the Founder and President of JAF, Mrs. Joan Agha wished everyone present a happy new year saying, the Foundation has come to make merry with them in its own little way. She enjoined the beneficiaries to always pray for the Ambassadors of Hope (Donors) who made the event possible through their generous donations and contributions towards the Foundation, praying that God should always guide and protect them and grant them success in all their endeavors.

In 2015 Beneficiaries who have been expecting the gifts, received them with joy.

In 2014, the Baale of Makoko community represented by Mr. Bse Ayieseminika thanked the Foundation for their continued impact in the society and selfless love and celebration with the community.

In 2013 the head of Ikota community Mr. Babatunde expressed gratitude to Joan Agha Foundation for having them in mind and thanked Mrs. Agha for her sacrifice of love in reaching out to the needy and the entire community, praying that God would continue to bless and move the Foundation to greater heights. Beneficiaries were excited and expressed so much joy and gratitude as they received their packages of cooked food, bottled water and drinks from the Foundation.



Some of the beneficiaries



The JAF Team with some of the beneficiaries

OTHER INTERVENTIONS BY JOAN AGHA FOUNDATION

COMMUNITY OUTREACH IN EPE

On April 4, 2015. As part of the Foundations relentless effort in touching the lives of the indigent person, the Foundation held a community outreach programme in collaboration with the director of deanery of the CWO, Epe, Mrs. Philomena Oniga at Immaculate Conception Catholic Church Ibowon, Epe, Lagos state. The Foundation aided the plight of some of the women in Deanery with donation of food items and clothing materials to 200 women.

CARRINTON YOUTH FELLOWSHIP INITIATIVE (CYFI)

In 2012, we partnered with CYFI which is a youth engagement initiative of the US Consulate General Lagos. We supported 45 disadvantaged youth who were trained in photography, film making, and shoe making, ICT and entrepreneurship development.

LEKKI PENINSULA LIONS CLUB

In the last quarter of 2013, we supported the Lekki Peninsula Lions club with ₦100,000 towards improving the Nigerian General Hospital so that eye surgery for the less privileged would be done.

WIDOWS MITE WOMEN EMPOWERMENT ORGANISATION

The Foundation empowered some widows through financial aid to help meet their basic needs.

VISITATION OF THE ARROW OF GOD ORPHANAGE HOME

Joan Agha Foundation paid a courtesy visit to the Arrow of God orphanage home to donate food items and other materials.

KWALE FLOOD VICTIMS

Flood is a recurrent problem and needless to say that every year in Nigeria there is need for flood relief and rehabilitation of flooded areas. These are the conditions where mankind along with all living creatures surrender to nature and relief becomes an immediate need in such areas. Joan Agha Foundation aided flood victims in Kwale camp with relief materials.





JAF LOC committee in Obinomba Delta state at Kwale camp donating relief materials to flood victim on behalf of Joan Agha Foundation



JAF President Mrs. Joan Agha, with the President Arrow of God orphanage home, Rev. Lt Col, I.D.C Ogo RTD, JAF staff and orphans



JAF President Mrs. Joan Agha giving food items to women of Immaculate Conception Catholic Church Ibowon, Epe, Lagos state

Empowerment Of Women In Nigeria: The Way Forward

The role of the woman in society cannot to be overemphasized. Before the Beijing women's conference twenty years ago, the role of the woman was restricted to taking care of the children, catering to her husband's needs and such other home chores. These days, there is a significant shift in the role of the woman in Nigeria and Africa as a whole.

This is brought about by the awareness of different women groups and associations. The woman in Nigeria has now had an increased responsibility in contributing to family and community. Most women in Nigeria have become bread winners in their families and this has given need to the rise in dependence on women hence, causing the woman to have to increase her work hours, work input, educational pursuits amongst other things to be able to meet up with the changing role as bread winners.

It is also a known fact that women own just about one percent (1%) of the landed property in Nigeria. The Nigerian woman also contributes over fifty percent (50%) to what is known as, the informal sector of the economy. This has made the woman's contribution almost unnoticed hence the need for the woman to formalize her business processes through registering her businesses with the Corporate Affairs Commission, opening bank accounts, keeping her books and also trading in business names.

With these facts, the way forward for the today woman in helping her fulfill her new role as not only a mother and wife but also as a key economic contributor is through capacity building with the aim of wealth creation and financial, moral and psychological support.

Women today must have to speak with one voice and above all, give priority to early education to enable them compete with their male contemporaries.

