



LAGOS MSME RECOVERY FUND REPORT

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saving jobs and protecting
livelihoods



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SECTORS

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**MR. BABAJIDE OLUSOLA
SANWO-OLU**

GOVERNOR OF LAGOS STATE

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EXECUTIVE SUMMARY

This is a comprehensive report of the activities of the Lagos MSME Recovery Fund Committee, highlighting the achievements and lessons learnt from the process of funds disbursement to victims of looting, following the EndSARS protests.

Lagos State was swept by a wave of violence and unrest after the EndSARS protests, which affected various micro, small and medium scale enterprises (MSMEs).

The wanton acts of vandalism threatened the livelihoods of over 4,000 business owners across the state, whose goods and infrastructure were affected.

The Lagos State Employment Trust Fund (LSETF) swiftly set up the Lagos MSME Recovery Fund in collaboration with private sector partners to support businesses affected by the vandalism to ensure that they could return to normal operations, and most importantly, to stem the potential job losses that would follow as a result of the disruption to business activities.

An 8-man steering committee was formed, with members from civil society, non-governmental organizations (NGOs), and financial institutions who met almost immediately after the protests took place, on the 28th of October 2020.

10 weeks after and 20 steering committee and subcommittee meetings later, 2000 businesses were approved to be supported with a total grant amount of NGN1,118 billion , with individual grant sums ranging from NGN50,000 to NGN5 million.



Number of unique Applications
4,075



Number of approved beneficiaries
2,000



Number of paid beneficiaries as at 11th June 2021:
1,880



Total amount disbursed as at 11th June 2021:
N1,010,018,097.14



Total funds approved for disbursement:
N1,118,742,811.71



Duration of the steering committee:
4 months



Total number of direct jobs saved:
10,005



Total number of indirect jobs saved:
40,020

*The disparity in number of approved and paid beneficiaries is due to the fact that 8 applicants rejected their grants and we are still following up on the 112 left to pick up their offer letters



ABOUT LSETF



CONGRATULATIONS!



Nimota Abiodun Ogunbadejo
Fifty Thousand Naira Only

AMOUNT: **₦50,000**

22 - 12 - 2020

Shakira
ty Thousand

22 - 12 - 2020

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The Lagos State Employment Trust Fund (LSETF) was established by the Lagos State Employment Trust Fund Law 2016 to provide financial support to residents of Lagos State, for jobs and wealth creation to tackle the problem of unemployment in the State.

The Fund is currently constituted of capital provided by the Lagos State Government, as well as funding from various sources including donor partners, development agencies, corporate organizations, and individuals.

LSETF focuses on promoting entrepreneurship by providing access to finance, strengthening the institutional capacity of MSMEs, and formulating policies designed to improve the business environment in Lagos State. Also, the Fund develops programmes designed to improve capacity building, business development services and support for the technology ecosystem to drive innovation within the State.

LSETF achieves its core mandate via these three cardinal programs:



Micro and Small/Medium Enterprises ("MSME") Loan Programme:

This programme aims to provide access to affordable funding for small businesses to grow, expand, create wealth, and put people to work. The loan scheme, which attracts a 5% interest rate per annum, is available to business owners who are registered residents of Lagos State. Apart from providing loans to beneficiaries, LSETF ensures they all undergo a mandatory Business Management Bootcamp. LSETF also runs a voluntary mentorship programme where beneficiaries are assigned mentors who provide business advisory and coaching on an ongoing basis.



Lagos Innovates:

This program is designed to prepare our young people for the future of work globally and make Lagos State the innovation capital of Africa. It is a series of programs designed for the benefit of technology- and innovation-driven startups in Lagos State. By providing access to high-quality infrastructure, learning, capital, and networks.



The LSETF Employability Support Project:

LSETF is currently running three employability programmes with UNDP, USADF and GIZ. The project is designed to help tackle the unemployment scourge among the youths by helping them gain requisite knowledge and skill through vocational training and subsequently helping them get job placements. It aims to train 10,000 young people to gain skills in 6 sectors namely – Manufacturing, Hospitality, Entertainment, Construction, Health and Garment Making that will help place them in line for immediate employment.

FROM THE EXECUTIVE SECRETARY

The events of October 20th-22nd 2020 were like those events that you were hoping were not true, but the more you heard about the looting and vandalism going on in the various business districts, the more you realized that this nightmare was indeed reality.

As LSETF is an agency created to enable job creation, we had to rise swiftly to ensure that potential job losses from the state-wide looting were stemmed. I immediately spoke to my colleague, the then Director of Programs, Ms. Tosin Faniro-Dada, who now heads Endeavor Nigeria and we made a proposal to the Board on how to reach the ecosystem and intervene as we learnt that a lot of micro businesses had lost hope. The announcement of the Lagos MSME Recovery Fund (The Fund) by Mr. Governor through LSETF proved to be a succor to the affected businesses with a staggering over 3,000 applications received within 48 hours.

The Fund was set up to provide some grant funding, to ensure businesses were not shut down and to make sure people did not furlough their staff.

It was a learning curve for us at LSETF because we had to provide this intervention to businesses in record time and in a very transparent manner. To achieve this herculean task, we reached out to private sector partners and I must thank Mr. Herbert Wigwe, the Managing Director of the Access Bank Group who I called early on and he committed immediately, recognizing the need for an intervention fund. After this commitment, we received others including Polaris Bank and Flutterwave. We were then able to start putting together a structure for the disbursement of the fund. We are very grateful to all the partners that recognized the importance of setting up the Fund and supported us wholeheartedly.

While I can leave the recognition of all our partners to the acknowledgment page, I cannot but recognize the amazing members of the Steering committee. They did the heavy lifting and just left LSETF with the administrative part of the project. The policies that guided our deliverables, the templates, and the framework for evaluating claims were all possible, thanks to the contribution of the incredible members of the Steering Committee.

The devastation was real, and the documentaries and testimonials produced afterwards speak for themselves. Nevertheless, it provides key learnings for public and private establishments who would be involved in grant administration now and in the near future, hence the reason for this report.

I would also like to thank the Executive Governor of Lagos State, Mr. Babajide Olusola Sanwoolu and the Board members led by Mrs. Bola Adesola for the support and trust. To the LSETF team that was so immediately adaptive and rose to the challenge, staying focused on our objectives, your efforts are immensely recognized.

Our heart still goes out to every business still rebuilding, although it is a huge hurdle to cross, we pray that you find consolation in the fact that the LSETF will continue to support the entrepreneurial ecosystem to thrive in Lagos State.

On a final note, when we started the FUND, the Steering Committee committed to not leaving anyone behind and I am proud to say, we funded every valid claim reported regardless of gender, tribe or size of business.

Teju Abisoye
Executive Secretary, LSETF





BACKGROUND

Business districts across Lagos were ravaged by hoodlums who hijacked the peaceful protests of youths against brutality by operatives of the disbanded Special Anti-Robbery Squad (SARS) and other police personnel tagged #EndSARS. Over a few days, they carried out coordinated attacks, wreaking havoc and disturbing the peace in the state.

The hoodlums carried out attacks in different parts of the state from Tuesday 20th to Thursday 22nd October 2020, in the days following the #EndSARS protests. Crimes ranged from arson, to burglaries, and looting of valuables with small, medium and micro enterprises being worst hit.

Within 48 hours of their activities, police stations, media houses, government offices, shops, malls, and courts were attacked and left in ruins.

The destruction of businesses across the state came at an unfortunate period for these business owners whose businesses were already at a standstill due to disruption of the movement of people and goods across the state during the protests. This was in addition to the negative economic effects of the Covid-19 lockdown in the state which was meant to limit the spread of the deadly virus.

These unfortunate incidents then necessitated the state via LSETF to support these businesses in their recovery process in addition to the Lagos Economic Acceleration Program (LEAP) to stem the potential job losses that would follow as a result of the disruption to business activities



INTRODUCTION

The wave of violence and unrest that swept Lagos after the EndSARS protests, affected various micro, small and medium scale enterprises (MSMEs), with vandals looting and robbing stores and other places of businesses.

This devastated many business owners and caused job losses in the communities largely affected. LSETF, as a government agency created to support small businesses and create jobs, commenced a drive to collate information on businesses that were looted and vandalized. We received an overwhelming number of responses from entrepreneurs whose businesses were affected during the mayhem.

Considering this, we set up a coalition with private sector partners to set up a fund, called the Lagos MSME Recovery Fund, and immediately support entrepreneurs as they rebuild their businesses. The LSETF was committed to ensuring that there was accountability and transparency during the process.

To this end, the fund was managed by an 8-man Steering Committee with two representatives from the LSETF including the Executive Secretary, and partners represented in the following structure:

	Steering Committee	No	Justification
1	Chairperson (LSETF)	1	Guide conversation in line with LSETF Objectives; wealth and job creation
2	NGO Representative (working in MSME support)	2	Guide conversations for the benefit of MSMEs
3	NGO Representative (Infrastructure Business Expert)	1	Guide conversations on the cost of replacements and claims
4	Financial Institutions	2	Provide additional funding & support post grants at low interest rates to beneficiaries
5	Civil Society	1	Ensure transparency and accountability to the public
6	LSETF	1	Youth demography for inclusion
Total		8	
Secretariat LSETF - Secretary Flutter Wave – Fund Platform Manager			

Figure 1: Structure of the steering committee

Members



Teju Abisoye
Executive Secretary, LSETF



Eloho Omame
Chief Executive Officer,
Endeavor Nigeria



Hakeem Onasanya
Special Adviser to the
Chairman, LSETF



Fola Olatunji - David
Head, Lottery, Betting Nigeria



Adenike Adeyemi
Executive Director,
Fate Foundation



Ayodele Olojede
Group Head, Emerging
Businesses, Access Bank



Doyin Abiola-Tobun
Executive Director,
Concrete Lilies Services



Olanrewaju Ashiru
Business Development,
Polaris Bank

Observers



Achu Blessing Ebere
Founder, 360 Creative Hub
(WISCAR representative)



Dr. Olawale Anifowose
General Manager, Programs &
Partnership, Enterprise Development
Centre, Pan-Atlantic University



Nkem Okocha
Founder, Mamamoni



Ife "IO" Orioke
Chief Commercial Officer,
Flutterwave.

LSETF TEAM



Tosin Faniro-Dada

Director, Programmes & Coordination



Jessica Aletor

Head, Communications, Stakeholder Management & Promotions



Oluwaseyi Ladejobi

Head, Employability and Lagos Innovates



Ireayo Oladunjoye

Executive Assistant to the Executive Secretary



Omowunmi Olarinre

Head, Business Support



Dozie Udejaja

Head, Funding and Partnerships



Charles Anyanwu

Director, Strategy, Funding and Stakeholder Management



OBJECTIVES

The Lagos MSME Recovery Fund Steering Committee was convened to:

- Ensure accountability on all funds collected
- Together with the LSETF, raise funds for the grant programme
- Verify and determine claims of submitted beneficiaries
- Determine the amount payable for each claim
- Provide reports on the activity of the Steering Committee to the public
- Attend to any matter which is in the opinion of the Steering Committee, relevant to the activities listed above.

A quorum was met at every meeting with two-thirds of the Steering Committee members and at least 4 external participants, in approval of any planned direction.



The Subcommittees

To ensure the efficient delivery of the mandate of the committee and for the division of labour, the committee was divided into 3 subcommittees namely Fundraising, Claims & Evaluation, and Communications.

The subcommittees met as they deemed necessary and gave progress reports at the weekly steering committee meeting for ratification and approval of ideas, projects, and claims.

The Business Development Support Partners (BDSPs)

These are business support consulting firms that were directly involved in the independent and objective verification exercise of the claims received from both online and offline platforms. Two firms were contracted; PML Audit and FAG Consulting who visited each business that submitted a claim to verify the damage and propose recovery sums to the Claims and Evaluation subcommittee every week.

The scope of operation of the BDSPs include:

1. Ascertain the existence of businesses purported to have suffered losses
2. Determine whether the businesses suffered losses or damages as claimed by applicants.
3. Reasonably estimate the extent of losses or damages suffered by the applicants.
4. Suggest a reasonable grant sum to be paid to the applicants based on LSETF's framework.

The inspection and verification visits revealed:

1. Existence or non-existence of businesses
2. Nature of the business
3. Nature of assets or inventory damaged or losses suffered.
4. Estimated number of employees of the business before the crisis.
5. Estimated level or volume of transactions of the applicants before the crisis etc.
6. Eligibility of applicants based on LSETF's framework

DATA SPEAKS



Preamble

A total of 4,239 applications were received and 4,075 unique applications (excluding duplicates) were verified by the BDSPs across 20 local government areas in 4 batches (See Appendix 1 for data per batch.).

