



# Naija

COOP  
News

Vol: 1 No 1

NOVEMBER-DECEMBER, 2022

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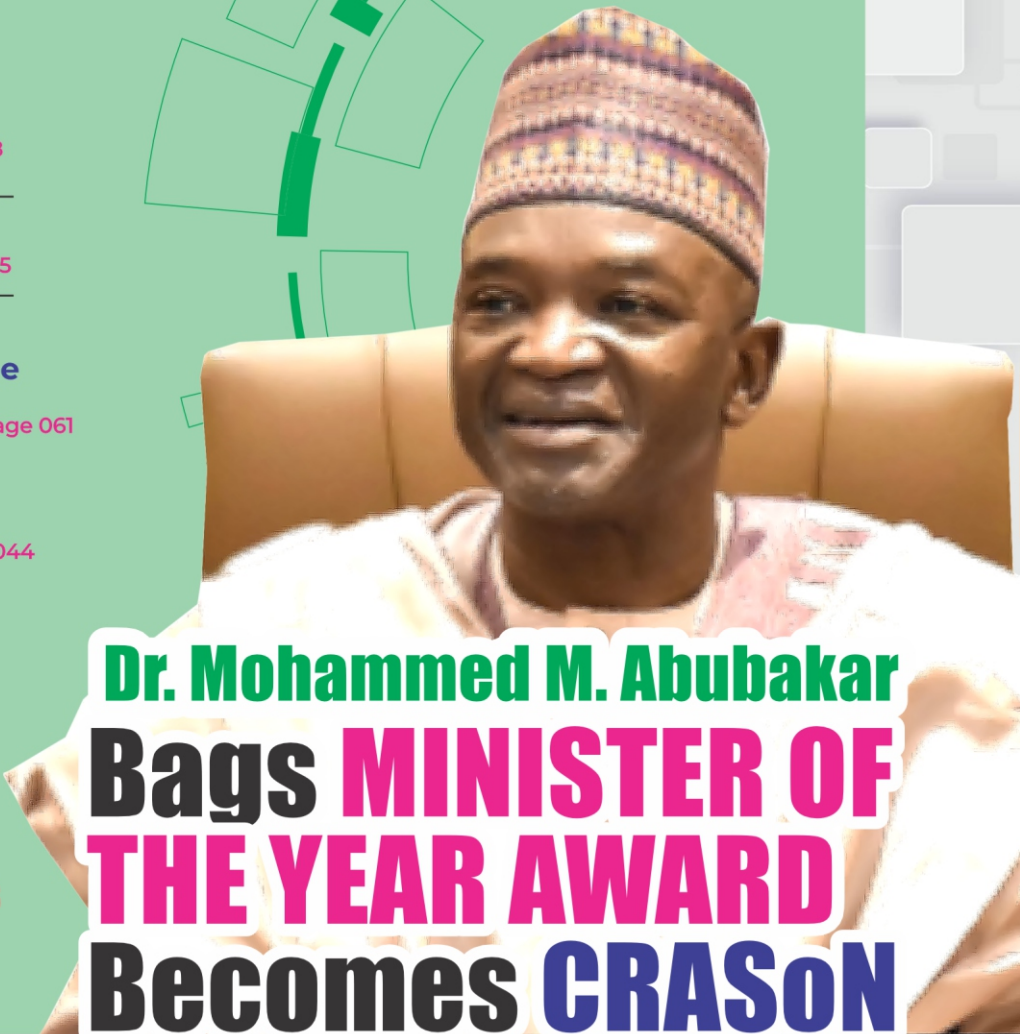
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**Becomes CRASO GRAND PATRON**

**4<sup>th</sup> NATIONAL COOPERATIVE AWARDS**  
SYMPOSIUM & EXHIBITION

"THE FRONTLINERS - ABUJA 2022"

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About us

The Co-operative Rating & Award Society of Nigeria (CRASoN) is a value-based Rating and Award Institution founded on the universal principles of cooperation and its ethical values to monitor, track, evaluate and report the economic performances and social impacts of Co-operative Societies with other initiatives geared to raise their profile to policymakers, researchers, manufacturers, development partners, governments and INGO's amongst all stakeholders; in order to get the desired attention needed to aid the development and growth of the sub-sector in Nigeria, afterwards mobilize such cooperatives for the achievement of the nation's Economic Sustainability Plan coupled with the Sustainable Development Goals (SDGs) in Nigeria.