In summary, the woman in order to move forward must adopt the following processes:

- Engage in early education
- Engage in capacity building lectures and seminars
- Formalize her business processes
- Speak with one voice through various women support groups

UPCOMING JAF PROJECTS AND PROGRAMMES

The Joan Agha Foundation plans to execute several intervention and special projects to achieve his vision of being the leader in the areas of human development, poverty eradication, promotion of peace, safe and healthy living. This means that donations to JAF will be to administering and implementing developmental projects in these areas. For 2017 and 2018, we have prioritized the following special interventions:

Human Development:

1. JAF Scholarship: We will focus on Tertiary Education Scholarship
2. JAF Youth Empowerment
 - Youth Mentorship and Coaching
 - NYSC Entrepreneurship Coaching

Poverty Eradication

1. JAF Non- Interest Business loan (JNIBL): Under this platform, the foundation will be give Interest free loan to women entrepreneurs.
2. JAF Business Grant (JBG): Under this platform, the foundation will be give grants to women in slums areas to set up petty business trading
3. JAF Business Women Network (JBWN): The foundation will continue to organize entrepreneurial capacity seminars and workshops for women in business

Promoting Peace, Safe and Healthy Living

1. JAF Kitchen: The theme for JAF kitchen will be “FEED: One community, One month”. JAF kitchen will begin with a community in Lagos and the programme will be moved to another community every month. The focus for JAF kitchen will be to feed children and women in such community.
2. JAF Skill Acquisition Institute, Obiniomba, Delta State: JAF will complete the building of its Skill Acquisition Institute to match international best standards. The purpose would be to empower youths in the community with necessary technical and soft skills to start and grow their business or trade.

Other projects would also be executed. However, these are the prioritized projects for Joan Agha Foundation.

For more information on these objectives and criteria for selection, please visit our website.

Also for your voluntary donation, please see the following account details:

Bank Name: Zenith Bank

Account Name: Joan Agha Foundation

Account Number: 1012751706

Kindly let us know via email to info@joanaghafoundation.org whenever you make a donation.



Sharing

In sharing we help each other grow mutually and as a result of that, each one makes progress. If we have this kind of spirit, there will be harmony, peace and progress, we will get everything and feel inwardly happy and peaceful. But when this kind of disposition is nonexistent it then breeds selfishness.

Once we can remember that God gives us all these things and we share with others, it has a psychological effect on our mind, it purifies us inwardly and when we are purified we experience peace and happiness. Self-purification cleanses us from ignorance, leading to knowledge and from knowledge to liberation.

The most important commodity that we can offer however is HOPE, giving a new wave of energy and optimism, expressing your love, find words and actions of love that are appropriate, learn to speak words of blessing rather than criticism, share your resources with a needy person, participate in your community of faith, offer gifts and perform thoughtful deeds with no ulterior motivation.

Selflessness is a two-dimensional act; both the giver and the receiver grow simultaneously with no one at the losing end. "He who shares does not lessen but greatens his life" because when you bring sunshine into someone's life, you cannot keep it away from yourself.

There is always a sense of relief, joy and accomplishment knowing you have helped someone who cannot give back to you.

Imbibe the principle of sharing and selfless attitude towards one another in every circumstance, be an amen to someone prayers, let someone look at you and say "because of your kind words and helping hand I didn't give up and now we are both here to walk the path of greatness together ". The smallest thing you do can make a life time difference in someone's life; don't wait to give something big, even a smile might be the only thing he or she needs.

Touch a life today and you will be amazed at the difference it will make.

Joan Agha Foundation presents a veritable platform for everyone to participate in and support its mission of ensuring the fulfilment of the aspirations of the indigent persons through educational scholarship, financial support and capacity building.

TESTIMONIES

"I attended 2013 JAF lecture, after a stress free process, the Foundation gave me a loan without interest to expand my business. I invested the money in making of customized women accessories. With this loan my business has grown. I can now make financial contribution in my family. God will continue to bless the Foundation."