Application Sources

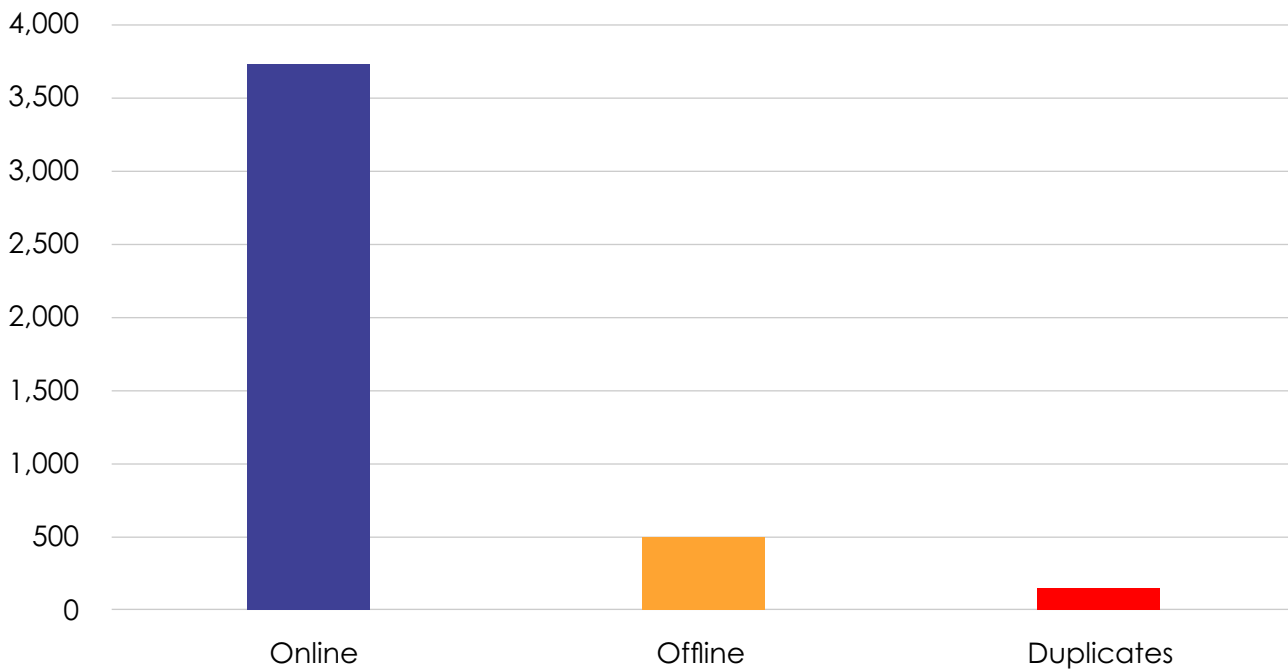


Figure 2: Offline & Online distribution of applications received

Gender Distribution

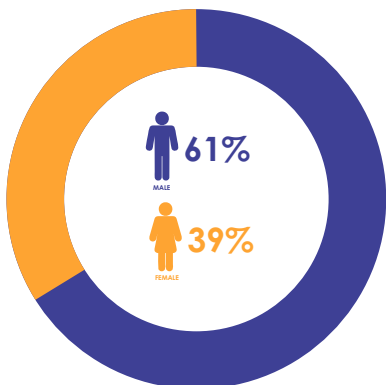


Figure 3: Across applications received

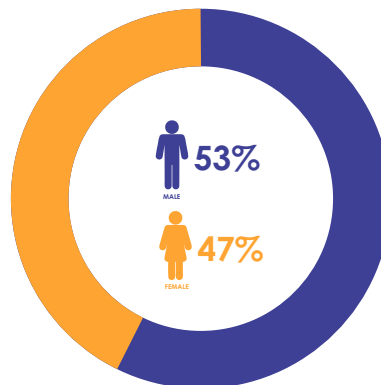


Figure 4: Across approved claims

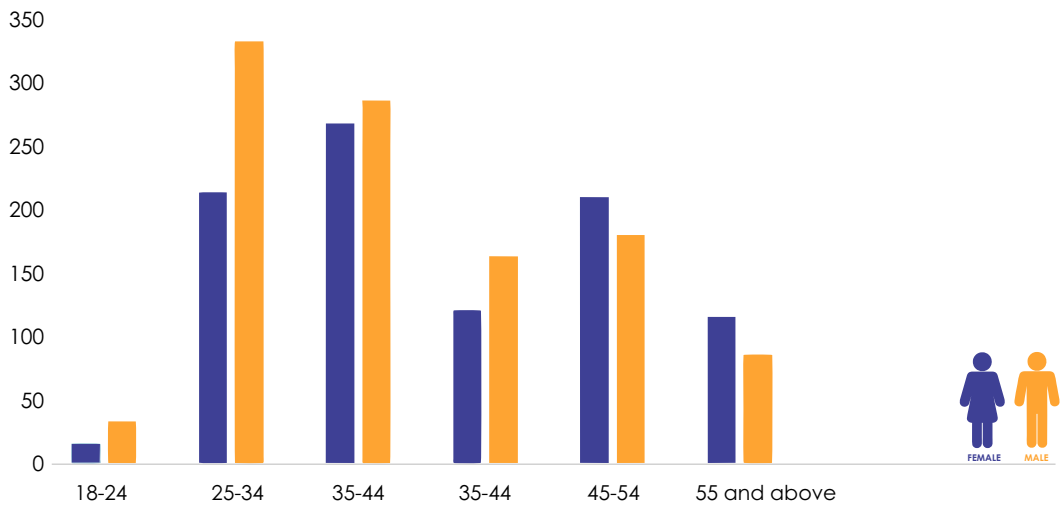


Figure 5: Across age ranges of approved claims

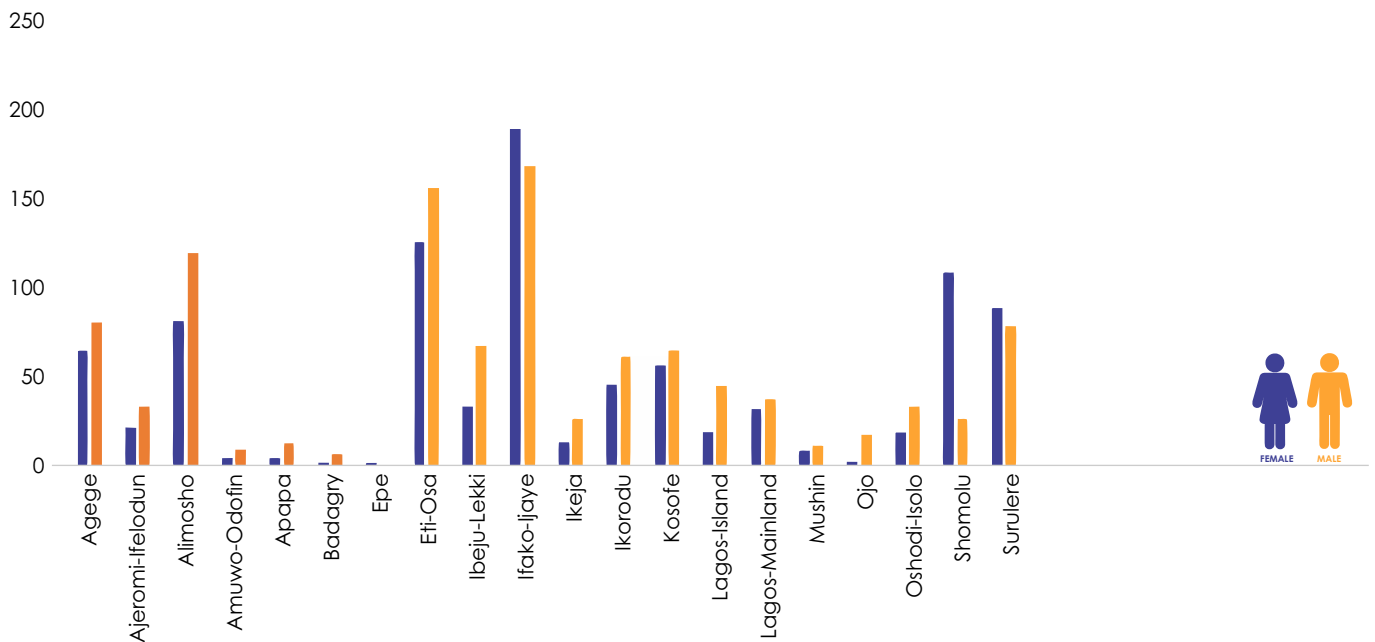


Figure 6: Across local governments for approved claims

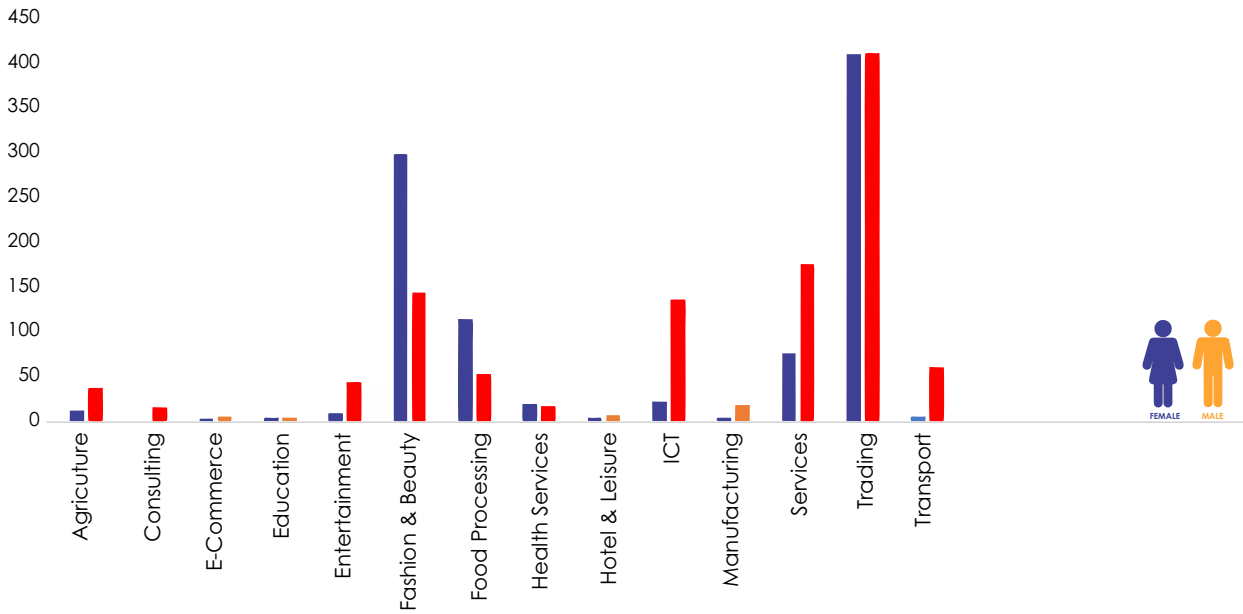


Figure 7: Across business sectors for approved claims

Local Government Distribution

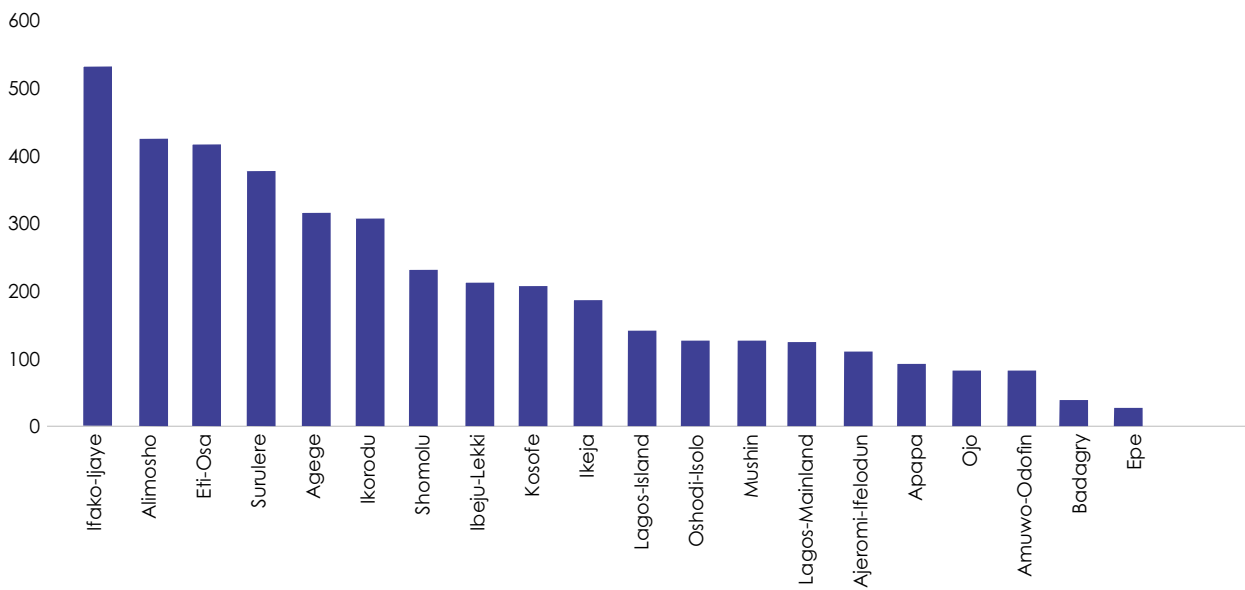


Figure 8: Across applications received

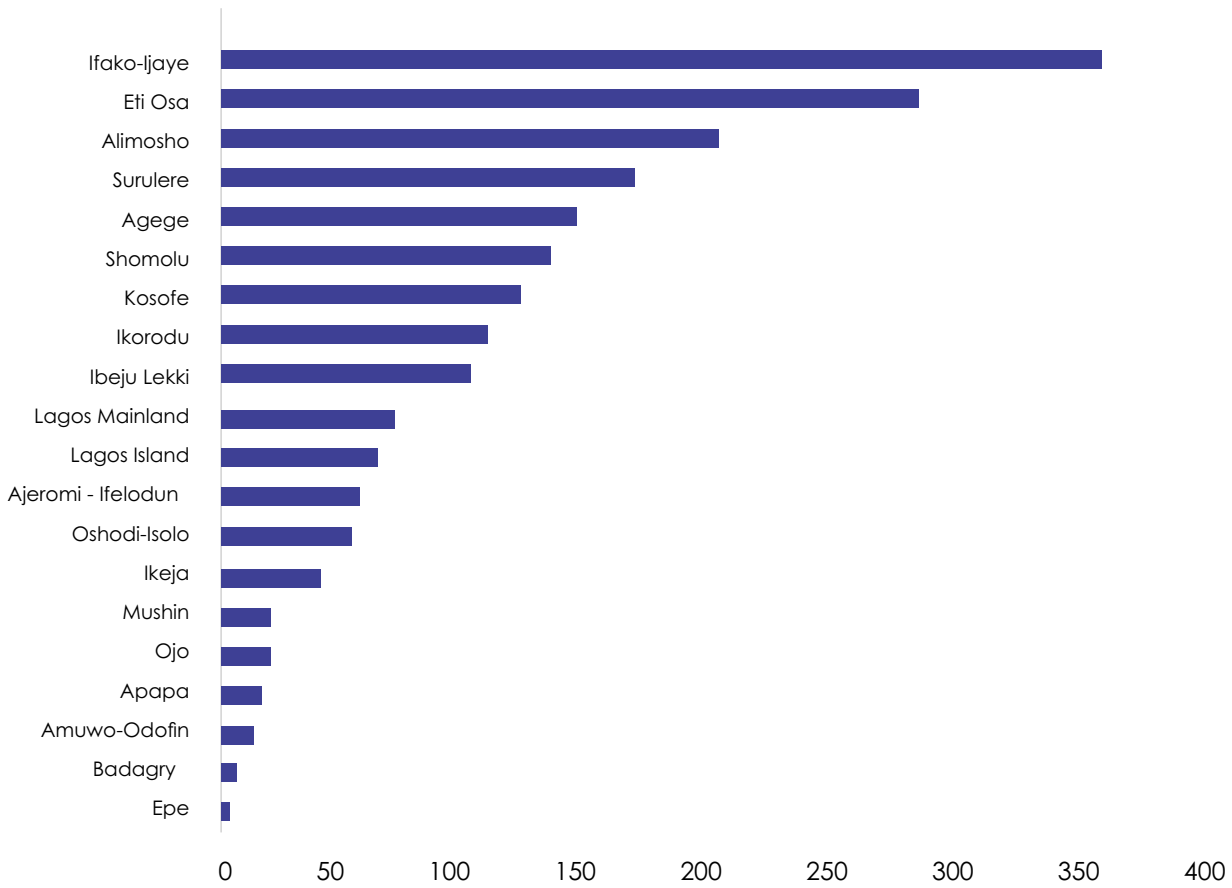


Figure 9: Across approved claims

Business Sector Distribution

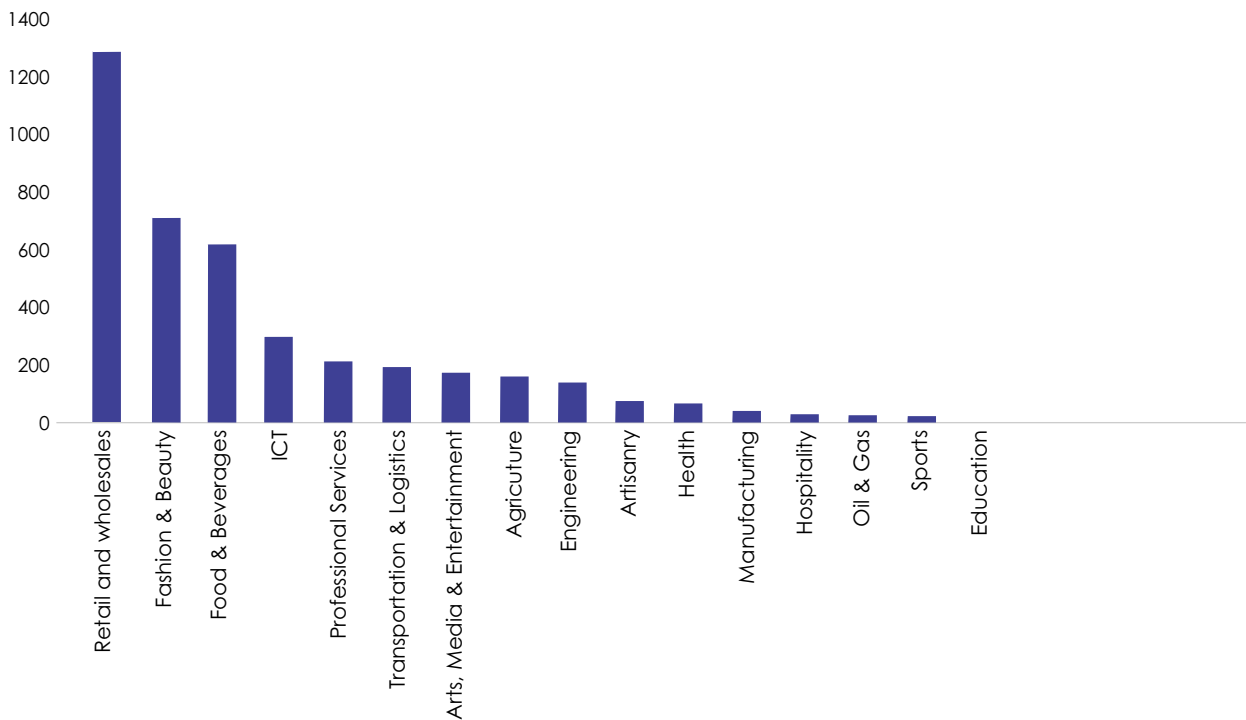


Figure 10: Across applications received

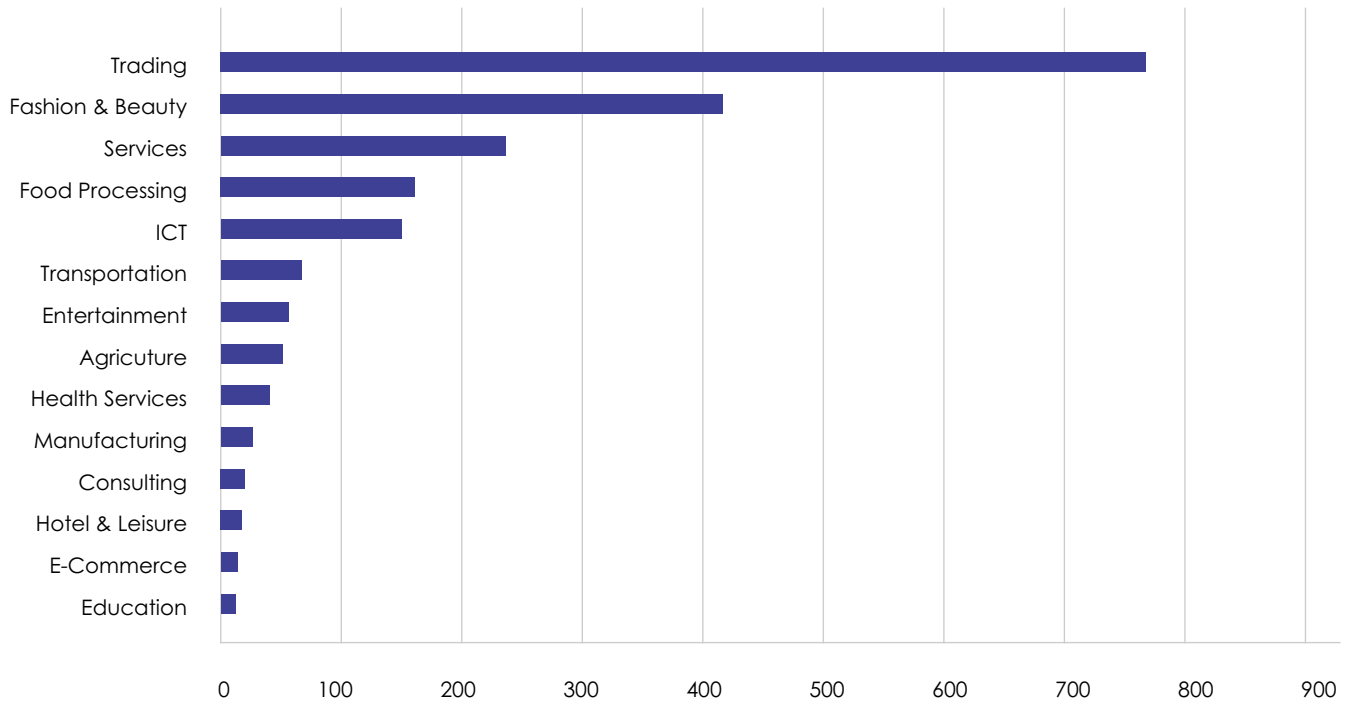


Figure 11: Across approved claims

Age Distribution

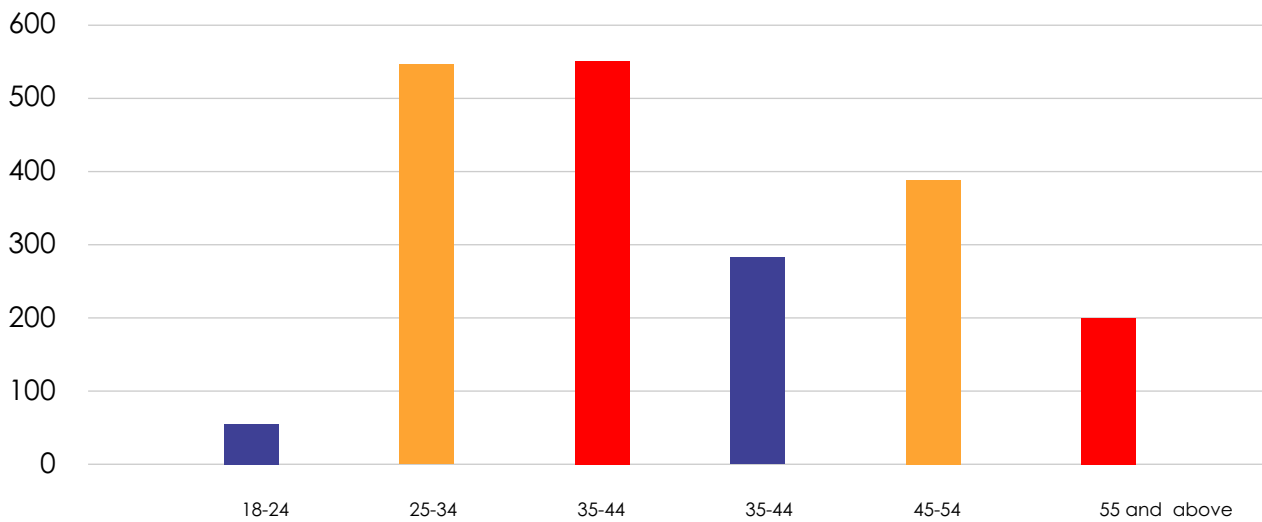


Figure 12: Across approved claims

Business Size Distribution

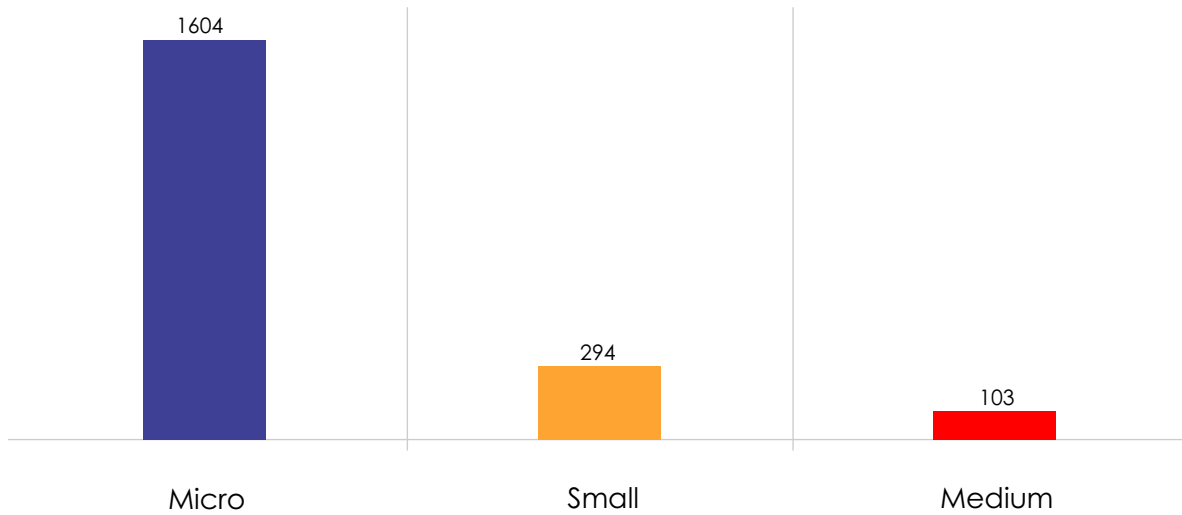


Figure 13: Across approved claims

Business Insurance Distribution

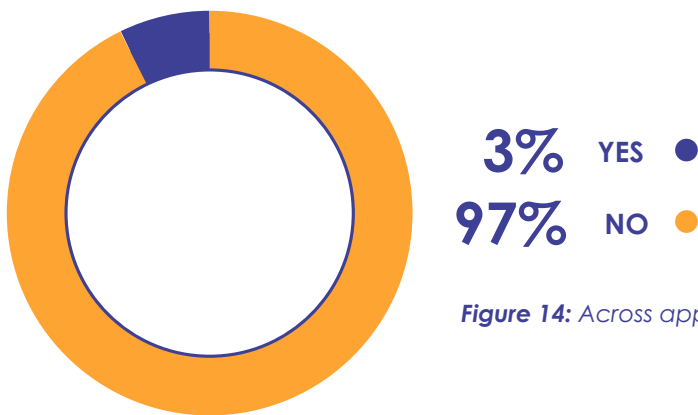


Figure 14: Across approved claims

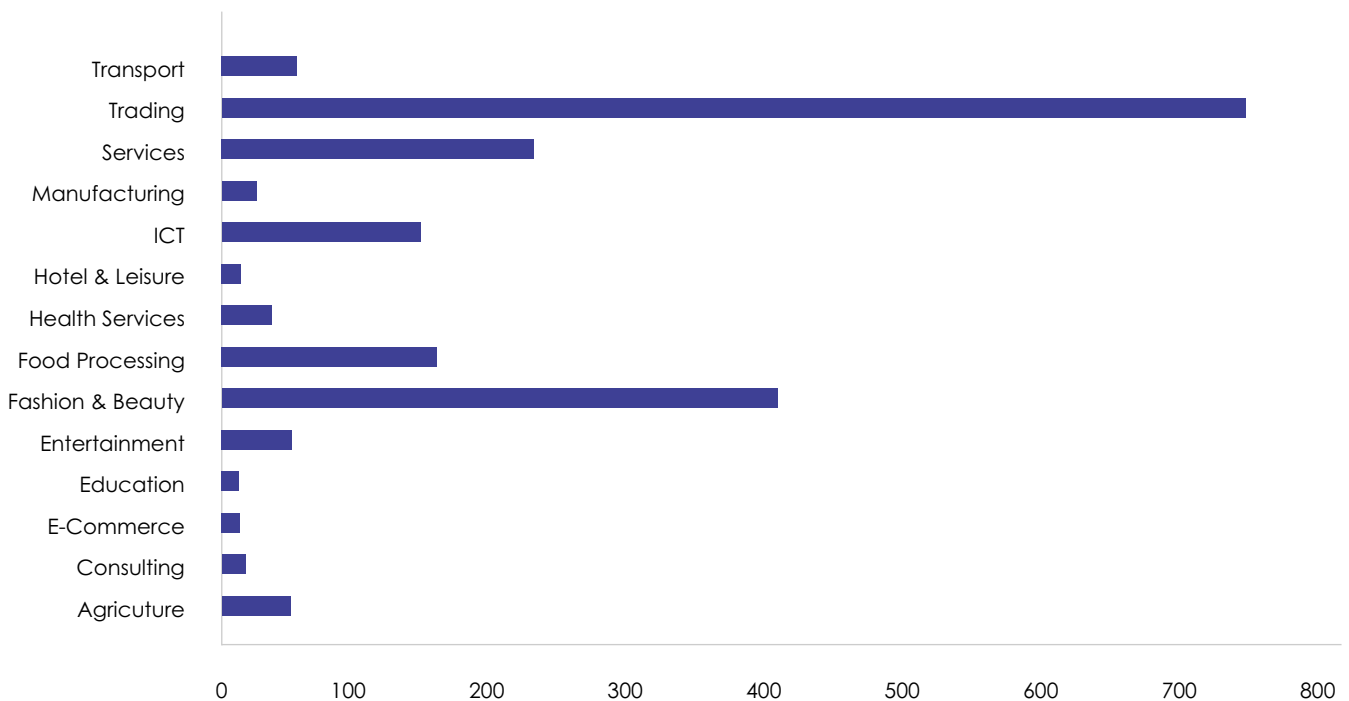
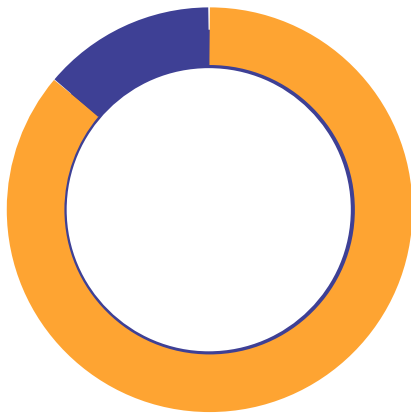


Figure 15 Distribution of lack of business insurance amongst business sectors



15% YES ●
85% NO ●

Figure 16: Acrosed approved claims

NON-VALID CLAIMS

Overview

These are claims that were not recommended for approval due to various reasons in line with the approved framework.

The top three reasons why 2075 submitted claims were not recommended for approval are as follows:

- Inability to meet claimants
- Lack of evidence of business existence
- Absence of evidence to support the claim.

Other claims are claims from businesses that were not profit-making and are further discussed in the **Claims and Evaluation Subcommittee section of the report**

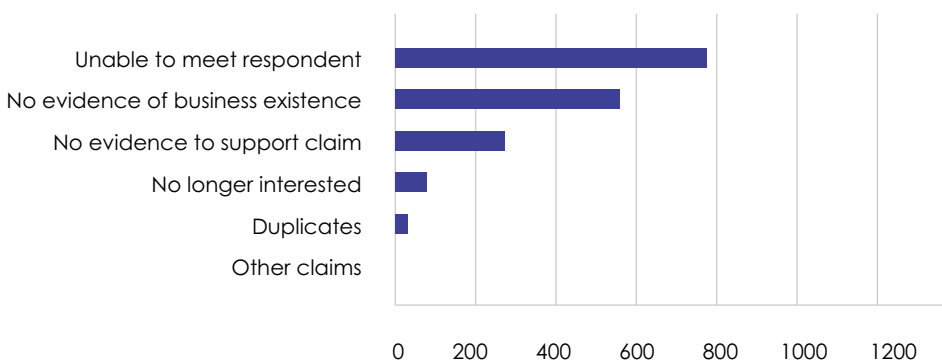


Figure 17: Reasons for non-valid claims



Claims & Evaluation Subcommittee

Mandate of the Subcommittee

The Claims and Evaluation subcommittee was tasked with the evaluation of claims submitted by the BDSPs to ascertain eligibility and to propose the grant sums to be allocated to eligible businesses.

The subcommittee presented a report to the steering committee every week on the number of eligible businesses and the proposed funds to be allocated to them. The report also included details on the various reasons for the "non-valid claims"

Members



Adenike Adeyemi
Executive Director,
Fate Foundation



Doyin Abiola-Tobun
Executive Director,
Concrete Lilies Services



Achu Blessing Ebere
Founder, 360 Creative Hub
(WISCAR representative)



Nkem Okocha
Founder, Mamamoni



Dr. Olawale Anifowose
General Manager, Programs &
Partnership, Enterprise Development
Centre, Pan-Atlantic University

Process Flow



Figure 18: Claims & Evaluations subcommittee process flow

CLAIMS REPORT