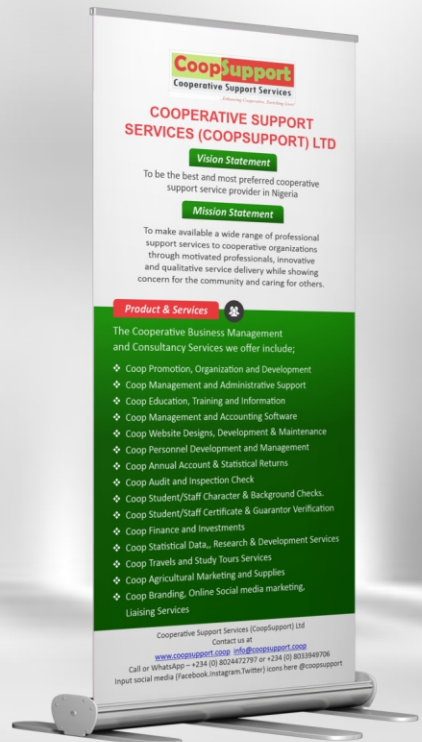
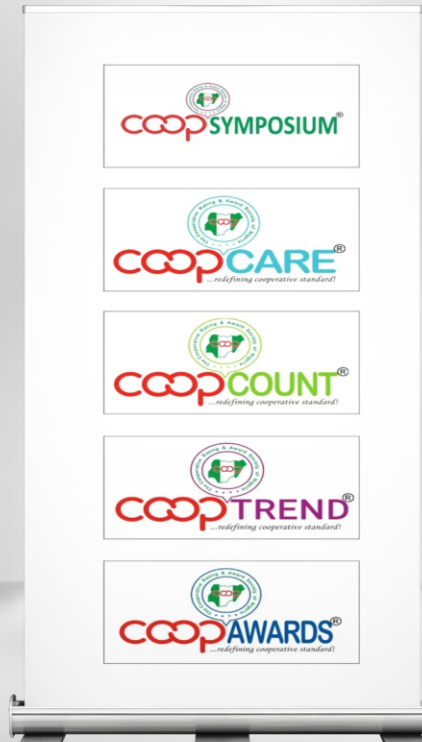
Mission Statement

To redefine a new process of data collection, integration, and analysis of co-operative economic performances and social impact on its members-patrons and the nation at large, using it as a tool to enhance the promotion of Co-operatives and recognition of Co-operators while remaining socially responsible in Nigeria.



Vision Statement

To be recognized as the Co-operative sectors award and rating institute of repute, that inspired and redefined co-operative standard of operations in Nigeria.



# Editorial Section

## ...CELEBRATING COOPERATIVES!

Cooperatives, no doubt, have been making tremendous contributions to the growth of the socio-economic development of the Country but have not been appreciated as a result of the paucity of statistics and relevant information. Both the Regulators and the Operators are guilty of nonchalance; while the Regulators see it as just another job, the Operator was lulled to believe that the movement is a cry-baby of the government.

This is not just a local problem but a global one. The International Cooperative Alliance (ICA) having realized this initiated an ambitious project to showcase the resilience of the Cooperative Business Model through its Top 300 Cooperative Businesses in the World which it intends to release in its 2022 World Cooperative Monitor (WCM) later this year. Sometimes in 2018, the Cooperative Ratings and Award Society of Nigeria, CRASoN was established to showcase the contributions of Cooperatives to the socio-economic growth of Nigeria and to commend individuals and Cooperative Societies that had made impacts on the lives of the people of the Country.

The 4th edition of this Award held in the Nation's Federal Capital, Abuja, brought together, through the use of Innovations and Technology, Cooperative experts and scholars from all over the World. The main menu of the day commenced with position papers by erudite scholars and practitioners on Technology, Cooperatives, and Management followed by panel discussions where onsite and offsite participation was made possible through the use of technology. This year's edition further underlined the fact that peer assessment is one of the best assessments and that the potential of the cooperative movement is yet to be maximally realized. The National Awards promise to continue to get better each year as we eventually realize that there is no help better than self-help through the Cooperatives.

No doubt, it pays to cooperate!

**-Muhammed S. Bello,**  
www.mbello.biz.ly

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## Publisher's Note

To say that I am excited to be writing to you for the first time would be an understatement of monumental proportions. But the inaugural Publisher's notes are always treacherous to write. How do you encompass all the hopes and plans you have for your new publication? And how do you express your sincere desire to uphold the traditions and nuances that make the publication unique? I think I know how to do it, and it only requires a saying:

**When life throws you, lemons don't complain, make lemonade out of it and savor the moment!**

Life is definitely not easy, but it is also not as difficult as we make it out to be. It is entirely within our power to emote or react to any given situation. We cannot control fate, but we can certainly control how we respond to all of life's curveballs. You can spend a lifetime whining and crying about it, or you can simply accept it! In this maiden edition of our magazine for the Cooperative Sector

in Nigeria, we have included all profiles of our awardees and ensured some of the presentations and basic thoughts of our keynotes and guest speakers with that of the panelists are available as articles for the educative purposes for our participants and their members at large. Thank you for believing in us and supporting us always.

Kindly note that the articles and discussion published do not necessarily reflect the views of the Editorial Board of the NaijaCoopNews Magazines and neither does the Editorial Board nor the CRASoN and CoopSupport take responsibility for errors that may be expressed by the writers.