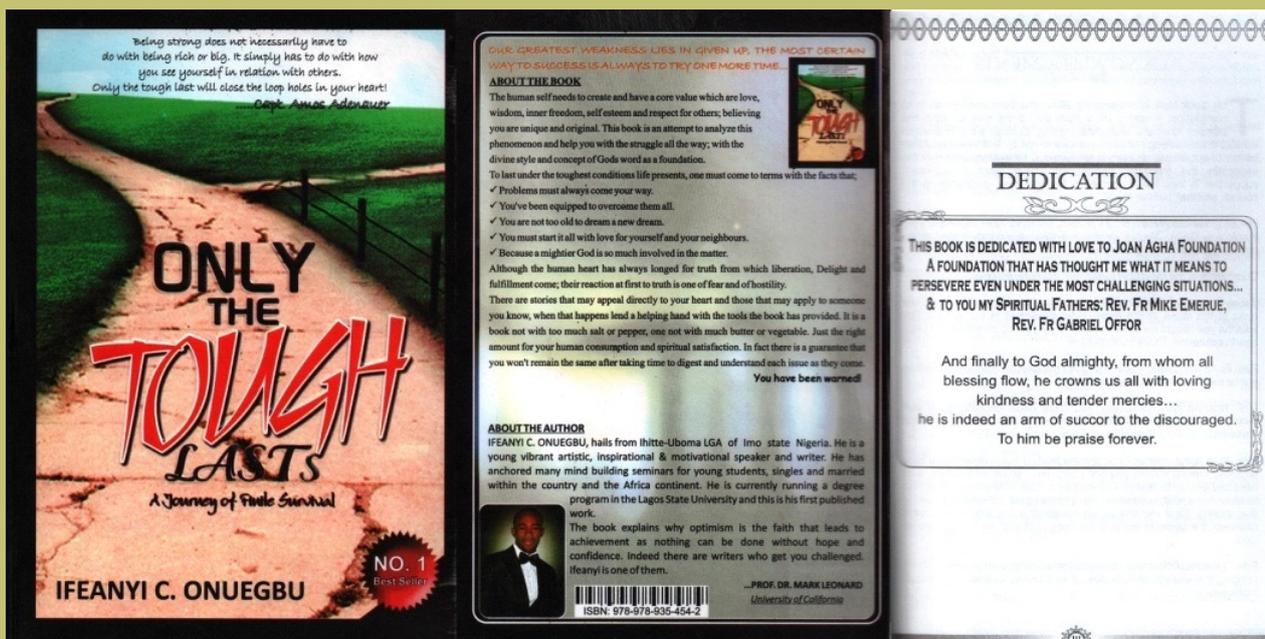
-Mrs. Roseline Egbedi
Financially empowered beneficiary

"At a programme organised in Makoko community on January 1, 2014, I came out to appreciate what the Foundation did but also appealed to the Foundation to financially empower me. To my greatest surprise, I was contacted by a community leader that the Foundation wants to empower some women in the community which my name was included after screening, this empowerment came when I was hopeless."

-Mrs. Cecilia Ademusere
Financially empowered beneficiary

"When I got an invitation to attend a free seminar, I felt it was the Lagos state government that organised it because I have been looking forward to such opportunity. The knowledge gained here today cannot be quantified. I will make sure I pass this knowledge to everyone associated with me. Thank you for such a great opportunity"

-Mrs. Adebeyi
Seminar attendee



-Ifeanyi C. Onuegbu
Scholarship Beneficiary



15 Lawal Street
Sangotedo, Lagos State.
June 21, 2012.

The Founder and President
Joan Agha Foundation
1B Omorinre Johnson Close
Lekki Phase 1, Lagos.

Dear Madam,

Today is one of my happiest days that I can stand out here to say thank you to Joan Agha Foundation for making me who I am today. The Foundation sent me to Fashion School and today I am out of the school. So that's why I have to say a very big thank you to the Foundation and God will continue to bless the Foundation.

Yours Sincerely,
Pius Emmanuel Paul.

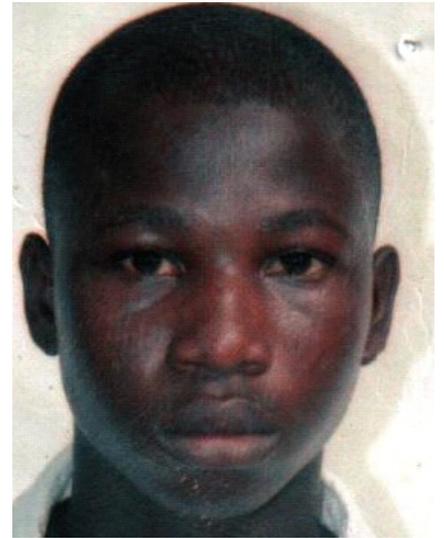
NAME: OSAGU IFEOMA EVELYN
SEX: FEMALE
INVESTMENT: IFYLYN MEGA START BUSINESS CENTRE



Let me start by thanking God Almighty who has actually lavished His manifold blessings on me through this noble Foundation. My business centre was set up in Abraka with the loan given to me and by God's divine intervention; the business is growing well beyond my expectations. From the progress recorded so far, I have no doubt that God is at work and taking the business to greater heights. As a result of this, I believe that repayment of the loan will not be a problem by the time allotted.