This was the first step in the claims and evaluation process which involved the submission of claims by the BDSPs. The claims reports were compiled by the two BDSPs after visitations to each business that applied for the grant. The claims reports included the following:



Business Information:

This included the name of the business, location, industry sector of the business, and contact details. This also included the gender and age of the business owner.



Recommended Grant Amount:

This was the amount proposed by the BDSP and was further divided into grants for inventory replacement, infrastructural rebuild, and working capital.



Verification Comments:

This contained short descriptions of the extent of damage to the business and the reason for the BDSP-recommended grant amounts.

CLAIMS EVALUATION

The submitted claims reports were evaluated and assessed by the subcommittee based on a claim and evaluation framework (see appendix for further information on the framework). This framework was approved by the steering committee to be used as a basis for deciding the eligibility of claims and the determination of grant amounts.

The claims and evaluation framework used the following variables to make up its scoring criteria.

- 1 Business category: Micro, Small & Medium Enterprises
- 2 Length of operation
- 3 Number of employees
- 4 Availability of business records such as proof of business registration and ownership
- 5 Availability of business financial records such as business account type, monthly turnover, and employees' salaries
- 6 Evidence of tax payments

These scoring variables were further categorized based on the business category and used to ascertain the final score which determined the size of the grant amount.

APPROVAL

Upon application of the evaluation framework to the report of the BDSPs, a report of claims to be recommended for approval was periodically put together and presented to the steering committee. This was called a "prayer". The prayer contained the list of proposed beneficiaries from each of the BDSPs and the amount proposed. A motion to approve, and duly seconded by two members of the steering committee, answered the prayers of the claims and evaluation subcommittee.

DISBURSEMENT

After approvals were obtained at the steering committee meeting, an internal memo was generated by the Programs unit which includes the list of beneficiaries and their grant amount. The memo was then signed by two members of the Steering committee.

Offer letters (see appendix) were printed and the approved beneficiaries were contacted via SMS and email. The offer letters were filled by the approved beneficiaries and returned with a means of identification (LASRRA ID or any other government-approved means of identification). The account details were then extracted from the returned forms and sent to the Internal Control Unit for vetting and Finance Unit for payment



Figure 19: Disbursement process flow

The offer letter took into cognizance the fact that some beneficiaries were not literate and thus did not have registered/formalized businesses. It accommodated such individuals by requesting their personal account details and addresses while requesting the business name, address, and registration details from registered/formalized business owners.