NaijaCoopNews Magazine & Online Channels are Published by:  
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# 4<sup>th</sup> NATIONAL COOPERATIVE AWARDS

## SYMPOSIUM & EXHIBITIONS

EDUCATION, TRAINING & INFORMATION SESSION  
– HYBRID EVENT – 19/11/2022 NICON LUXURY ABUJA

### SYMPOSIUM ORDER OF EVENT

S/N	TIMING	DETAILED ACTIVITIES OF PROGRAMME	ALLOCATED MINUTES
1	09.00	<input type="checkbox"/> Arrivals & Registration of Participants <input type="checkbox"/> Exhibition and Trade Display by Exhibitors	1hr
2	09.30	<input type="checkbox"/> <b>PROTOCOLS:</b> Recognition & Introduction of Dignitaries & Speakers – MC/Compere – <b>Louisa Olaniyi</b> On-Air-Personality & TV Host	
3	09.35	<input type="checkbox"/> <b>OPENING REMARKS</b> – The CRASoN President/CEO <b>Victor Oyegoke</b>	5m
4	09.10	<input type="checkbox"/> <b>WELCOME ADDRESS</b> -- Federal Director of Cooperatives (FDC/FMARD) <b>Engr. Jibril Abubakar</b>	5m
5	10.15	<input type="checkbox"/> <b>ADDRESS BY SYMPOSIUM CHAIRPERSON:</b> Edo State Commissioner for Industry, Trade & Coops. <b>Hon. Afisietu Braimoh MBA, M.APM</b>	5m
6	10.20	<b>Theme: Leveraging Technology &amp; Innovation for Cooperative Business Growth &amp; Development</b> <b>KEYNOTE SPEAKERS:</b> <b>Kashifu Inuwa Abdullahi, CCIE</b> DG/CEO National Information Technology Development Agency, NITDA <b>Obong Idiong Esq.</b> Managing Director/CEO Africa Prudential Plc <b>GUEST SPEAKERS:</b> <b>Jameelah Sharrieff-Ayedun Phd.</b> MD/CEO CreditRegistry &, CBAN Chairman <b>Francesca Martinelli Phd.</b> Director, Centro Studi Doc Foundation. Verona, Italy	25m
7	10.45	<input type="checkbox"/> <b>INTERLUDE</b> – GROUP PHOTOGRAPH /SPONSORS/PARTNERS BRANDS PRESENTATION & ADVERTS	5m
8	10.50	<b>PANEL DISCUSSION SESSION MODERATOR</b> <b>David Olumuyiwa Dada</b> , Co-Founder Fittin, France, DTCoop.NG, GoLearn & CherryBrook Media <ol style="list-style-type: none"> <li><b>Platform Cooperativism - The Way Forward:</b> The Speaker will talk about the emerging Platform Cooperative Business Model briefly. The need and benefits to the future of Cooperatives  <b>Francesca Martinelli Phd.</b> Director, Centro Studi Doc Foundation. Verona, Italy</li> <li><b>Cooperative Identity and the Importance of DotCoop Brand:</b> The speaker is to share with us the essence of dotCoop TLD in elevating the Cooperative Identity and Brand  <b>Tom Ivey</b> - Community Development Manager, DotCooperation UK (Domains.coop)</li> <li><b>Importance of Credit Bureaus and the benefits to Cooperatives:</b> The Speaker would be sharing the importance of Credit Bureaus and the Benefits to Cooperative Societies and their members.  <b>Jameelah Sharrieff-Ayedun Phd.</b> Chairperson, Credit Bureau Association of Nigeria (CBAN)</li> <li><b>Cooperative Business Disruption - Impact of Artificial Intelligence (AI) &amp; FinTech:</b> The Speaker is to explain what AI is, fintech and share with us other frontier tech that is disrupting businesses globally. Why we should be concerned as to how AI will affect our Industry, jobs, businesses, education, lifestyle etc...  <b>Joseph Jones Agunbiade</b> Co-Founder Budgit, Founder &amp; Chancellor, Univelcity,</li> <li><b>Blockchain Technology for Cooperative Enterprise Growth &amp; Development:</b> Owning to the rise in adoption of Blockchain and Cryptocurrency globally, of which Nigeria is not isolated. The Speaker is to simplify the Blockchain application to Cooperative Business Model and how it can benefit the Ecosystem.  <b>Senator Ihenyem</b> President, Stakeholders in Blockchain Technology Association of Nigeria (SiBAN)</li> </ol>	90m