I will like to appreciate Joan Agha Foundation for helping me lay a Foundation on which I stand to the glory of God.

Finally, I pray that God Almighty will continue to bless, uplift and prosper our loving Founder and President, Mrs. Joan Agha and her family, all sponsors and members of this renowned organization.



Block 17, Maiyegun town
Lekki, Lagos State.
June 25, 2012.

The Founder and President
Joan Agha Foundation
1B Omorinre Johnson Close
Lekki Phase 1, Lagos.

Dear Madam,

I want to use this opportunity to say a big thank you to Joan Agha Foundation for making my dream come true.

Their visit to our school on May 27, 2011 was a memorable one. I was picked as one of the best students in the school and awarded a scholarship. I want to say a big thank you to this Foundation.

God in His infinite mercy will continue to bless this foundation and give them the strength to continue helping the less privileged ones who also have a vision to fulfill. Amen.

I also pray that God will strengthen the Founder and President, and other members of this foundation, so as to finish the good work they have started.

Yours Sincerely,
Durojaiye Afis

Obesity Epidemic & Cancer



Obesity is not simply the result of eating too many calories and not exercising enough. While it is part of the equation, environmental and lifestyle factors appear to play a far more significant role in this trend. Part of the problem is that many people don't realize they're affected by these factors, and therefore fail to address them. This includes:

- Overuse of antibiotics in food production and medicine
- Growth-enhancing drugs used in food animals
- Endocrine-disrupting chemicals, including pesticides
- Artificial sweeteners
- Aggressive stealth marketing of harmful junk food
- Processed foods are the primary culprit, as they're chock-full of ingredients that both individually and in combination contribute to metabolic dysfunction and hard-to-control weight gain. This includes:
 - Genetically engineered (GE) ingredients, primarily corn, soy, and sugar beets. GE potatoes also recently received the green-light, so that will be another GE ingredient to watch out for in the near future. But corn produces its own internal pesticide. This is clearly not a boon to your health. Other GE varieties are engineered to withstand otherwise lethal doses of pesticides, which makes them particularly prone to having high amounts of pesticide contamination as well.
 - High fructose corn syrup (HFCS). Besides being one of the primary sources of genetically modified organisms (GMOs), it's also a primary source of calories in the US diet. HFCS is even worse than regular sugar from a metabolic standpoint, and is a potent driver of metabolic dysfunction.
 - Hydrogenated vegetable oils (Trans fats) known to cause heart and cardiovascular disease is made from GE soy that is resistant to pesticide. Besides the hazards of being genetically modified and highly contaminated with pesticides, unfermented has also been linked to a number of health problems, including breast cancer. When cooked at high temperatures, vegetable oils also degrade into toxic oxidation products known as α cyclic aldehydes, which appear to be even more harmful than Trans fats.
 - Sugar beets are also genetically engineered, ensuring that even foods sweetened with "regular sugar" fall into a more toxic category, courtesy of elevated pesticide contamination.
 - Corn syrup, Trans fats, and sugar—most of which are genetically engineered and highly contaminated with toxic pesticides—all of these are dietary factors that fuel the epidemic of poor health, starting with excess weight gain. So, if you want to address your weight, and reduce your chances of cancer, you really must take a long hard look at what you're eating on a daily basis.

PREVENTING BOTH OBESITY AND CANCER

Fortunately, there is much you can do to lower your risk for cancer. Prevention is key however, and maintaining a healthy weight is part of a preventative lifestyle. I believe you can virtually eliminate your risk of cancer and chronic disease, and radically improve your chances of recovering from cancer if you currently have it, by adhering to the following strategies, which will also help you normalize your weight and insulin/leptin sensitivity.

- Buy whole organic foods, and cook from scratch. First of all, this will automatically reduce your sugar consumption which is

the root cause of most insulin resistance and weight gain. The evidence is also quite clear that if you want to avoid cancer, or you currently have cancer and insulin resistance, you MUST avoid all forms of sugar, especially fructose, which feeds cancer cells and promotes their growth. Make sure your total fructose intake is less than 25 grams per day, or 15 grams if you're struggling with insulin resistance or have symptoms of insulin resistance (diabetes, high blood pressure, obesity, or heart disease).