MANAGING *OTHER CLAIMS

The application for the MSME Recovery grant was filled by different categories of business owners who had legitimate claims of looting and vandalism. In compliance with the mandate of the fund which was to ensure that the unfortunate incident did not result in loss of jobs, only profit-making and operational MSMEs qualified for the fund. The following were thus deliberated and agreed by the committee:

- 1 Religious organizations without vandalized and looted business premises do not qualify for the Fund.
- 2 Looted and vandalized personal property do not qualify for the fund
- 3 NGOs and Non- Profits not offering services do not qualify for the fund.

Applicants who fell under the above-listed categories were duly informed of the decision and encouraged to take advantage of other LSETF programs



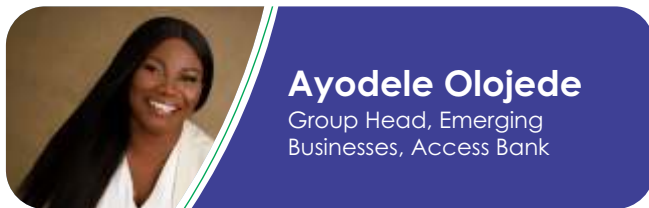
Fundraising Subcommittee

MANDATE

To raise funds to close the funding gap required to support the number of claims received by the MSME Recovery Fund.

To analyze relationships with prospective donors and funders and develop strategies to close the funding gap.

Members



ACTIVITIES

The major activities of the subcommittee were compiling and engaging potential corporate donors across the state to donate to the Fund. The platform for online contributions was developed by FlutterWave. Engagements were also done in collaboration with the communications subcommittee.

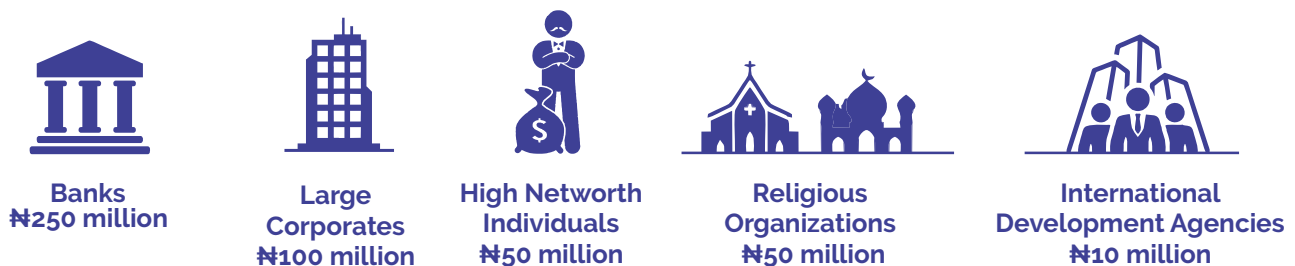
The subcommittee was able to receive contributions from corporate organizations and individuals in Naira and Dollars. The total naira contribution came to NGN582,985,400.00 (Five hundred and eighty-two million, nine hundred and eighty-five thousand, four hundred naira) while the dollar contribution was a total of USD113.50 (One hundred and thirteen dollars, fifty cents.)

THE FUNDRAISING PROCESS

The committee agreed on a fundraising target of N1bn, to be received from corporate organizations. This was estimated based on claims verified, and commitments from Access Bank and Polaris Bank. The estimated total needed for the fund was approximately N1.530bn, with Access Bank and Polaris Bank committing N530m of that sum.

The committee developed a fundraising plan, categorizing key donors and target amounts per category, mapping donor relationships with committee members and status updates per target donor.

Specific requests were then made according to the categories below:



The committee sent out letters (see appendix for a sample of fundraising deck) to all potential donors and requested that members of the steering committee personally reach out to donors mapped to them. Donors were provided with the following options to contribute to the Fund:



Transferring payment to the MSME Recovery Fund's account



Paying through the online platform developed by FlutterWave



Paying our beneficiaries directly

FUND CATEGORIES



1. Direct Funding

These were funds donated to MSME Recovery Fund via the Flutterwave platform or paid directly into the MSME Recovery Fund's account.

S/N	Donor	Amount Donated (NGN)
1.	LSETF	500,000,000
2.	Access Bank	500,000,000
3.	Polaris Bank	30,000,000
4.	ARM Pension Managers Limited	6,000,000
5.	Flutterwave	5,000,000
6.	Century Group	2,000,000
7.	Stanbic IBTC	2,000,000
8.	BDC Communications	1,500,000
9.	Donations via Flutterwave platform	1,180,013
10.	VFD Group	1,000,000
11.	Guiding Light Assembly	500,000
Total		1,049,180,013

Figure 20: List of donors and directly donated amounts

FUND CATEGORIES



2. Indirect Funding

These were funds that were donated but were paid directly to the beneficiaries by the donor organizations. The organizations that funded the cause indirectly include the United Nations Development Program (UNDP), SV Gaming and The Green Investment Club (TGIC).

S/N	Donor	Amount Donated (NGN)
1.	UNDP	74,697,300
2.	SV Gaming	10,000,000
3.	TGIC	9,000,000
Total		93,697,300

Figure 21: List of donors and their indirectly donated amounts

S/N	Category	Amount (NGN)
1.	Direct Funds	1,049,180,013
2.	Indirect Funds	93,697,300
Total		1,142,877,313

Figure 22: Total funds raised



Communications Subcommittee

MANDATE

To achieve transparency and build public trust by engaging and informing internal and external stakeholders of the activities of the steering committee. Stakeholders included applicants, donors, the executive and legislative arms of the Lagos State Government, and the general public.

Members



ACTIVITIES

The committee reached out to both applicants and external stakeholders such as partners, donors, Lagos residents and the Executive/Legislative arms of Government.

The channels of communication employed by the subcommittee for external stakeholders included LSETF's social media platforms (Twitter, Facebook, Instagram, and LinkedIn), and Traditional media (with Wazobia TV/Radio and Lagos Television)

The following were shared with external stakeholders:



Progress
reports



Newsletters



Video
Testimonials



Written
testimonials

Progress Report

These were summaries showing the stages of the application process, number of applications received, number of verified businesses, and number of paid beneficiaries as seen in the figure below. These were created as infographic or still graphic images and shared on both LSETF social media platforms and other third-party platforms.



Figure 23: Pictures of sample progress reports of the activities of the Fund

Video testimonials

Consent was obtained from beneficiaries to share their experiences and testimonials regarding the damages to their businesses, their application for the recovery fund, a confirmation that they got the funds, and the impact of the funds on their business. These videos were meant to highlight the impact of the fund, inform the public of the genuineness of the fund to combat the existing public distrust, and show credibility to prospective donors. These videos were shared on various social media and traditional media platforms



Figure 24: Frozen images of the testimonial videos

Newsletters


These were put together in addition to other updates from LSETF for the executive and legislative arms of the Lagos State Government.


Written testimonials


Written testimonials were requested particularly from beneficiaries who weren't keen on being filmed


COMMUNICATIONS WITH APPLICANTS


The applicants were communicated with at each of these stages of the application process:

- 

01 Claims verification by the BDSPs: Phone calls were made to the applicants before the verification visit by the BDSPs
- 

02 Offer & acceptance of grant sum: Emails, phone calls and text messages were used to inform the beneficiaries of the approval of a grant sum and their invitation to pick up their offer letters at the LSETF office.
- 

03 Multiple payment notifications: Text messages and emails were used to inform applicants that they were going to be paid their grant sum in tranches by LSETF and a donor organization.
- 


04 Non-approved claims: Text messages and emails were used to inform the applicants whose claims were not approved. Reasons for the non-approval were also communicated as well as other ways that LSETF can support them in the recovery process
- 

04 Reminders & account verification: Phone calls were majorly used to follow up on applicants who had not picked up their offer letters as well as applicants whose bank account information had to be verified.

FINANCIAL REPORT



Expenditure	=N=	=N=	Income
Grant:			LSETF Contribution 500,000,000
Disbursement to 1,880 businesses		1,010,018,097.14	Donors contribution 642,877,313
BDSP Payment:			
PML - Verification of 2296 businesses @ #5000each	11,480,000.00		
FAG - Verification of 1779 businesses @ #5000each	8,895,000.00	20,375,000.00	
Communications:			
Production of 24 testimonial videos	27,851,737.50		
Airtime purchased on TV & Radio	6,935,465.68		
Report Design & Print	800,000.00	35,587,203.18	
Total Expenditure		1,065,980,300.32	Total income 1,142,877,313
Excess of Income over Expenditure as at 11th June 2021		76,897,012.68	



Lessons Learnt And Recommendations

OVERVIEW

The interaction with the affected businesses by the BDSPs, the raising of funds, and the communication with internal and external stakeholders provided certain key learnings which would be useful for other public and private organizations who might be faced with such tasks in the future and most importantly for MSMEs in Lagos, as they move towards building business resilience



Business Insurance

97% of the beneficiaries did not have any form of business interruption insurance. This showed that those businesses would not have recovered on time, if at all, if LSETF did not provide those grants. This is a wake-up call to MSMEs across the state and the country to take insurance seriously.

This also presents a business opportunity for general insurance companies to provide business insurance policies for small businesses within the state and across the country.

Recommendations

- Improve awareness on the need for business interruption insurance for MSMEs in Lagos State.
- Insurance companies should create affordable insurance products for MSMEs.



Business Registration & Formalization

Data showed that a significant number of businesses did not have business bank accounts and the grants were paid into the personal accounts of the business owners. Business registration, formalization of operations and adequate record-keeping improves the chances of small businesses to access business support programs and credit from financial institutions. The steering committee had to accommodate unregistered businesses as they were a significant number of the applications received.

Recommendation

- Increase training for MSMEs on business formalization and also improve the ease of the formalization process.



Affiliation With Relevant Business And Professional Associations

An indicator of the legitimacy of the businesses that submitted applications was their affiliation with business and professional associations. While that criterion was stepped down to ensure that a lot of businesses were assisted, data showed that just 15% of the beneficiaries were affiliated with any business and professional association.

Recommendations

- Improve awareness of the need for business and professional affiliation for MSMEs in Lagos State.



Business Classification

Classifying the businesses according to enterprise categories helped in the review and evaluation process. It ensured that the evaluation criteria were well-tailored to each business category instead of blanket criteria.

Recommendations

- The need for Policies targeted at MSMEs need to be custom made to accommodate the different business categories and growth stages of these businesses.



Communication

Timely communication with the applicants, donors, and Lagosians at large was done to ensure transparency and engender trust with applicants, partners, stakeholders and the public. Offline and online channels of communication were employed and feedback from those channels was taken seriously.

Recommendations

- Government agencies who already have a public trust deficit should put more emphasis on timely communication towards improving transparency and also building donor confidence for partnerships



Partnership With The Private Sector

The lack of public trust also influenced our partnership with the private sector. While some private sector donors were open to paying directly into the account of the Fund, others wanted to disburse directly to the beneficiaries. For the latter, we ensured that we sent a list of approved beneficiaries whose grants fell within the approved grant sum to the partner. This played a huge role in closing the funding gap.

Recommendations

- Government and non-governmental agencies should periodically undergo a SWOT analysis before seeking partnerships for projects. This ensures that proposals take into cognizance the peculiarity of the requesting agency and adaptation of the needs and demands of the donor organization.

Acknowledgements

LIST OF DONORS & PARTNERS



Appendices

		Quantity	Value (NGN)
Claims Received		4,075	
No Claims		2,075	
Total Approved		2,000	1,118,742,811.71
Disbursement	Part Payment	Actual	
Total Disbursed by LSETF	750	1,747	906,320,797.14
Total Disbursed by BetKing	121	80	10,000,000.00
Total Disbursed by Green Investment Fund	1	15	9,000,000.00
Total Disbursed by UNDP	510	30	74,697,300.00
Total Disbursed by UNDP		8	10,000,000.00
Total Disbursed		1,880	1,010,018,097.14
Returned Grant - Konga		1	5,000,000.00
Declined Grants		7	1,185,000.00
Total Yet to be Disbursed		112	102,539,714.57

Appendix 1: Comprehensive breakdown of applications*



Target Market



New Product

Target Market

The fund is targeted at supporting business that were looted and/or vandalized to recover and rebuild

Independent Steering Committee

Fund Manager

Description

This is a grant to support business that were looted and/or vandalized to recover and rebuild

Eligibility Criteria

1. Business must have been affected by looting or vandalism
2. Monthly Turnover: < 50,000 (Micro) < 500,000 (Small) > 500,000 (Medium)
3. No. Of Employees: < 1 (Micro) < (Small) > 10 (Medium)

Target Market

Small and medium business looted or vandalized during the unrest

Facility Type

Grant

Fund Size

N2.5 Billion

Maximum Single Obligor limit

To be determined

Grant Purpose

- Primary
- Infrastructure replacement to resume operations
 - Technology upgrade for e-commerce commencement
- Secondary
- Inventory
 - Working Capital
- Other Claims/request
- To be covered by low-interest loans

THE LSETF-FIRSTEDU LOAN

will provide loans at an affordable interest rate of 9% per annum to 2 categories of applicants;

Micro-Enterprise (ME) businesses will receive a sum of not more than ₦500,000 (Five hundred thousand Naira)

Small and Medium Enterprise (SMEs) will receive a sum of not more than ₦5,000,000 (Five million naira only).

Apply now via bit.ly/LFEduloan
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ARE YOU A
FEMALE
ENTREPRENEUR
RESIDING IN
LAGOS
STATE



The 'LSETF W initiative' is a project by the Lagos State Employment Trust Fund (LSETF) and Access Bank, aimed at providing access to funding with the total loan portfolio of **₦4billion** for female entrepreneurs' residing in Lagos State.

FOR MORE ENQUIRIES,
CONTACT OUR LIAISON OFFICE
NEAR YOU OR SEND AN EMAIL
TO SME@LSETF.NG OR CALL: **01- 7000969**

NAME OF BENEFICIARY/ BUSINESS

1	Akindiya Seyi Festus	47	Building Material And Housing Developer
2	Eve Xtra Ventures	48	Ife Sambo
3	Rifugio Communications Ltd	49	Mrs.bilikis Aremu
4	Me & You Communication	50	Wellness Interior Decorations
5	Iya Maria Food Canteen	51	House Of Fashion Aww A Quick Aww Aww Q
6	Sefaz Ventures	52	Jc Wiliam And Company
7	Victor Supermart	53	Café Neo
8	Tayla Beauty Studio	54	Classic Farms And Food
9	Lagos Jewelry School	55	Pension Fund Application Support
10	Emmycheez Electronics	56	Fitness Coach
11	Honeytech Ventures	57	Abel Victoria
12	Conve_softwork Empire	58	Adekunle Fausat
13	Motto Spare Parts	59	05g Entertainment / Fix4less
14	Doyen Concept	60	De Clares Food
15	Style-list	61	Saloon
16	Felgron Furniture Ltd	62	Ajuloye Taiwo
17	Habdarn Home's Ventures	63	Jherex Solutions
18	Bodeser Interior Design Enterprise	64	Ultimate Vibrant Global Ltd
19	Kazedak Company Nigeria Enterprises	65	Alhaji Olaitan
20	Blessed Okebiz	66	Pep Divine Mercy Connection
21	Boutique, Phones	67	Tina Foodstuffs
22	Morning Star Ven	68	Fashion Designer
23	Locks And Curls Beauty Salon	69	Balogun Oluwaseun
24	Fols Hub.wakanda Fitness And Carwash	70	Celon Dental Clinic
25	Hc Consult	71	Chijoke Janet
26	Happyday Gabby Global Enterprise	72	Sunnyjoy Ventures Electric And Electronic Parts
27	House Of Henri Limited (nativepassion)	73	Super Shores Consolidated Limited
28	Tunadex Ventures	74	Style Meeh
29	Emeka Phones & Accessories	75	Sarotos Enterprises
30	Buzzme Finger Foods	76	Trader (Electronic, Television,radio)
31	Bashvisuals Innovations	77	Iya Ife Food Canteen
32	Wholesale Trader Of Food Stocks	78	Florence Azazobor
33	Ginarab Ventures34 Mama G Store	79	Portable Transport
35	Tash Concepts Ltd	80	Trading
36	Awaribags Int. Ltd	81	Hazzan Oriyomi
37	Blings By Patrick Ayanski (t/a Patrick Ay Anski)	82	Royal Fashion House
38	Cake Shop	83	Temilon Nigeria Enterprises
39	Bikes	84	Provisions And Drinks
40	Dela Electronics	85	Janet Sunday
41	Watch Repairs Both Repair And Sales	86	Wellmed Healthcare Limited
42	Pure Water And Liquid Soap.	87	John Stelle
43	Macel&oris Enterprise	88	Summysolution And Technology
44	Randy Ventures Nigeria Ltd, A Division Of Ubadi & Associates Ltd	89	Moses Iyaso
45	Siyabonga Stores	90	Mr Nduka Ahiabuiké
46	Eddie King Burger	91	Trader
		92	Mustapha Sariu