		<p><b>6. External Source of Funding for Cooperatives:</b> The Speaker will share briefly what their organizations offer Coops and then explore various sources of external funding available and how to access single digit credit line and grants opportunities for Cooperatives. <b>CBN &amp; SMEDAN – Reps &amp; Emmanuel Atama JP</b> Executive Secretary, National Cooperative Financing Agency of Nigeria (CFAN)</p> <p><b>7. Agricultural Insurance in Nigeria – The Myths, Truth and Misconceptions:</b> The Speaker is to demystify what Agricultural Insurance is, and what it is not to Cooperators and how Cooperatives can access different premiums and the benefits to derive from it. <b>Hon. Olumoko Funsho NPA, MBA finmn</b> Nigerian Agricultural Insurance Corporation (NAIC)</p> <p><b>8. Tax Exemptions in Cooperatives – The Myth, The Truth &amp; the Misconceptions:</b> The Speaker is to let us into the details of tax regime in businesses registered with CAC under Companies And Allied Matters and why they are different from Cooperative registered under the Nigerian Cooperative Societies Act N98 LFN 2004 and other State Cooperative laws. What kind of Tax can a Cooperatives Society Pay CITA, PITA, VATA, Stam Duties etc..? <b>Federal Inland Revenue Service (FIRS) Representative</b></p> <p><b>9. The Importance of Managerial Leadership Skills in the 21st Century:</b> It has been said that Leaders focus on roles, while managers focus on functions. Leaders pull employees to achieve organizational goals and objectives, while managers push employees to achieve them. Leaders influence, inspire and drive people, while managers make sure the day-to-day activities are executed effectively. The Speaker will share with us how we can balance these roles as a Trustees in Cooperative saddled with the duties and responsibilities of managing our society right to become more successful and prosperous than we met or found it.. <b>Pastor ‘Wale Adedokun</b> Chairman/Executive President, Global Attitude Business Concerns Limited</p> <p><b>10. Balancing Mental Health in Cooperative:</b> Cooperatives are formed majorly to promote members’ economic, social and cultural interests. Their role in positively influencing mental health is less known. The Speaker will discuss Mental Health via the lens of increased stress, depression, and suicide. And stressors involving finances, occupational pressure, relationships, isolation, and loneliness. Then round up with the role Cooperatives play to aid mental health balance in their members and the community at large. <b>Temitope Oluwaseun Sikaiye</b> Director Nursing ,Lagos State University Teaching Hospital (LASUTH)</p> <p><b>11. Regulations, Technology and Innovations in Cooperative– How do we balance them?</b> This session is to help instigate critical and strategic thinking from the Cooperative Regulators and Operators and stimulate interest in reviewing the Coop Acts that can encourage emerging tech adoption and innovations within the sector that would aid the growth and development of Cooperatives. <b>Mohammed S. Bello</b> Executive Director, Co-operative &amp; Labour Education Research Centre (CLERC) &amp; Chairman, CRASoN Jurors</p>	
9	12.20	– <b>COMMENTS, QUESTIONS &amp; ANSWERS SESSION –</b> Participants Interactive Session with Speakers & Panelists	30m
10	12.50	– <b>INTERACTIONS WITH PRESIDENTIAL CANDIDATES &amp; THEIR SPOKESPERSONS –</b> What’s in their Agenda for the Cooperative Sector ?	50m
10	01.40	– <b>CLOSING REMARKS –</b> Engr. Akintoye Akintola <b>Chairman, CRASoN Advisory Board</b>	5m
11	01.45	– <b>VOTE OF THANKS/PRAYER –</b> Ms. Victoria Adiaha Akpan <b>CRASoN Secretary/Executive Director</b>	5m
12	01.50	– <b>TRADE DISPLAY SESSION</b> SPONSORS/PARTNERS BRANDS PRESENTATION & ADVERTS CONTINUES WITH EXHIBITIONS	