If you buy organic produce, you'll also cut your exposure to pesticides and genetically engineered ingredients, and in ditching processed foods, you'll automatically avoid artificial sweeteners and harmful processed fats. Speaking of fats, most people need upwards of 50-85 percent healthy fats in their diet for optimal health. Sources of healthy fats to add to your diet include avocados, butter made from raw grass-fed organic milk, raw organic dairy, coconuts and coconut oil, unheated organic nut oils, raw nuts and seeds, organic pastured egg yolks, and grass-fed meats

- Opt for organic grass-fed meats to avoid genetically engineered ingredients, pesticides, hormones, antibiotics, and other growth promoting drugs. You may also want to consider reducing your protein consumption to one gram per kilogram of lean body weight, as excess protein (especially from hormone- and antibiotic-treated meat) may promote tumor growth.

- Opt for glass packaging and storage containers to avoid endocrine disrupting chemicals.

- Reconsider how you prepare and cook your food: I recommend eating at least one-third of your food raw. Avoid frying or charbroiling; boil, poach, or steam your foods instead. Consider adding cancer-fighting whole foods, herbs, spices and supplements to your diet, such as broccoli, curcumin and resveratrol...

- Intermittent fasting is an excellent strategy if you're insulin/leptin resistant, have diabetes, high blood pressure, heart disease, or struggle with your weight. Intermittent fasting is not a permanent eating program; once your insulin resistance improves and you are normal weight, you can start eating more food, more frequently again, as you will have reestablished your body's ability to burn fat for fuel.

- Normalize your ratio of omega-3 to omega-6 fats by taking a high-quality krill oil and reducing your intake of processed vegetable oils, like corn, soy, and canola.

- Optimize your gut flora to reduce inflammation and strengthen your immune response. Researchers have found a microbe-dependent mechanism through which some cancers mount an inflammatory response that fuels their development and growth. They suggest that inhibiting inflammatory cytokines might slow cancer progression and improve the response to chemotherapy. Adding naturally fermented food to your daily diet is an easy way to prevent cancer or speed recovery. You can always add a high-quality pro-biotic supplement as well,

but naturally fermented foods are the best.

- Exercise: Exercise lowers your insulin levels, thereby promoting weight loss, and discouraging the growth and spread of cancer cells. In one three-month study, exercise was found to alter immune cells into a more potent disease-fighting form in cancer survivors who had just completed chemotherapy. Researchers and cancer organizations increasingly recommend making regular exercise a priority in order to reduce your risk of cancer, and help improve cancer outcomes. Research has also found evidence suggesting exercise can help trigger apoptosis (programmed cell death) in cancer cells. Ideally, your exercise program should include balance, strength, flexibility, and high intensity interval training (HIIT).

- Vitamin D: There is scientific evidence you can decrease your risk of cancer by more than half simply by optimizing your vitamin D levels with appropriate sun exposure. Your serum level should hold steady at 50-70 ng/ml, but if you are being treated for cancer, it may be advisable to be closer to 80-90 ng/ml for optimal benefit. If you take oral vitamin D and have cancer, it would be very prudent to monitor your vitamin D blood levels regularly, as well as supplementing your vitamin K2 and magnesium, as these nutrients work in tandem.

- Sleep: Make sure you are getting enough restorative sleep. Most of us need 8 hours so strive for that by getting to bed early enough. Poor sleep can interfere with your melatonin production, which is associated with an increased risk of insulin resistance and weight gain, both of which raise your risk of cancer. Melatonin in and of itself is also a potent antioxidant with known anti-cancer properties, which is another reason why sleeping well is so important for cancer prevention.

- Avoid toxins: Reduce your exposure to environmental toxins like pesticides, herbicides, household chemical cleaners, synthetic air fresheners, and toxic cosmetics.

- Avoid radiation exposure: Limit your exposure and protect yourself from radiation produced by cell phones, towers, base stations, and Wi-Fi stations, as well as minimizing your exposure from radiation-based medical scans, including dental x-rays, CT scans, and mammograms.

- Manage your stress: Stress from all causes is a major contributor to disease. Even the CDC states that 85 percent of disease is driven by emotional factors. It is likely that stress and unresolved emotional issues may be more important than the physical ones, so make sure this is addressed. My favorite tool for resolving emotional challenges is Emotional Freedom Technique (EFT).

- Take the "Get Healthy" Challenges: I've launched a series of must-try fun and free challenges with Naturally Savvy designed to help you eliminate harmful ingredients from your diet, earn free coupons for participating, and to provide you with the tools you need to make healthier choices in your everyday life.

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Account Number: 1012751706

INQUIRIES

Joan Agha Foundation:

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