93	Kings Boutique	143	Zonox Energy Limited
94	Uchetex Ventures	144	Asimolowo Tawakalitu
95	Uchetex Ventures	145	Ellas Interior Place
96	Phoneco	146	Trader(shoe)
97	Trader (Man Wear Trouser/ Singlet)	147	Divine Touch Clothing Home
98	Trader Shoes And Pam	148	Makinbeth Venture
99	Sme Electronics	149	Best Way Store
100	Tax Consulting And Financial Services	150	Sabi Collections
101	Mokhaf Pharmacy Limited	151	Balogun Esther Ebudola
102	Dns Ventures	152	Kokobams Phones And Accessories
103	Self Employed	153	Beatrice Ochiri
104	Romanus Mbanefo Nwawuru	154	Yonik Creations
105	Sakiru Shomade	155	Bernice Iyabo Ogunsola
106	Samota Adeigbe	156	Bisola Yusuf
107	Stella Osamor	157	Blessing Edwin
108	Tbasisworld	158	Bright Kotuy
109	D-basis Fisheries	159	Primerose Fashions
110	Twins Communication	160	Chiamaka Okoli
111	Abidat Irawo Modupe	161	Syble Synergy Ltd
112	Abidemi Ayodele	162	Food Stuffs
113	Abiodun Christiana Mojisola	163	Krismar Delicacies
114	Abiodun Ventures	164	Comfort Ogunsaya
115	Mobile Engineer	165	Fisafoodhub
116	Addeyâ€™s Clothing	166	Awoliyi Memorial Hospital & Maternity
117	Kojeoriginals	167	Unique Unisex Collections
118	Adegbit Stores	168	Hilamatech Connect Enterprise
119	Mawi Art	169	Gestifute Concepts
120	Sarjad Enterprise	170	Joskem Prolific Ventures
121	Adelola Food And Restaurant	171	Emex Transport And Haulage
122	Bakersandpartieschoice	172	Access Closa Vincent Emeka Anyikaeme(pos)
123	Essenty Farm	173	Emily Ojo
124	Ade & Ade Accessories Sales	174	Mummy Daniella Stores
125	Adepoju Ayodele	175	Esan Oluwatosin
126	Adetoun Kehinde	176	Owoyemi Ventures
127	Whatuneed Business Services	177	Sparkle And Glow Cleaners
128	Adewoye Fashion Designer	178	Newness Communication
129	Iya Esther Foodstuffs Store	179	Funmilola Anjorin
130	Adeyemi Emmanuel Bobola	180	Oba Enterprise
131	Adeyemo Mujidat	181	Gbenga Akingbulu Segun
132	Advantageplus Concept	182	Barclay Travels Limited
133	Afonja Kabiru	183	Hon. Jude
134	Agbahor Lydia O	184	Ibrahim Mohammed
135	Megga Concept Studio	185	Selling Of Goods Such As Mop And Sweeping Brush
136	Alh. Nimot Jato	186	Omobolanle Enterprises
137	Alison Bosede	187	Pb Haircut Saloon
138	Alogba Afeez Adun-ola	188	Kairos Fortiso Limited
139	Dacco Foam	189	Provision Store
140	Mama Ejima Store	190	Imeh John
141	Clintz Cutz		
142	Mina Collections		

191	Innocent Anuruihe	241	De- Desires
192	Alhamdulillah-lah Canteen	242	Olasehinde Olushola
193	Jamiu Olanrewaju	243	Pretty Ornaments
194	Afro Village Restaurant	244	Coremars Company Limited
195	Dalord Technologies	245	Olawale Oanda Ventures
196	Jimoh Olaniyan Kofoworola	246	Mamat Venture
197	Joseph Abiodun	247	Clicks Telecom
198	Josephine Agbodike	248	Headfort Foundation
199	Donjudsty Films N Sounds	249	Human Hairs
200	Kafaya Elemuren	250	Fashion Designer
201	Datplace Hotel/event Management	251	Taloring Material And Sewing
202	Kudus Rasaq Adekunle	252	Godson Clothing
203	Kvbvrat Shittu	253	Kennycent- Milk Pop Corn
204	Lawal Akeem Adekunle	254	Lolly's Empire
205	Jerinil Enterprises	255	Joybam Store
206	Ugo Investments	256	Tworld Studio
207	God's Gift Frozen Foods	257	Oyelowo Taiwo
208	Allepap Global Ventures	258	Paga Business
209	Comfort Food Store	259	Precius Nkemdihim
210	Ojukoro Communications	260	Racheals Place
211	Moshood Onikoyi	261	Rahman Kudirat
212	Ems Gabs Limited	262	Trust Yields Securities Limited
213	Mr. Ikenna	263	Regina Chukwu
214	Ken Masco Investment Ltd	264	Risikat Garuba
215	Mrs Ebekele	265	Samyetty Nigeria Enterprise
216	Female Wears	266	Zerubbabel Resources Solution Limited
217	Iya Ope Book Store	267	Saka Mojisola
218	Mrs. Ganiyat Danie	268	Samson Ayokunle
219	Mrs. Risikat Alao	269	Samuel Olajide
220	Excellent Global Biz Logistics Ltd	270	Edyson Hr Management Company
221	Yetunde Hair Dresser And Make Up	271	Manfaith Biz/film Production Limited
222	Mso Property Management Enterprises	272	Wesepounds Laundry And Dry Cleaning Service
223	Musphata Oluwakji	273	Trading
224	Nosiru Temidayo Qudus	274	Funmi Fashion Design
225	Nwuzu Michael	275	Rakia Baby Store
226	Obafemi Ogundare & Co	276	Sagacious Clean Cutz (barbing Saloon)
227	Obinanuju Chioma	277	Tawakalitu Ewenla
228	Obinna Benadine	278	Demtej Stitches (Hats And Fashion)
229	Josclat Logistics Ventures	279	Pearl
230	Ogunade Abiola	280	Topsy Beauty Shop
231	Ogunbiyi Ireiyayo	281	Temmy Unisex Wears
232	Simsiola Nigeria Ltd	282	Thomas Adeoye And Sons Nig Ltd
233	Ogunrinde Olajumoke Adenike	283	Tijani Raseehdat
234	Maksie Stitches	284	Toheeb Akinkunmi
235	Okoro Usmond	285	Toyin Abiodun Awosanya
236	Seunore Boutique	286	Sabena Store
237	Olabisi Ojo	287	Uchechukwu Okike
238	Oladini Oladele	288	James Possibility Concept Nig Ltd
239	Sonthon Event Managers	289	Onyi Stores
240	Balikis Hairdressing Saloon		

290	Umoru Idris	340	Momoh Babatunde Rahman
291	Umoru Isiaka	341	Raji Sulaimon
292	Niceman Errands And Logistics	342	Sheyi Adebayo
293	Eagtech Global Services	343	Oni Omolola
294	Vitalis Cyril	344	Tanimowo Olukunle
295	Winmore Fashion Enterprise	345	Ige Oladapo
296	Wunmi Olajolumo	346	Ignatius Igwe
297	Unique Global Biz	347	Oketayo Olusola John
298	Yemis Odutola	348	Amelia E. Ologunde
299	Yusuf Rafiat	349	Iyiola Folashade
300	Ruff N Tumble	350	Olasupo Folake Omotayo
301	Ruff N Tumble	351	Jawando Morufdeen
302	Modupe Olorunnimbe	352	Olatunde Sulaimon Olanrewaju
303	Afolabi Oluremi	353	Emmanuel Anasoh
304	Onyinyechi Emegharaibe	354	Ngukor Chimezie
305	Ayinde Shukurat Bukola	355	Saliu Sulaimon
306	Saka Badirat Adenike	356	Ojo Oluwakemi Comfort
307	Obagbemi Abosede	357	Daniele Deborah Adetutu
308	Adeoye Olubukola Ammal	358	Aniwetalu Augustine Ifeanyi
309	Samuel Olubukola Joseph	359	Akinola Akintunde
310	Oyinlola Bamgboye	360	Agwalogu Macbegine Ukachi
311	Akubueze Johnson Uzor	361	Philips Anene Emeghiebo
312	Florence Oderinde	362	Ogolo Chinyere Cecilia
313	Amba Juliana Nzeke	363	Obafunwa Abimbola
314	Zini Oghenevwyerhe Henry	364	Lukmon Olamilekan Fagbayi
315	Ogundeyi Adejoke	365	Hamzat Modinat
316	Bolanle Balogun	366	Majekodunmi Lateef S
317	Rashidat Oluwatoyin Tukur	367	Mrs Affiong Okon
318	Adekunle Kekere-ekun	368	Ogbogu Chinedu
319	Oduwole Shakirat Motunrayo	369	Opaniyi Ayotunde
320	Zakari Ishaq Adeiza	370	Kamal Alabi
321	Edugwu Martins	371	Mr. Chinedu Okolie
322	Nafisat Abiola Bello	372	Adegbola Daniel Adebusero
323	Felicia Abikoye	373	Blessing
324	Owoeye Toyin	374	Ikechukwu Castus Agbafor
325	Ojedele Oluwafemi Olaide	375	Bajela Rebecca Lola
326	Raufu Ayowunmi Aishat	376	Onwe Emmanuel
327	Abdulssalam Monsurah Funmilayo	377	Bonaventure Egboh
328	June Ama Okungbowa	378	Adekunle Adeshola
329	Emmanuel Udotong	379	Aderopo Omidiora
330	Ajoke Adebajo	380	Imaga Faith Chima
331	Omosho Odunayo Victoria	381	Oladokun Opeoluwa Olabisi
332	Tom-ewewu Oghenekevbe	382	Adebisi Adeeko
333	Oluwakemi Olatunde (mrs)	383	Kolawole Folakemi
334	Nnenna Nwoko	384	Johnson Egundeyi
335	Idowu Kazeem Olalekan	385	Excel Plus Integrated Services Limited
336	Adewale Obajimi	386	Blessing Ogechukwu
337	Blessing Omokuwa Igbape	387	Kanu Isaiah
338	Alaka Aminat Adeola	388	Andrew Ayemere
339	Ajasa Rebecca Olamiposi	389	Ekwe James Chikaodinaka

390	Augustine Emeka Azih	440	The Auto Place
391	Joyce Izegaegbe	441	Vivilanky Creations & Events Decorations
392	Oluwatoyin Temitope Taiwo	442	Al-fathia Ventures
393	Omirin Ayodele	443	Planet Mobile
394	Alex Agbamuche	444	Yusuf Titilayo
395	Prisca Umekwe	445	Yemsol Variety Store
396	Ngozi Charity Obasi	446	The 6g Effect
397	Jennifer Inyana	447	First2shop
398	Ovedje Ihougeuwe Blessings	448	Funmisho
399	Ajibola Ayuba Babatunde	449	Parish Shopping
400	Sunday Chukwuka	450	Dsalon Downtown Limited
401	Onyiye Achonu	451	Blossom Designs
402	Ochioma Ester	452	Lucky Ben Electrical Enterprises
403	Agnes Oladipupo	453	Bola Fashion And Cosmetics
404	Ngozi Henry	454	Boluwatife Store
405	Oladunjoye Adeola Ayomi	455	Toan Global Resources
406	Okonkwo Olivla	456	Topway Online Driving School
407	Linus Emmanuel	457	Mzfelzbeauty
408	Peace Evans	458	Iya Ayo Food Vendors
409	Mrs Susan Shokunbi	459	Bliz Boutique
410	Lucky Uhunamure	460	Sho2fit Classic Wears
411	Lemobade Oyedun	461	Ubaka Boutique
412	Oladele Taiwo Busayo	462	Sunday Ndichi
413	Adedoyin Oyedun	463	Betgja Shop (2)
414	Idowu Oluwole	464	Boftees International Events Ltd
415	Mukhtar Kehinde	465	Essencebyvictoria
416	Anyadioha Chijioke	466	Kkstores
417	Ojetola Samuel	467	Unisex Bontique
418	Ifechukwu Philip	468	Phone,phone Accessories Etc
419	Adebari Sherifat	469	Foodstuff Sales
420	Raji Ridwan	470	Ajigbolage Ventures
421	Agnes Umezurike	471	Blue Roof Restaurant And Bar
422	Shotech Marine Welding And Construction	472	Café, Computer
423	Fundav Signature, Nails Technician.	473	Jasmine House
424	Blessing Awala	474	The Bag Shop
425	Janet Obialo	475	Springsworth School
426	Mrs Nomeru	476	Trader (wrist Watch And Accessories)
427	Mrs Shola	477	Abimbola Stores
428	Olusola Solomon	478	Mummy Racheal Store
429	Yakub Ganiu Omotayo	479	Motto Spare Parts
430	Wazy Mechanical Engineering Services	480	Raw Food And Provision Store
431	M'n'm Stores	481	Motor Part
432	Food Items	482	Omatex Stores
433	Hauwasocial	483	Tunsbee Services Limited
434	Rhabby Commercial Concept	484	Happiness Food & Restaurant
435	Eaziglobalmotors	485	Paga Business
436	Motor Spare Part Dealer	486	Zbniger Enterprises
437	Isi-rihat Nigeria Enterprise	487	Cellit Limited Ibeju-lekki
438	Iya Simbi Oni Redmade	488	Colorido Imagery Venture
439	Youngland Clothing Ltd	489	Dorcas Samuel

490	Adebayo Sherifat	538	Olanrewaju Adeniyi Royal Associates Ltd
491	Asaolu Olajide	539	Cookito Family Supermart
492	Fatimo Obafunsho	540	E-square Events Empire
493	Falade Latifat	541	Laundry Service
494	Alh.modinat Abike Onke	542	Emperor T Graphics
495	Akorede Taiwo	543	Shoptiques Fashion
496	Glim Kitchen	544	Princess Mall Venture
497	Mac Center	545	Ggp International
498	Go Four Gift Ventures	546	Olawalegold Nigeria Enterprises
499	Wanawana Designs	547	Munimed Integrated Services Limited
500	Sampamonis Training Centre	548	Key And Locks Affairs
501	Kentera Photos	549	Simitru Global Tech
502	Blossom Store	550	Mazeekings Grafix
503	Nimbus Media Ltd	551	Trend Setters Ventures
504	88 Homewares Accessories	552	Loopcore Limited
505	Cascades Luxury	553	Damselkis Global Concept
506	Elbambino Unique Collection	554	Sells Of Ready Made Goods
507	De-phylums Academy	555	Gazelle Designs
508	Funmi & Flowers	556	Mon-bit Frozen Foods Ventures
509	Masterpiece Studios	557	Suwab Driving Training School
510	Stelvanventures	558	D Diamonds
511	Hg_tek	559	Benneth Phone Accessories
512	Obanla Wakilu	560	lou
513	Golden Fresh Venture	561	M&g Global Telecoms
514	Eliansan Couture	562	Biotrust Pharmaceuticals & Cosmetics Nig. Ltd
515	Blessed Communication (phones, Palm Silpers Males Wears)	563	T2 Venture
516	My Fruits And Vegetables	564	Haircut Saloon
517	Oladoja Alaso Ebi	565	Fadope Abayomi
518	Odom Chukwudi Resources	566	Billion Ventures
519	Schleez Limited	567	Mama Kike Oni Maggi Store
520	Tyk Consult	568	The Rustlane Limited
521	Jman Designers Boutique	569	House Of Windsor
522	Phone Store	570	Sift Trading And Events Pr Ltd
523	Golden Mother Store	571	D-apholab Concept
524	Monfred	572	Gandy's Event I Subsidiary Of Gandy's Business Links]
525	Olad Mobile	573	Trader(Games Item, Phones)
526	Green Columns Nigeria Limited	574	Laupel Enterprises
527	Grace And Needles	575	Josh Tech Computers
528	Best Choice	576	Fab Edfad Limited
529	Provision	577	Phone Accessories And Mp Plays And Foot Wheres And Moves And Ladies Wheres
530	Bicycle Selar	578	Klickithome Ltd
531	Fieldstar Resources	579	Petty Trader
532	D.k Lawal&sons	580	Iya Ayo Foods
533	Nijaneclair	581	Doors&fitting Building Materials Ltd
534	Top Fashion	582	Lorebydeejah
535	Joy's Collection	583	De-karamel Confectionery Limited
536	Kachy Stores.	584	Amagzy Global Ventures
537	Trade (phones, Television, Kitchen Equipment Etc)		