**NATIONAL COOPERATIVE AWARDS, DINNER & PATRONS INVESTITURE CEREMONY**

NICON LUXURY HOTEL, CENTRAL BUSINESS AREA, GARKI - ABUJA

1. RED CARPET & EXHIBITIONS 3pm – 5pm; 2. AWARD SHOW & DINNER 5pm – 10pm 3. AFTER DINNER PARTY 11pm

**PROGRAMME OF EVENT**

S/ N	TIMING PM	DETAILED ACTIVITIES OF THE PROGRAMME	ALLOCATED MINUTES
1	4.00	<input type="checkbox"/> GUESTS ARRIVAL - Confirmation of Invitations / Registration	going
2	4.30	<input type="checkbox"/> RED CARPET – Photography, Interviews, and Interactive sessions with the Media	going
3	5.00	<input type="checkbox"/> EXHIBITIONS – Products Presentations by Cooperatives, Sponsors, and Exhibitors	going
4	5.00	<input type="checkbox"/> Invited Guests and Government Dignitaries Seated	going
5	5.00	<input type="checkbox"/> National Anthem/Opening Prayers	3m
6	5.03	<input type="checkbox"/> Recognition of Dignitaries and Guests	7m
7	5.10	<input type="checkbox"/> Opening Remarks – The CRASoN President/CEO	5m
8	5.15	<input type="checkbox"/> Welcome Address – The Federal Director of Cooperatives	m
9	5.20	<input type="checkbox"/> Chief Host’s Address – Hon. Minister, Federal Ministry of Agriculture & Development	10m
10	5.25	<input type="checkbox"/> Goodwill Messages - Invited VVIPs present at the event or their Reps	5m
11	5.30	<input type="checkbox"/> Goodwill Messages - Invited VVIPs present at the event or the Reps	5m
12	5.37	<input type="checkbox"/> Goodwill Messages from VVIPs and the Representative	5m
13	5.50	<input type="checkbox"/> Special Guest of Honor – Mr. Godwin Obaseki, Executive Governor, Edo State	10m
14	5.57	<input type="checkbox"/> 1 <sup>st</sup> Award Presentation (Cooperatives, Cooperators & Regulators)	45m
15	6.30	<input type="checkbox"/> <b>Interlude – Comical Relief/ Social Media Glams – Snap Selfie &amp; Post Online with Hagtags</b>	5m
16	6.35	<input type="checkbox"/> 2 <sup>nd</sup> Award Presentation (Coop Friendly Private Individuals & Corporate Organizations)	45m
17	7.05	<input type="checkbox"/> <b>Interlude - Banquet/ Dinner Time</b>	30m
18	7.35	<input type="checkbox"/> 3 <sup>rd</sup> Award Presentation (Exemplary Leadership Award for Coop Management)	15m
19	7.50	<input type="checkbox"/> <b>Interlude – Official Launch of our CSR PROJECT - The Coop National Hygiene Initiatives</b>	15m
20	8.00	<input type="checkbox"/> 4th Award Presentation (Chief Host, Guest of Honor & Special Guest of Honor/Chairman)	15m
21	8.15	<input type="checkbox"/> <b>Interlude – DJ lets see your Skill - Dance!!! Dance!!!! Dance!!!! by all. Lest Shake our Body</b>	5m
22	8.18	<input type="checkbox"/> 5 <sup>th</sup> Award Presentation ( The Prestigious Awards Session)	30m
23	8.30	<input type="checkbox"/> Patrons Investiture & Inauguration of Patrons as CRASoN Advisory Board	17m
24	8,45	<input type="checkbox"/> Awardees’es Speeches & Goodwill Messages from Dignitaries	5m
25	8.48	<input type="checkbox"/> <b>Interlude – Comic Relief/ Dancing Time Again... Let’s Have some more Fun ad Laughter</b>	10m
26	8.51	<input type="checkbox"/> Closing Remarks – CRASoN Advisory Board Chairman	3m
27	8.54	<input type="checkbox"/> Vote of Thanks – CRASoN Secretary &	3m
28	8.55	<input type="checkbox"/> Departure of Dignitaries/VIPs	5m
29	9.00	<input type="checkbox"/> After Dinner Party till 10 pm	1h5m
THANK YOU FOR COMING... SEE YOU NEXT YEAR AT UYO, AKWA-IBOM STATE			

## THE NATIONAL ANTHEM

Arise, O compatriots, Nigeria's call obey  
To serve our fatherland  
With love and strength and faith  
The labor of our heroes past  
Shall never be in vain  
To serve with heart and might  
One nation bound in freedom,  
peace and unity.

Oh God of creation, direct our noble cause  
Guide our leaders right  
Help our youth and truth to know  
In love and honesty to grow  
And living just and true  
Great lofty heights attain  
To build a nation where peace  
and justice reign.

## THE PLEDGE

I pledge to Nigeria, my country  
To be faithful, loyal and honest  
To serve Nigeria with all my strength  
To defend our unity  
And uphold her honor and glory  
So help me God.

**4<sup>th</sup>** NATIONAL  
COOPERATIVE  
AWARDS  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**HIS EXCELLENCY,  
MUHAMMADU BUHARI** GCFR  
PRESIDENT, COMMANDER-IN-CHIEF  
OF THE ARMED FORCES  
FEDERAL REPUBLIC OF NIGERIA





**4<sup>th</sup>** NATIONAL  
COOPERATIVE  
AWARDS  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**SPECIAL GUEST  
OF HONOR**

**MR. GODWIN  
NOGHEGHASE  
OBASEKI**

GOVERNOR, EDO STATE

**4<sup>th</sup>** NATIONAL  
COOPERATIVE  
AWARDS  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**CHIEF HOST**

**DR. MOHAMMAD  
MAHMOOD ABUBAKAR**

HON. MINISTER - FEDERAL MINISTRY OF  
AGRICULTURE & RURAL DEVELOPMENT

**4<sup>th</sup>** NATIONAL  
COOPERATIVE  
AWARDS  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**HOST MINISTER**  
**MALLAM**  
**MOHAMMED**  
**MUSA BELLO**  
HON. MINISTER FCT