585	Joseph Basil.	635	West Digital Ltd
586	Nwafor Onyenbuchi	636	Mechanic Workshop
587	Mutairu Iliasu	637	Dayolat Ventures
588	Fajimi Olayinka	638	Motor Part
589	Ibrahim Ahmed	639	T.k Concepts
590	Rita Nwude	640	Electrical And Kitchen Utensils
591	Patrick Umunakwe	641	Shopcity Mega Retail
592	Kazeem Salam	642	Glamazone Makeover
593	Mrs Faith Mathew	643	Fabiz Fashion World
594	Folorunsho David	644	Modbams Poultry Feeds And Services
595	Chief Bamidele Abiodun	645	Gabson Computer Ventures
596	Nwobi Vincent	646	Kadianny C Enterprises Limited
597	Oshumo Samson	647	Peters 'n' Precious Ent.
598	Princess	648	Shay Classic Barbing Salon
599	Visible Grace Catering Services	649	Timekeepers International Limited
600	Olaide Trading Store	650	Roys Cocktail
601	Chris Nob Food Stuff	651	Unique Wears
602	Toff Communication	652	The Benevolence
603	Iwonlu Building Materials Ltd	653	Alade Express
604	Twash Drycleaning Services	654	Alexander Greg
605	Midas Touch Cakes And Confectionaries	655	Mahay International Company
606	Wears	656	Samchi Enterprises
607	4des Virtues	657	Motley Deluxe Clothings
608	Abah Sales And Repairs Services	658	One Penny Liquor/drinks
609	Mosun Olaleye	659	Omas Venture
610	Alogba Abike Tina	660	Ola Mummy Enterprise
611	Odeyemi Sadiat Biodun	661	Anslem Boutique & Fashions
612	Ramata Adeyemi	662	Shawna Sam Ltd
613	Ajayi Abosede Marie	663	Best Boutique
614	Hatch Cleaning	664	The Filmhouse Cinema
615	99percent Retail Store	665	Class Beauty Empire And Accessories
616	Abibat Bello	666	Arepo Kehinde Ajarat
617	Sambim Express Nigeria Limited	667	Precious Super Store
618	Beams Trendy Ventures	668	Borlawinick
619	Fix Factor Automobile Services	669	Aquaria Interiors Int'l Ltd.
620	Emmabuk Integrated Ventures	670	Food Vendor
621	A&f Global Firm	671	Hardunny Makeover
622	Rachel Communion Service	672	Yophii Ventures
623	Joketaade Fashion And Lifestyle Company	673	Sweet Sensation
624	Faan Taxi Vehicle	674	Aywhitez Salon
625	Aminat Nigeria Enterprises	675	Pos Deposit And Withdraw Center
626	Eyekontakt Limited	676	T2 Integrated Farms
627	Ayodasolaâ€™s Collections	677	Clothitude Ltd
628	Ayoola Rentals	678	Iya Maggi
629	Klasics Phone And Accessories	679	Franktihana Nigeria Limited
630	Kenwal Guest House	680	Dammy Stores And Business Ventures
631	Latbuk Global Resources Nig	681	Uber Driver
632	Prince Mila Mobile World	682	Bishopgate Mfb Ltd
633	Selective Interiors And Accessories Limited	683	Haven Opticals Ltd
634	Artisan	684	Bukkie Fruit Caf�

685	Referiss Bookshop, Ikotun /yindosem Global Resources	734	Pinnah Foods Ltd
686	Mr Biggs Ikotun	735	Blossom Delight Fast Food
687	Glorious Evidence Nig Ltd	736	Gabriel Izogo
688	Braga Clothiers Ltd.	737	Gbemzel Collections
689	Blue Rose Global	738	Aniquebeauty And Fashion Empire
690	Chidi Isaac	739	Barbing Salon
691	Mobile Store Company	740	Cyber Cafe & Business Center
692	Pinewood Furniture And Interior Ltd	741	Loulahsbeautyplace
693	Unique Ark Global Resources	742	Arikâ€™s Beauty House
694	Mon Pere Stores	743	Helen Of Roy's Place (bubbles Play Kingdom)
695	Phynal Pos Services	744	Robjohn Global
696	Atc Venture	745	Furniture
697	Xcite Virtual Reality Ltd	746	Maseed Telecommunications
698	3 Shops And Pure Water Factory	747	Amiskaru Fabrics
699	Stan C Boutique	748	Glorify Cakes
700	Auxell Musical Equipment	749	Josheth International Limited
701	Phone Business	750	Motto Spare Parts
702	Slickstandard Electrical Enterprises	751	Ikyeconcept Boutique
703	Collins Classic Boutique	752	Ike Ugwoke & Co
704	Collins Nwabueze	753	Goody Communication
705	Oceanfruits Nigeria Limited	754	Charity Brothers Stores
706	Core Investment Limited	755	Summatique Ventures
707	Driver	756	Happy Smart Global Collectionz
708	Jk Daniels Communication	757	DiCl Digital Photo Lab
709	Fluidmode Enterprises	758	Private Servant
710	Bare To Beauty	759	Paycenter And Stores
711	Dtrend Closete	760	Poultry Production
712	Jocat Universal Link Services Limited	761	Nurtureme Multiconcept
713	Inshape Integrated Marketing Company	762	Jidlad Fashion Designing
714	Excel Edu Network	763	Mayday Business Center
715	E Dave David Investment Nig Intl	764	Rockstar Ride And Roll Ltd
716	Tcs Business Hub	765	Mama Samson Baby Things
717	Victorious Bearers Solemn (V.b.s)	766	Teebestart Production
718	Emeka Ilechukwu & Associates	767	Gazingstar Travels And Tours Ltd.
719	Zurbian Tech Enterprise	768	Jonathan Abubaka
720	Inisharon Resources Nig Ltd	769	Jules Galleria
721	Quickwash 'n' Dry Enterprises	770	Jully General Goods And Services
722	Elsbeautyworld	771	Rehoboth Kin & Kits Limited
723	Happyhour Phones	772	Moolah Trees Intâ€™L Ltd
724	Trader	773	Lafdom Beauty Place
725	Savvy Wears	774	K&e Transport Ltd
726	Gracespark Centre	775	Tenny Whynyx Ventures
727	Eze Loveth Ndidi	776	Cosmetics
728	Fine Brothers Ltd	777	Mandk Activity Center Ltd (trading As Mactivity)
729	Endy Star Enterprises	778	David And Divine Underwear Garments Enterprise
730	Ozawa Gadgets And Services	779	123connect
731	Eriwise Creation	780	Olas Stores
732	Olanike Fashion Designer		
733	Delight Photos & Graphics Technology		

781	P E Technologies Limited	829	I-song5 Nig Ltd
782	Colathon Global Concept	830	Brainbooster International School(ict)
783	Lawal Ultimate Ventures	831	Sab-jameson Nigeria Limited
784	Victory Event And Catering Services	832	G. S. Pro Makeovers
785	Prime Beauty	833	3rd Party Engineer At Konga Marina.
786	Gourmet Kitchens Limited	834	Ogunrinde Abiola
787	With God Ventures	835	Inickyvilworld
788	Mariovee Concept Ltd	836	Vulcanizer Ventures
789	Mypharmacy Health Services Ltd	837	Dew International Innovation Limited
790	Easy Life Juice And Smoothie Bar Enterprises	838	God Is My Warriors Investment
791	Big Brothers Bake House	839	Bliinktech
792	Luelu Ventures	840	Papazynerâ€™s Enterprise
793	Ikotun, Front Of Ikotun L G A	841	Nedus Touch
794	The Michael Oluremi Empire	842	Mama J Stores
795	God Time Is The Best	843	Flexiclips Communications
796	Kemog Salut Consult Limited	844	Flourish Melia Limited
797	Racominc One Ventures (racomic Photo Studio)	845	J'mak
798	Market Woman	846	Parkit Limited (parkit Carwash)
799	Mosho Akinsemoyin	847	Okonkwo Francis
800	Fashion Dress Shop	848	Ojukwu Watch Merchandise Int. Nig.
801	Point Technologies Ltd (pointek)	849	La Toski Ltd
802	Mr. Okechukwu Atamaja	850	Bazan Business Arcade/ Emmyigal/ Bazan Electronics And Ice Block Factory
803	Ats Commercial Enterprises	851	Airtel Service Point
804	Safelink Airbus Company	852	Artisan
805	Shopper's Delite Supermarket, Vi	853	Oladejo Ganiyat Cake Enterprises
806	Butic	854	Higher High Enterprice
807	Restaurant/ Food Shop	855	Ife Oluwa Frozen Food And Wholesale Retail Shop
808	Mrs Olufunmi Abiola	856	Trading
809	Mrs Sanusi Bolatito Jelilat	857	Holistic Center
810	Mrs Shodunke Mariam	858	Sulamco Enterprises Limited
811	As Salam Herbal Consult	859	Olash Phone Solution & Accessories
812	Adisa Ventures	860	Ennykings Store
813	Kimson Ventures Limited	861	Mide's Farms And Poultry Service
814	Bants Footwear	862	Give And Keep Turning Point Ltd
815	De Wit Coy	863	Buktop Associates
816	Zifort Nigeria Enterprises	864	Oluchi Igweka
817	House Of Oly	865	Creative Nails Makeover
818	Fendecouture	866	The Little Moppet Company
819	Ugoski Enterprises (restaurant And Bar)	867	Ashake Store
820	Trader (Electronic, Radio, Television)	868	I Sale Computer
821	Mostwanted Resources Co.	869	Enchanted Grace Global
822	Obalowu And Sons	870	Biolad Ventures
823	Jay Luxury Interiors Nigeria Limited	871	Knk Fashion Dynasty
824	Onyeze Live Commincation	872	Oluwaseun Fagbemi
825	Ladyb Boutique	873	F&t Wine Store(fog&tai Enterprises)
826	Crusifix Games And Fun Enterprises	874	Morisek Enterprise
827	Ify Ventures	875	Oluwatoyin Bakare
828	1digital Agency (ng)	876	Godylolababs Enterprise

877	Debis Catering Service	927	Sunday Uzor
878	Trader(Shoes And Pan)	928	Prosbeniogbemes Commications
879	Darmmy Concept And Technical Ict Services	929	Terry International Ventures.
880	Nosazee Nigeria Limited	930	Toplat Global Resources Nig
881	Tukay Otnet Works Limited	931	Lataiwo Phones
882	Wenfil Technology Ltd	932	Thaomax Global Concept
883	Farm House Limited	933	Tawaklitu Ewenla
884	Delamgate Enterprise	934	Ejalonibu Fish Farming
885	Bespha Nigeria Limited	935	Shade Patent Store
886	Oyin Adenekan	936	Petik Energy Limited
887	Pastor Ifeanyi	937	Tolz Fashion Empire
888	Massage Beauty	938	Sharrp Laundry
889	Patience Aizobua	939	Toplass Beauty Word
890	Blessing Educational Consults	940	Atlas Marketing Co
891	Blessed Paul Enterprises	941	Uche Joseph Emenike (united Gas Shop)
892	Trader Shoe Wears	942	Uchebiz Ventures
893	Kowork Facilities Limited	943	Faithe Design
894	Austofely International Company	944	Ugunma Agbamuche
895	Aplus	945	Ajike Sanda Memorial Medical Centre (clinic Annex)
896	Lightscopefotography	946	Pretty Goes
897	Express Bubble Concept	947	Ruthâ€™s Place Event Center
898	Bukkha Hospitality Limited	948	Vencedor-247 Nigeria
899	Vip Room Surulere Mall	949	Abike Universal Ventures
900	Mummy D Boutique	950	Yemisi Owodunni
901	Dbosdelicacy	951	E-pof Makeovers & Events
902	Solution Hub Communications	952	Yinka Fabrics Ventures 952 Yinka Fabrics Ventures
903	Business Centre	953	The Light Bakery
904	Hollar Ventures	954	Alhameed Venture
905	Food Stuffs	955	Abubakar S. Tela Global Enterprises
906	James And Caro International Enterprises	956	Adebajo Rianot
907	Samuel Tom	957	Apoi Nig Ltd
908	Saosully Auto Detailing Service	958	Hazoume Transport
909	Thegoodstuff Tech And Retail Store	959	Adesilv Nigeria Limited
910	Shy-b Salon	960	Banky Ventures
911	Sheyi Ogunyemi	961	Betteredge Ent
912	Laundrios Int'l & General Contractors	962	Toun Studios
913	Zigis Confetti	963	Klasikwears
914	Sales Of Food Stuffs And Condiments	964	Mobile Gadget And Electronic Solutions
915	Shobiye Electricals	965	3 Star Business
916	Restaurant	966	Bambam Investments
917	Sikirat Abimbola	967	Calyx Securities Limited
918	Trader	968	Sosblink Foodstuffs
919	S.o Investment	969	Sandy Plus
920	St. Smart Apparel	970	House Of Didiz
921	Bncommunications	971	Eliora Rose Opticians Ltd
922	Solomon Michael	972	Birdie Technologies Ltd
923	Stella Eke	973	Youngsuites Agro-allied Farms
924	Poultry Farm	974	Pharmacy And Super Market
925	Balz Gallery		
926	Gsm/laptop Centre		

975	Brandocks Limited	1025	Lollex Foods
976	Rizmos Nigeria Limited	1026	Daryink Hand Enterprise
977	Eze Lideofor	1027	Oluwafemi Olaogun
978	Gmic Bags	1028	Rotdej Nigeria Ltd
979	Gvc Computers Centre	1029	Classicpro Laundry And Dry Cleaning Services
980	Femi Adebayo	1030	Avenue Montaigne
981	Enypet Agro Ventures	1031	Argyle & Clover Attorneys At Law
982	Mo'bryte Communications	1032	Maximax Make Over And Cosmetic Store
983	Gabsyn Carez	1033	Koltech Ict Ventures
984	Next Place Ltd (beauty And Barbing Salon)	1034	Time And Chance Leathers
985	Us Polo Association	1035	Obade Investment
986	Food Seller	1036	Onvo Ikechukwu
987	Sallygoods Ventures	1037	Jordan Hair Booster
988	Soo Construction And Real Estate	1038	Houx Of Sharon
989	Jerrykoko Globa Ventures	1039	Propertyavenueng Consults
990	Jimoh Melvin Ventures	1040	Buying Selling
991	Amolsworld	1041	Young Hustler Fashion House
992	Motor Part	1042	Mum Twins Mini Kerosine
993	Entrepreneur	1043	Health Essential, Nig.
994	Joyce Wine And Drinking Plc	1044	Petermanyways
995	Kd Cosmetics	1045	Icc Printing Press Limited
996	Maylight Ventures	1046	Babington Driving School
997	Kofgalcollection	1047	Ramota Abdulazeez
998	Maintek Communication	1048	Ruth Adekanmbi
999	Datapoint Microsystems Ltd	1049	Yuscoly Communication Centre
1000	Majek Wears	1050	Vitalsmoothieandjuices
1001	Michael Ilogbolu	1051	Trader(Electronic/ Television)
1002	H&t Couture	1052	Trader(Electric/ Television)
1003	Helloworld Wears	1053	Global Integrated Education Volunteers Association
1004	Arike Signature	1054	Shakmotal Venture
1005	Kemostores	1055	Rex-brissa Int Ltd
1006	Gradrive Agro And Investment Ltd	1056	Print À€r Us
1007	D Game Place	1057	Dandy Shoe Venture
1008	Peptomdomes Farms	1058	Dozzy Farms
1009	Patkay Paiting Concept	1059	Johnson Cosmetics
1010	Hephzibah Ventures	1060	Novesa London
1011	Act 7 Ventures	1061	Vamon E-grup & Logistic Ltd
1012	Okosun Sandra	1062	Abass Abioye Olabanji
1013	Lexington Law Practice	1063	Abdulsalam Mansurat
1014	Farming	1064	Abiola Kehinde Ramota
1015	Deeque Ventures	1065	Food Factory
1016	Gb Image Of God Limited	1066	Abubakar Shehu
1017	Perfumery	1067	Addo Alasa
1018	Debra's Grace Ltd	1068	Adebanjo Shakirat
1019	Sooyah Bistro	1069	Adebanke Shittu
1020	Fabulous Creation	1070	Coral Blue Limited
1021	Olasunbo Abiola	1071	Rulers Crown Montessori School
1022	Joyce Variety Store	1072	Stylesbrough Limited
1023	Olayiwola Mufutau		
1024	Mum Sam Beauty And Cosmetology		

1073	Adesina Damilola	1123	Mobile Options Ltd
1074	Netorbit Solution	1124	Ilori Akeem Oluwamayowa
1075	Adetunji Yinka Alfred	1125	Imevbore Beatrice Mary
1076	Adeyinka Adeola Ikusika	1126	Isaiah Akpan
1077	Adisa Habeebat	1127	Iyanu Awonaiké
1078	Agodi Chinedu	1128	John Aisivbioje
1079	Ahmod Mistura Agbabiaka	1129	J-site Nig Ltd
1080	Aina Balogun	1130	Joke Abiola
1081	Aishat Muritala	1131	Arike Beauty House
1082	Iwahab Media	1132	La Paz Mall Ltd
1083	Akinniyi Comfort Oluwatoyin	1133	Kafaya Omowunimi
1084	Akinwowo Anthony Olaleye	1134	Uks Computer & Business School
1085	Akinyosoye Omolola	1135	Attachment And Weavon
1086	Alamodeconcepts	1136	Konga Online Shopping Limited
1087	Ali Salon	1137	Unique Communications Limited
1088	Alowonile Abolore	1138	Makanjuola Rachael
1089	T Crowns Computer Technology	1139	Maliq Olanrewaju
1090	Awawu Atilu	1140	Mary Okpara
1091	Ayeni Bola	1141	Mary Okunkwo
1092	Basirat Shittu Omolara	1142	Matthew Theophilus Enyone
1093	Empire Of Creativity Home Of Beauty	1143	Mayowa Ojo
1094	Bukola Ojo	1144	Modester Nwanfor
1095	Charles Buduka	1145	Modupe Adebisi Awolola
1096	Widdi Nigeria Limited	1146	Mojisola Animashaun
1097	Oscar Innovations & Concepts	1147	Mr Godwin Emeahara
1098	Gopandy Misical	1148	Mradegbakin Adeola
1099	Chukwudi Nweke	1149	Mrs Bridget Osatohangbon
1100	Swingglo Nig Ent	1150	Mrs Yetunde Fadipe
1101	Esther Osadolo	1151	Muhammed Umaru
1102	Evelyn Alaboson	1152	Muibat Jimoh
1103	Ezekiel Onuchuemeka	1153	Mutiara Musa
1104	Ezeokafor Adaora Perpetua	1154	Asman Dental Clinic
1105	Fajobi Olanike Abiona	1155	Ngozi Anylam
1106	Ajiay Unconditional Concept	1156	Ngozi Okere
1107	Fatima Jinadu	1157	Nwaso Gift
1108	Trader(Bag - Dealer)	1158	Nwonu Godswill
1109	Donfloimages	1159	One Precious Life Empowerment Center
1110	Pink And June	1160	Boutique
1111	Fracol Property & Investment Limited	1161	Oderinde Sunday Ayorinde
1112	Francis Okon	1162	Ogundipe Felicia
1113	Success-fumak Concepts	1163	Clayarts Limited
1114	Elbane Logistics	1164	Okpomu Sarah Ebimere
1115	Mama Chinedu Spot	1165	Rhema Network Engineering
1116	Goodness Sunday	1166	Olaide Nurat
1117	Grace Nkem Akparanta	1167	Bheerhugz Café
1118	Henrietta Ugbo	1168	Food Vendor
1119	Hope Cletus	1169	God Son Bsquare Ltd
1120	Ibraheem Basirat Bolanle	1170	Oloyede Sikiru Adewale
1121	Ibrahim Olamilekan	1171	Olushola Oluwaseun
1122i	Kuologbon Ralph Olorunwa		

1172	Olusola Aderonke	1222	E.o.eze 'n' Bros Entreprise
1173	Oluwaseun Oniyide	1223	Tee.fash Venture
1174	Oluwashina Deborah Tolulope	1224	Olytest
1175	Omojoke Sanusi	1225	Dmicl Services
1176	Onyinye Ibemesi	1226	Tizeti Networks Limited
1177	Ossaie Blessing	1227	Castledown Art Center
1178	Owolabi Aminat Adedayo	1228	Tr3ple E Modern Collections
1179	Oyewole Femi Ezekiel	1229	Eleen Hair Salon
1180	Shekinah Specialties Limited	1230	Nuciano Global
1181	Philip Ewulu	1231	Topmart Global Resources Ltd
1182	Dara Event Planner	1232	Lo'lavita Hair & Beauty
1183	Moyashau Venture	1233	Rosiyke Fin. Consult Ltd
1184	Rotimi Shitta-bey	1234	Twins Faja Supermarket
1185	Go Sky Mobile World	1235	Her' Dress Enterprises Ltd
1186	Shaka Asisat Aramide	1236	Nelvia Limited
1187	Hamolsh Concept	1237	Double Sword Nigeria Enterprises
1188	Sotita Nigeria Limited	1238	Dunhill Energy Limited
1189	Stephen Ebea	1239	Truly On Point
1190	Stephen Sunday Ameh	1240	Rainno Clothing Ventures
1191	S & S Superstores	1241	Tai Johnson Nig Agency Ltd
1192	Temilola Tijani	1242	O'gunju Security Ltd
1193	Sharpbrains Int'l College	1243	Real Honeyrayde Global Ltd
1194	Computer Systems Solution Ltd	1244	Ibfc Alliance Limited
1195	Udogwu Obinna Collins	1245	Topstar Boutique & Ventures
1196	Vi God's Grace Investment	1246	Retolde Engineering Limited
1197	Victor Okpeva And Co.	1247	Tolajide Clinic
1198	Yetunde Andrew	1248	Kfa Monogram Limited
1199	A Creative Expression	1249	Maucare Pharmacy
1200	Yusuf Morufat	1250	Sister Tobi Empire
1201	Purples Event World	1251	Homely Investment Services Limited
1202	Zainab Adeshina	1252	Omoraf Ventures
1203	Tosho Woods Designs	1253	Show o Sun Ventures
1204	10x Growth Ltd	1254	Taifals Collections Ltd
1205	Abidemi Olawumi & Co	1255	Koffee Hut Ventures
1206	Barotsworld Ventures	1256	Killer Curves Beauty Store
1207	Larimud Enterprise	1257	Montaigne Ah Ltd
1208	Tosin Ade Printers	1258	I-song5 Nig Ltd
1209	The Mama's Place Naija	1259	Faukaz Enterprises
1210	J-fiz Fashion Parlour	1260	Abimbola Lamina
1211	Reliable Global Services	1261	Adejumoke Edward
1212	Emmyholding	1262	Afolabi Fatimoh
1213	Awai Ventures International	1263	Impex Projects International Services Limited
1214	Kash Collections	1264	Amaka Chukwuka
1215	Fade - zarf Investment Limited	1265	Ubleo Nigeria Limited
1216	Erah Global Communication	1266	Augustus Emenibe
1217	Zujin Footwear Company Limited	1267	Ayoade Dorcas
1218	Belamej International Ltd	1268	Chidinma Ebon
1219	Cura Divina Pharmacy Limited	1269	Chika Joseph
1220	Celebrity Rentals	1270	Cletus Gift
1221	A1 Mart Nigeria		

1271	Edith Eze	1320	Zealacouture And Interior
1272	Elizabeth Edigale	1321	Johnny Ekaidem Enterprises
1273	Folorunso Olayinka	1322	Hs Petroleum Limited
1274	Glory Effiong	1323	Nelo Frozen Foods And Food Stuffs Shop
1275	Helen Ikeh	1324	Chloe's Cupcake Heaven Limited
1276	Trust Link	1325	Charis Industries Ltd
1277	Bliss Porche Enterprises	1326	Largracian Global Services
1278	Mum Darasimi	1327	Consumer Concepts Nigeria Enterprises
1279	Mum Elizabeth	1328	Kobis Foods & Services Ltd.
1280	Teedee Pos And Recharge Card Venture	1329	Genius Paparazzi Studio
1281	Okeke Nkechi	1330	Successkayt Global Concept Limited
1282	Victoria Agbaje	1331	Godkia Meals
1283	Broad Hospital	1332	As-siddiq Nursery And Primary Schools
1284	Safeway Hospital	1333	Grey Pebble Rolls
1285	The Advert Place Network Ltd	1334	Celebrants Exquisite Beauty Bank
1286	J7 Communications (a Vendor In Sims Nigeria Limited)	1335	Bravebond Lnternational Ltd
1287	Nigerian Bar Association, Lagos Branch	1336	C A C Warrior For Christ Mission
1288	Speedway Business Services Limited	1337	La Laura Beautymax Limited
1289	Seed Of Life Pharmacy	1338	Kenmos Oil And Gas Limited
1290	Nuville Realties Limited	1339	Aratek Communications
1291	Kay Homes & Properties	1340	Paola Kemi Obasa
1292	D'evergreen Ventures	1341	Obiora Uwandu
1293	Yceda Global Resources Limited	1342	Stella Feyiropo Oloyede
1294	3chub Brand Management Limited	1343	Augusta Ndidi Chukwu
1295	Idimarris Int'l Ltd	1344	Omolara Ayinke Oke
1296	Kadec Intergrated Resources Ltd	1345	Rita Doowese Zaan
1297	Baby Making Moms	1346	Rukayat Ajibade
1298	Gosforth Bdc Limited	1347	Peter Aghogho Ejemudaro
1299	E-media Films	1348	Anene Chidiebere Chima
1300	Momotom Ventures	1349	Nosimotu Afolake Elemoro
1301	Ce Calabarkitchen	1350	Ifedara Victoria Akinlade
1302	Dreamworks Integrated Systems Ltd	1351	Alaba Omolara llesanmi
1303	Persityhomes Limited	1352	Chinyere Hope Osho
1304	Lowcol Foods	1353	Adejoke Ganiyat Lawal
1305	Royal Fabrics & Fashion Design Limited	1354	Titilayo Afoluke Akisanya
1306	Tina O Catering And Rental Services	1355	Blessing Ijeoma Njoku
1307	Nehita Posh Collections	1356	Zainab Oluwapelumi Mustapha
1308	Diksolyn Concept Ltd	1357	Obianuju Ann Igbala
1309	Wandol Ventures	1358	Ajoke Kulitumi Badmus
1310	Renwel Logistics	1359	Oluwasola Ramota Anifowose
1311	Kiefri Concept	1360	Oluwakemi Tomiwa Abisoye
1312	Iris Entertainment World Venture	1361	Oluwatosin Adeola Ajibade
1313	King Vidam Clothing Ventures	1362	Nnebunwa Blessing Patrick
1314	Casa Di Lusso Interiors	1363	Lawal Olawale Orenuga
1315	Florence Kiddies & Ladies Wears	1364	Daniel Oluwaseun Ojo
1316	Gladstone Opara & Company	1365	Adewale Dauda Adeleye
1317	Ajatech Computers Limited	1366	Moses Omos Eyanohonre
1318	I.u Aminu Enterprise	1367	Ogechi Endurance Emenogu
1319	Child Of Promise School Ajah	1368	Moris Chukwuka Okeke
		1369	Olawale Qomordeen Dada

1370	Okikiola Omotoyosi Sholoye	1420	Adeyinka Dozo
1371	Raheed Abiodun Amusa	1421	Emmanuel David
1372	Bolaji Sheriffdeen Busari	1422	Flick Hair Studio
1373	Olayemi Bukola Ogunboye	1423	Trader (garri Seller)
1374	Sola Samuel Ajao	1424	Biodun Store
1375	Yusuf Olanrewaju Bello	1425	Zero Defect Fashion
1376	Femi Samuel Awokiyesi	1426	Edet Blesiing
1377	Sunday Ekundayo Ehindero	1427	Muritalla Shakirat
1378	Kingsley Jude Ogbonnaya	1428	Obafemi Ruth
1379	Christianah Oluwatoyin Oloye	1429	Adejoke Adekoye
1380	Funmilola Adenike Ojediran	1430	Ogebest
1381	Abdullahi Olarewaju Hassan	1431	Deborah Adeshina
1382	Risikat Adebola Ijaduola	1432	Pearlz Collection
1383	Eric Ebakor Ikpefua	1433	Elizabeth Friday
1384	Bose Tolulope Ishola	1434	Cynthia Ifeoma Nwosu
1385	Olufemi Popoola Oladipupo	1435	Modinat Awoyemi
1386	Abubakar M Turaki	1436	Mrs Margaret Obila
1387	Sylvanus Achu Akung	1437	Badegeshi Bolanle
1388	Obianuju Njoku	1438	Lovina Akpan
1389	Mercy Chinyere Aruwa	1439	J & E Waste Management Solutions
1390	Toheeb Olalekan Odusoga	1440	Ada Zion Mother Care Store
1391	Cecilia Foyeke Olulade	1441	De-lightning Travels Services
1392	Azeez Dasuki Soliu	1442	Mee&kids Ltd
1393	Anayochukwu Malachi Nwajiaku	1443	Ola Upholstery
1394	Ruth Bickersteth	1444	Ourkraft Ventures
1395	Taiwo Collins Alakija	1445	Playfit Ventures
1396	Wole Adeniji	1446	Rita Ojo Ventures
1397	Sanusi Babatunde Bashua	1447	Iwalewa Gallery Of Art
1398	Adewole Afolabi Adeosun	1448	Ugwuanyi Nicholason Chiemelum
1399	Akeem Adewale Mojeed	1449	Folami Awwal Adedolapo
1400	Rachel Ebere Omole	1450	Salau Waheed Adeshina
1401	Laurence Inya Alu	1451	Akingboye Oluwafunke
1402	Adewale Samuel Oyefeso-odusami	1452	Onaleye Olayinka Owolabi
1403	Olakunle Sodiq Olaniyi	1453	Adetunji Afeez Yaqub
1404	Olaitan Tawakalt Adebisi	1454	Omoyeni Daniel Tobi
1405	Oluwaseun David Jegede	1455	Octo Xii Concepts
1406	Olasunkanmi Obadina	1456	Janet Adeola Oniye
1407	Fausat Balogun	1457	Opene Anthony Chijioke
1408	Abidemi Aduke	1458	Morufat Olabisi Sulaimon
1409	Ali Halidou	1459	Temiloluwa Olabisi Adeba
1410	Wasiu Ogunbanwo	1460	Kaleni Ganiyat Modupe
1411	Chris Chukwu	1461	Olalekan Martins David
1412	Sherifat Bashiru	1462	Omosebi, Toyin Elizabeth
1413	Ronke Aduke Adebayo	1463	Odo Nicodemus Chimaobim
1414	Coker Ajasa	1464	Ahuoizas Touch
1415	Ajao Fatimoh	1465	Ademola Olanrewaju Bamgb
1416	Kehinde Adeyinka Buraimoh	1466	Ajiboye Maharouf Olamilak
1417	Deborah Adaku Uloekwe	1467	Olasode Ajoke
1418	Fluidmode Enterprises	1468	Sunday Blessing Anietie
1419	Kazeem Fadekemi	1469	Omotayo Janeth