**4<sup>th</sup> NATIONAL COOPERATIVE AWARDS**  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**ROYAL FATHER  
OF THE DAY**

**HRH MAI ALHAJI  
ABUBAKAR IBN  
UMAR SULEIMAN OFR**

THE MAI BADE OF BADE EMIRATE  
COUNCIL, GASHUA, YOBE STATE

**4<sup>th</sup> NATIONAL COOPERATIVE AWARDS**  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**MOTHER OF THE DAY**

**MRS FOLASADE JOSEPH**

MANAGING DIRECTOR / CEO,  
NIGERIAN AGRICULTURAL  
INSURANCE CORPORATION (NAIC)

**4<sup>th</sup>** NATIONAL  
COOPERATIVE  
AWARDS  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**CO-HOST &  
CO-ORGANIZER**

**ENGR. JIBRIL  
ABUBAKAR**

FEDERAL DIRECTOR OF  
COOPERATIVES (FDC) FMARD

**4<sup>th</sup>** NATIONAL  
COOPERATIVE  
AWARDS  
SYMPOSIUM & EXHIBITION  
"THE FRONTLINERS - ABUJA 2022"



**THE HOST & CHIEF  
ORGANIZER**

**MR. VICTOR OYEGOKE**

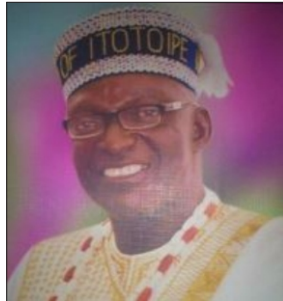
CRASoN PRESIDENT/CEO



## PATRONS/ADVISORY BOARD 2022-2025



**Engr Akintoye. A. Akintola**  
Ex-Federal Director of Cooperatives/cooperator  
Chairman, Advisory Board



**High Chief Awe Rufus M.**  
The Onijebu Of Itoto,  
Ipe-Akoko/cooperator  
Member, Advisory Board



**Engr. Stanley Da'silva**  
Ex President LASCOFIS/cooperator  
Member, Advisory Board



**Mr. Obakoya Olufemi**  
President of LASCOFIS  
Member Advisory Board



**Mrs. Sikaiye O. Temitope**  
President LIMCU  
Member, Advisory Board



**Chief (Mrs) Shimate Bello**  
Cooperator/entrepreneur  
Member, Advisory Board



**Chief Samuel Christopher**  
Managing Consultant of Total Research  
& Project Development Consultants Ltd  
Member Advisory Board



**Dr. Akinola Lateef Ademola**  
General Manager, Oyosowapo  
Group of Cooperatives  
Member Advisory Board



**Hon. (Alh) Yusuf Manu Swa**  
(Wamban Waja)  
MHR, EX-Commissioner Gombe State  
Member, Advisory Board



**Chief Mrs J. O. Bisiriyu JP**  
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OGSCOFED Ltd.  
Member, Advisory Board



**Frances Ihuoma Bekey**  
Ex-MD/CEO  
FutureGrowth Microfinance  
Member Advisory Board





## 2018-2021 PATRONS /ADVISORY BOARD



**Chief Audu Ogbah OFR**  
Former Minister of Agriculture &  
Rural Dev. National Patron



**Alh. Dr. Ibrahim Hassan  
Dankwambo, OON**  
Ex-Governor of Gombe State  
National Patron



**Mr Akinwunmi Ambode FCA**  
Former Lagos State Governor  
National Patron



**Engr Akintoye. A. Akintola**  
Ex-Federal Director of  
Cooperatives/cooperator  
Chairman, Advisory Board



**Chief Mrs J. O. Bisiriyu JP**  
former Executive Secretary,  
OGSCOFED Ltd.  
Member, Advisory Board



**Chief (Dr.) Austine Maduka**  
Founder/National President,  
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Advisory Board



**Frances Ihuoma Bekey**  
Ex-MD/CEO  
FutureGrowth Microfinance  
Member Advisory Board



**Chief (Mrs) Sarah Anaba JP**  
Founder, SANAB  
Development Foundation  
Member, Advisory Board



**Mr. Joseph O. Dina**  
Ex. President, LASCOMED  
Cooperative Member,  
Advisory Board



## CRASoN PANEL OF JURY & ASSESSORS



**Mr. Muhammed S. Bello**  
CRASoN Juror Chairman



**Mr. Bumba Shatami**  
CRASoN Juror Co- Chairman



**Usman A. USMAN**  
CRASoN Juror Secretary



**Mrs. Lucy Kyase**  
CRASoN Juror Co-Secretary



**Pastor Samuel Ariyo**  
CRASoN Juror Member



**Mr Sunday Ofordile Ogbu**  
CRASoN Juror Member



**Alh. Muhammad Aliyu Maiwada**  
CRASoN Juror Member



**Ngbede Pius Oiganji**  
CRASoN Juror Member



**Dr. Darlington Chilokwu**  
CRASoN Juror Member



## MANAGEMENT COMMITTEE MEMBERS



### PICTURED (FROM UPPER LEFT TO LOWER RIGHT BY PAGE)

Victor Olusegun Oyegoke - Executive, President/CEO, Olufunmilayo Elebe - Vice President/Human Capital Development  
 Basheer Garba Umar - Vice President – Innovation & Entrepreneurship, Owolabi Oluwasegun - Vice President/special Duties & Strategy)  
 Uzodinma Esther (Mrs) - Vice President/mobilization & Member Services, Victoria Akpan - Secretary/Director, Sponsorship,  
 Akande Oluwaseyi O. - Treasurer / Director Of Finance, Idowu Oluremi Bolaji - Director Program And Strategy  
 Mrs. Louisa Olaniyi - Director Of Media And Public Relations, Mrs. Adewura Adewuyi - Executive Assistant To The President/CEO,  
 Ike Oluchukwu Benedict - Director, It & Web Management

**COOPERATIVE SUPPORT SERVICES** in collaboration with  
**CRASoN - The Cooperative Rating & Award Society of Nigeria**

*Presents*

# COOPERATIVE NATIONAL HYGIENE INITIATIVE



Oral Hygiene



Body Hygiene



Menstrual Hygiene

The Cooperative National Hygiene Initiative is a **Health-Focused CSR project** aimed at creating awareness, educating and encouraging Students across the Country to inculcate hygienic practices in their daily lives, especially in these 3 key areas of **Oral, Body and Menstrual Hygiene Management.**

Kindly Join the **CSR Project** & Donate to the Cause

**Account Name**

Coop National Hygiene Initiative

**Acc Number**

5600778873

**Bank Name**

Fidelity Bank Plc

**For Further enquires:** WhatsApp The Project Coordinator on **08024472797**

# OPENING REMARKS & BRIEF BY CRASoN PRESIDENT/CEO Victor Oyegoke

**BEING A TEXT OF THE SPEECH DELIVERED BY MR. VICTOR OYEGOKE PRESIDENT/CEO OF CRASoN AT THEIR 5<sup>TH</sup> YEAR ANNIVERSARY AND 4<sup>TH</sup> EDITION OF THE NATIONAL COOPERATIVE AWARDS, SYMPOSIUM & EXHIBITIONS HELD AT NICON LUXURY HOTEL ABUJA ON SATURDAY 19<sup>TH</sup> NOVEMBER 2022**



What a pleasure and honour it is to welcome you all here today, on behalf of our Board of Advisors, Management Team, and Employees of CRASoN.

We are delighted to have you all here today, to share in the joy of this special occasion, the celebration of the 5<sup>th</sup> Year Anniversary of our organization's establishment and that of the Fourth Edition of the National Cooperative Awards, Symposium, and Exhibitions this year 2022.

It is a reminder to us, of the kind of value that this program exudes, to see many of you travel long hauls just to be a part of this. And for us at CRASoN, we do not take this for granted. We are inspired to up our strategies to ensure that this is a brand you all are proud to be associated with.

It was in 2012 when the CRASoN idea was first conceived, while the initiative got officially registered as an entity in the year 2017 with the aims to enhance awareness, and further promoting Cooperatives' socio-economic impacts, good governance, and sustainable business model by demonstrating to Governments, Policy Makers & Development Partners the socio-economic importance of Cooperatives. Modeling Best Practices, Highlighting Successful and Innovative Cooperative Stories, increasing their Profile, and giving Visibility to individual Cooperatives and Cooperators either in a Single or Multipurpose Society, Primary, Union, or Tertiary Level. Improve Statistical and Data Methodology to allow for a better analysis of Coops Economic Performances and Social Impacts that would lead to the Growth and Development of the Cooperative Sector including its key Stakeholders.

This Project kick-started in 2018, as a pilot

scheme that is to run for the first five (5) years out of which 360 cooperatives will be selected annually for ratings through the analysis of data generated, while appropriate appreciation and recognition were given, with a National Cooperative Economy Report made. The Projects, having been scrutinized and endorsed by the Federal Department of Cooperatives under the aegis of the Federal Ministry of Agriculture & Rural Development (FMARD), Abuja, is annually organized by CRASoN.

In the year 2018, the 1st Edition was tagged "The Game Changers" and themed "Driving the Economic Recovery & Growth Plan through Cooperative Entrepreneurship" it was successfully held in Lagos, where the then Minister of Agriculture, Chief Audu Ogbeh was the Special Guest of Honour, SSA to the President on SDGs, Princess Orelope-Adefulire was the Keynote Speaker, Governor of Gombe State, Alh. Dr. Ibrahim Hassan Dankwambo was the Guest of Honour and the then Governor of Lagos State Mr. Akinwumi Ambode was the Chief Host all ably represented and were made Patrons. In attendance were Commissioners, Permanent Secretaries, Directors from MDAs, and other VIPs across the Country.