1470	Ikechukwu Kenechi Sandra	1520	Kamaldeen Titilope Lawal
1471	Opene Anthony Chijioke	1521	Adesoye Ayoola
1472	Jfarms Enterprise	1522	Ogundare Temitope Olaniyi
1473	Ifekoya Kemi Dupe	1523	Raphael Ogunboye Abayomi
1474	Omitogun, Babatunde	1524	John Michael
1475	Triple Star Explicit Con	1525	Akintokun Lilian Ayodeji
1476	Audu Samuel James	1526	Adeola Kazeem Fagbemi
1477	Folakemi Esther Ogunleye	1527	Luke Nwabueze Onwuka
1478	Chopscraft Enterprises	1528	Lucy Vegona Lifestyle Enterprise
1479	Amudalat Adewunmi Adeyeye	1529	Accessories 2die4
1480	Babatunde Mudashiru Akanbi	1530	Planet Enterprises
1481	Funmilola Adefolakemi Adeleke	1531	Omeg Uk Power Solution
1482	Chikwendu Onyekwere Eme	1532	Elly Collections
1483	Oluwakemi Ede Abatan	1533	Deterge Nigeria Limited
1484	Adekunle Aina Adesina	1534	Lekki Restaurants Ltdpp
1485	Favour Joy Agboje	1535	Fedex Red Star Express Plc
1486	Elizabeth Olufunmilayo Onita	1536	Abmot Ventures
1487	Blessed Onyebuchi Uzoho	1537	Prince Jecim Nigeria Limited
1488	Olusegun Michael Elegunde	1538	Bidems Victory Hospital And Diagnostic Centre Limited
1489	Akeem Afolabi Olowo-opejo	1539	Pills Plus Pharmacy
1490	Ezekiel Olawunmi Oloruntola	1540	Pleasure Kitchen Nigeria Ltd
1491	Muinat Afolake Olaide	1541	Siberian Technology Nigerian Limited
1492	Ifeoma Cecilia Orakwe	1542	Totuge Nigeria Limited
1493	Bukola Ganiyat Lawal	1543	Village Restaurant And Kitchen Solutions
1494	Chinyere Emmaculate Obasieke	1544	Jupita Global Concept Enterprise
1495	Jude Chuks Eziokwu	1545	Mckarlly Ventures Ltd
1496	Adebayo Lookman Atoyebi	1546	Eunice Shereef Global Resources
1497	Mayowa Femi Adewale	1547	Ayinde Bukola
1498	Uche Daniel Jumbo	1548	Mrs Balkis Alakaloko
1499	Samuel Adewale Odeyemi	1549	Movingstar Communications Limited
1500	Ephraim Chukwuka Ngadi	1550	Abimbola Onafowokan
1501	Temitope Monsurat Subair	1551	Daniel Seun
1502	Adenike Omobolanle Adaramola	1552	Abbey Zack Qamal
1503	Paul Erhieyonwhe Oke	1553	Ibey John Henry
1504	Ugochi Jovita Akwaja	1554	Prince Alex
1505	Samuel George	1555	Bidemi Yusuf
1506	Onyinye Emmilia Ndukwe	1556	Omotoyinbo Mary
1507	Anna Ibegbu	1557	Olamide Adegbite-adebiyi
1508	Philip Oluwaseyi Egbekunle	1558	Risi Akinyande
1509	Obatoto Sunday Fayon	1559	Saka Oyinkansola
1510	Gbolahan Adegboyega Ishola	1560	Mrs Ude Abere
1511	Charles Oguchukwu Agam	1561	Victoria Akogun
1512	Blessing Christopher Edet	1562	Temilola Azeez
1513	Hassan Umar Abdullahi	1563	Jumoke Balogun
1514	Chigozie Henry Ogujiofor	1564	Mohammed Bande
1515	Elizabeth Okon Nkpubre	1565	Mr. Ganiyu Yussuf
1516	Kehinde Adesola Adedeji	1566	Yusuf Henry Aramide
1517	Ogechi Glory Gaji	1567	Choice John
1518	Dauda Tunji Tijani	1568	Miebi Johnson
1519	Ngozika Anokwuru Nwiro		

1569	Ashinze Kehinde Esther	1619	Olusayo Awosika
1570	Usman Mohammed	1620	Ayanwunmi Ayannuga Olawoyin
1571	Solomon Olokodana	1621	Nwafor Chidimma
1572	Paul Omolade	1622	Abiola Elizabeth Babatunde
1573	Akole Richard	1623	Philip Emmanuel Kanayo
1574	Jayeola Rukayat	1624	Ukpaka Eric Chika
1575	Aminu Shehu	1625	Bashiru Idris
1576	Sikiru Sulaimon	1626	Veronica Inaibagha
1577	Oke Abiodun	1627	Mrs Juliet Agodi
1578	Francis Ihedioha	1628	Fatimah Mumuni
1579	Nwosu Adaugo	1629	Tubi Olaide Kafilat
1580	Sadiat Musa	1630	Orelaja Oluwaseun
1581	Olayemi Olabimpe Moses	1631	Adegbola Samuel Adeola
1582	Balogun Nofisat Oluwakemi	1632	Abiodun Kudirat
1583	Makinde Adeola Adeyinka	1633	Grace Olayemi Olatunbosun
1584	Achong Esther	1634	David Udoh
1585	Sanni Temitope	1635	Famoofo Folasade Olawumi
1586	Funmilayo Kilani	1636	Lateef Aliu
1587	Christiana Olu	1637	Edwin Oma
1588	Abiodun Blessing	1638	Oluremi Obikoya
1589	Aminat Oladejo	1639	Onome Comfort Ose
1590	Onwusoro Emmanuel	1640	Temitope Adamolekun
1591	Umaru Farouq	1641	Uche Echem
1592	Tunde Kushimo Olatunbosun	1642	Avocegamou Moses
1593	Olayinka Koshoedo	1643	Olufunke Comfort Akinkowo
1594	Mustapha Adam	1644	Muyiwa Olarewaju
1595	Hameenah Adenike Adegboyega	1645	Luqman Muideen
1596	Mariam Adeshina	1646	Umar Hamisu
1597	Muoneke Uche Bonaventure	1647	Tolulope Osinubi
1598	Oluwaseyi Adedoyin	1648	Anuoluwapo Adebajo
1599	Abdulsalam Ridwan	1649	Micah Prince Eyinuya
1600	Joy Pascal	1650	Mary Alao
1601	Adelakun Emmanuel	1651	Ismail Mohammed
1602	Mrs Adetutu Osundina	1652	Orgah Ebele F
1603	Isu Priscillia Mgbodichi	1653	Tanimola Mariam Jimba
1604	Shittu Adebola	1654	Adamu Abba
1605	Adeyemi Ebunoluwa	1655	Bello Kazeem
1606	Umaru Mohammed	1656	Adeyemo Adegbenga Ganiu
1607	Bisi Olaleye	1657	Sunshine Peter
1608	Agom Vincent	1658	Damilolada Grace Ayetan
1609	Olabimitan Oluwaseun	1659	Amoo Akintunde
1610	Mohammed Tijani	1660	Onike Titilayo Mary
1611	Mrs Awe Olayemi	1661	Oyekanmi Abigail
1612	Temitope Taiwo	1662	Abiola Abosede Morounkeji
1613	Livinus Irika	1663	Akpa Martha Emonowoowr
1614	Demehin Ayomikun P	1664	Titilope Mathew
1615	Jacob Solomon Sunday	1665	Sokunbi Mercy
1616	Fausat Agbadanla Tolani	1666	Jimoh Mubarak Opeyemi
1617	Olaoye Muhammed Olalekan	1667	Adisa Salau
1618	Olomofe Tope	1668	Bashiru Taofeek Olatunji

1669	Akinjole Mercy	1719	Morufat Taiwo
1670	Fadeyi Kayode	1720	Joke Jigan
1671	Olaleye Temitope Johnson	1721	Uzoigwe Sunday Ginika
1672	Titilola Otomiewo	1722	Olayiwola Sunday Ademola
1673	Oluwakemi Adeniyi Lawal	1723	Adesuyi Eburnola
1674	Sylvester Joseph	1724	Nkechi Vivian Ikechukwu
1675	Azeez Sulaimon	1725	Ishola Sule Olamilekan
1676	Adesola Emmanuel	1726	Eze Akachuwkwu
1677	Amusan Fausat Omolabake	1727	Olisa Andy Chidozie
1678	Ojekwe David	1728	Rixelnord Nig Ltd
1679	Kikelomo Adefisayo	1729	Sikiru Toheer Adeyemi
1680	Sekinat Ademuyiwa	1730	Marcel Friday
1681	Ariba Eniola	1731	Jimoh Ganiyat Olabisi
1682	Agbeleye Kudirat	1732	Awojodun Oladipo Godwin
1683	Sobola Mojisola	1733	Olufowokan Oluwaseun
1684	Johnson Ndifreke Owen	1734	Faith Queensley Patrick-erobokevbe
1685	Korede Rasaq	1735	Chima Victor Okorie
1686	Anjorin Stephen Oluwaseun	1736	Olajire Olatunji Taiwo
1687	Nureni Titilayo	1737	Alawiye Abeebe
1688	Omolara Yusuf Balikis	1738	Kehinde Deborah
1689	Egbewunmi Jaiyeola Suuru	1739	John Basse
1690	Ukattah Barrywhite Chiedozie	1740	Taiwo Oluseyi Samuel
1691	Ramat Ojomo Elemoro	1741	Oluwaseyi Ladele
1692	Ademola Adetunbi	1742	Jinadu Kudirat
1693	Olakunle Idiat Alaketu	1743	Ademilola Adenle
1694	Regina Okon	1744	Funsho Ayodele
1695	Vivian Chimezie Ukaigwe	1745	Folarin Giwa
1696	Adejumo Olufeso	1746	Sunmola Oluwasola
1697	Waidi Omodupe	1747	Alobu Temitope
1698	Adewale Adewola Alabi	1748	Jackson Umoh
1699	Nneka Anyia	1749	Ganiyat Temitope Lateef
1700	Sherifat Balogun	1750	Deborah John
1701	Tosanwunmi Nwafor	1751	Charles Ihenacho
1702	Olajumoke Oyewo Akinshowon	1752	Bright Doro
1703	Alade Oluwaseun Temitope	1753	Olowoshile Abigaël Ibukun
1704	Fansat Liasu	1754	Anu Adebajo Mrs
1705	Ajayi Eyitope Gabriel	1755	Akintoye Bolaji
1706	Akinlade Ibukunoluwa Adeola	1756	Akeem Elemoro
1707	Olabisi Alagbe	1757	Adetutu Ogunbayo
1708	Ann Ibegbu	1758	Anani Oluwatoyin Olawunmi
1709	Dosunmu Adejoke	1759	Mrs Omotayo Oyenike
1710	Medina Afolabi	1760	Taiwo Adenike Adeola
1711	Abdulganiu Azeezat Anike	1761	Queen Idoge
1712	Godspower Collins	1762	Olutoyin Shofoluwe
1713	Fausat Elemoro	1763	Angela Nwoke
1714	Awolowo Ernest	1764	Olatomiwa Idowu
1715	Alfred Ogbonna	1765	Edith Obiageli Edoze
1716	Azeez Olabisi	1766	Temitope Ishado
1717	Ayodeji Oyegunle	1767	Babatunde Akanbi
1718	Adeleke Rukayat	1768	Francis Adamolekun

1769	Razaq Afeez Olalekan	1819	Justina Ayiri-ogunli
1770	Shodimu Mercy	1820	Benneth Nwokocha
1771	Odubela Olufemi Segun	1821	Victor Anadozie Felix
1772	Opiegbe Patrick	1822	Abidoye Oyeyemi Yusuf
1773	Eluwa Jennifer	1823	Ambrose Adah
1774	Onyenweaku Goodness Odochi	1824	Precious Ozegbe
1775	Gilead Chiagozie	1825	Kefas Evans Senaan
1776	Ayandokin Abayomi Rasheed	1826	Ibrahim Odufuye
1777	Mr Alex Godwin Eriata	1827	Adetona Aminotu
1778	Ogwa Christian	1828	Oche Peter
1779	Ayobami Olabisi	1829	Nnamdi Nwankwo Virginus
1780	Ewuoso Olabisi	1830	Akala Komolafe Azeez
1781	Sheila Orits Dickson	1831	Aliu, Taiwo Olubukola
1782	Modestus Mmuogharam	1832	Juliet Aigbogun
1783	Arishe Esther Funke	1833	Harmony Edache
1784	Friday Okpara Lazarus	1834	Hubmart Stores
1785	Jegunmah Olawale	1835	Biobaku Omobowale
1786	Kunle-olaleru Ezezi	1836	Obanlearo Temitope
1787	Omotayo Oyenike	1837	Olajumoke Arije
1788	Aminat Adetona	1838	Dipo Ajayi
1789	Aminat Alaka	1839	Kareem Khadijat Omotayo
1790	Adeche Dimowo	1840	Ojegwo Green Unified Integrated Ventures
1791	Ayo Joseph	1841	Blessed Isaiah Chibike And Sons Global Enterprise
1792	Mary Nkiruka Nweke	1842	Bolkargrace Nigeria Enterprises
1793	Efosa. Osazuwa	1843	Bukore Fashion World Enterprises
1794	Jimoh Raheem Amoo	1844	Zico And Sons Nigeria Enterprise
1795	Fatimah Salahudeen Lawal	1845	Essang Ubong Philip
1796	Ikenna Nwachukwu	1846	Topher And Tina Limited
1797	Ndubuisi Anyiam	1847	Laundry Direct Company
1798	Kayode Ogunbodede	1848	BUTTON UP VENTURES
1799	Dauda Rashidat Oyiza	1849	GREENGROUND LIMITED
1800	Idayat Ajoke Ayinde	1850	MY WORLD GLOBAL INVESTMENT
1801	Lukmon Ajagbe	1851	UGO EAGLE KING ENTERPRISES
1802	Aliyu Abdulkadir	1852	CASCADES LUXURY LIMITED
1803	Abdulmajid Abdulsalam	1853	JD AUTOS
1804	Mgbachi Boniface	1854	HOUSEHOLD DELUXE
1805	Ayomide Elizabeth Kusimo	1855	ANTHONY MONDAY OGBOBI
1806	Isah Ibrahim	1856	AYOMIDE LEBILE
1807	Quadri Idowu	1857	CHIDIEBERE OKOLI
1808	Adodo Sylvester	1858	MATTHEW ABIODUN BAMIDELE
1809	Uzowuru Uche Peter	1859	DELTA POT CUISINE
1810	Beauty Uwajimgba	1860	OMOWUNMI MUJIDAT BALOGUN
1811	Lazarus Okoli Ezemee	1861	COMFORT ONYENACHI ONYENACHI NJOKU
1812	Olufunke Olayinka Timothy-foezie	1862	ABDULRASHEED ISHOLA ADESHINA
1813	Lois Egbuniwe	1863	NURUDEEN MOYEDE
1814	Solomon Alaba Falana	1864	Omowunmi Omotoyosi Omotoyinbo
1815	Aroyame Stephen Oniso	1865	Sunday Oyetunde Alawode
1816	Onouha Chidi	1866	Katobak Ventures Limited
1817	Nosiru Florence Opeyemi		
1818	Solomon Ezekiel Diri		

1867 IBEH CHUKS DENNIS NIGERIA ENTERPRISES
1868 Olabode adedoyin salamot
1869 INSTA VIRTUAL REALITY
1870 Okonji Ofune Evelyn
1871 Multipro Consumer Products Limited
1872 Royalline Technologies Limited
1873 Ene Maya Limited
1874 Ooh Lala Foods Nigeria Limited
1875 Ezeh AugustineMontee
1876 Davidson David Emmanuel Bassey
1877 AdenikeAdeoye
1878 Bakare Taofeeq Ayomide
1879 AE FASHION EMPIRE
1880 ODEVA SPIV VENTURES



THE LAGOS COVID-19 ACTION RECOVERY AND ECONOMIC STIMULUS (CARES) PROGRAM

GRANTS

CREDIT GRANT (DLI 1)

Grant financing of up to 40% of new loan obtained from financing institutions during COVID-19 crisis

OPERATIONAL GRANT (DLI 2)

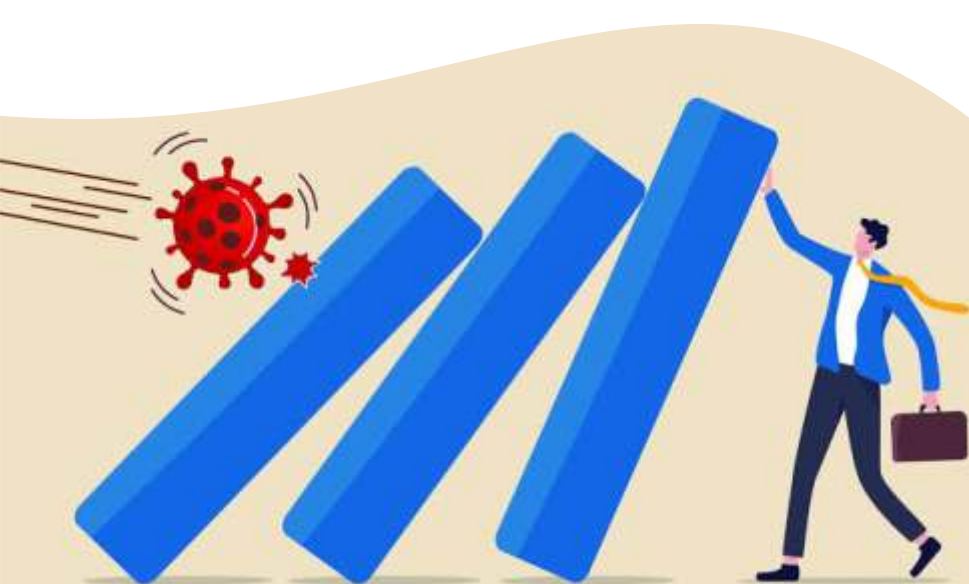
Grant financing to support up to 50% of operational expenses e.g. Rent, Utilities, Payroll, etc

CREDIT GRANT (DLI 3)

IT Enhancement Grant and not Credit Grant

SECTOR FOCUS

1. Agriculture
2. Manufacturing
3. Mining & Quarrying
4. Construction
5. Transport & Storage
6. Education
7. Art Entertainment & recreation
8. information & Communication
9. Administrative & support services



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