Also, in the year 2019, the event was held in Abuja with Top Dignitaries and VIPs in attendance. It was tagged "The Pathfinders" with a theme; "Strengthening Cooperatives to serve as the Catalyst for Nigeria's Socio-Economic Development". The event was hosted successfully with a lot of entertainment and funfairs.

In 2020, we could not host the event because of the COVID-19 pandemic. However, the last year 2021, the 3rd edition of the event was held again in

Lagos State with the theme "The Cooperative Stakeholders: Synergizing for Growth & Development in the New Normal." The Minister of Agriculture – Mr. Mohammed M. Abubakar was the Special Guest of Honour, the Osun State Governor – Mr.

Gboyega Oyetola was the Guest of Honor and the Lagos State Governor Mr. Babajide Sanwoolu was the Chief Host. The Keynote Speaker is Dr. Tope Fasua FCA, MIOd, Ph.D. ex-Presidential Candidate of ANRP & CEO, Global Analytics Consulting Ltd. Our Guest Speaker was Mr, Hafiz Olofade Bakare former MD/CEO of Keystone Bank. We also have in attendance other VIPs and Distinguished Guests from the public and private sectors.

This Year's event promises to be the most glamorous, best, and biggest of all cooperative events in Nigeria, with a full line-up of activities we had with the Keynotes and guest speakers deliveries, Panel Discussions, & Masterclasses from experts and professionals in the morning, we are hoping to have fun tonight in an atmosphere of music, dance and Comical Interludes to spice up the Award Show to be more educative, fun-filled and entertaining to all in attendance. I'm sure you already got a glimpse of that from the paparazzi, Glitz & Glamour, and Spotlight Interviews on the Red Carpet.

A very big thank you to everyone who has contributed enormously to making this event a success. especially all the Cooperative Societies here represented today, you all made this happen and Without your contributions, this wouldn't be a possibility. Your efforts are appreciated. I am grateful for the support.

Once again, a warm welcome to everyone, and I do hope you have an amazing time today.



# NEW KOSOL GROUP OF COMPANIES

**NEW KOSOL COOPERATIVE SOCIETY**  
"Giving you a helping hand"

## INVESTMENT OPPORTUNITIES

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2. Save for End of Year
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2. Sustainable Agricultural Development Training Scheme
3. Enhancing Agronomic Practices
4. Advisory Services



#### HEADQUARTERS:

No 5, ASACS Road, Beside First Bank, Bwari, Abuja, Federal Capital Territory.  
0814-060-4882 | 0909-595-8232  
0708-520-1697 | 0802-871-3122

#### ZUBA-SULEJA BRANCH:

Along Madalla-Suleja Road, behind BEE PEE Pharmacy, before LUCAS Hospital, Madalla, Niger State.  
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#### YOLA BRANCH:

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#### MASAKA BRANCH:

Behind NNPC Filling Station, by Primary HealthCare, Masaka, Abuja-Keffi Express Road.  
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#### KWANKWASHE BRANCH:

New KOSOL Cooperative HOMES, Madalla – Suleja Road, Opp. EEOGA Gas Station, Kwankwashe, Suleja LGA, Niger state.  
0706-310-7477 | 0708-520-1697 | 0802-871-3122

#### DEMSA BRANCH:

Opposite FUTUK Filling Station, Along Numan/Yola Express Road Demsa L.G.A, Adamawa State.  
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#### ABAJI BRANCH:

Shop H19 & H20 H26 & H27 Abaji Modern Market, Abuja, Federal Capital Territory.  
0816-788-2883 | 0803-770-3209 | 0708-520-1697 | 0802-871-3122.

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Ganigaku, Along Demsa Yola Road, Demsa L.G.A, Adamawa State.  
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ADDRESS OF THE HONOURABLE MINISTER OF  
AGRICULTURE AND RURAL DEVELOPMENT,

## DR. MOHAMMAD MAHMOOD ABUBAKAR,

AT THE **4TH ANNUAL COOPERATIVE RATING AND AWARDS CEREMONY** ORGANIZED BY THE  
**COOPERATIVE RATING AND AWARDS SOCIETY OF NIGERIA (CRASON) LIMITED,**  
HELD ON SATURDAY 19TH NOVEMBER, 2022 AT NICON LUXURY HOTEL, AREA 11, GARKI, ABUJA.

Courtesies.

It gives me great pleasure to present this address at this auspicious occasion of the 4th National Cooperative Ratings and Awards Programme organized by the Cooperative Ratings and Awards Society of Nigeria (CRASON) Limited. I congratulate the Board members and the President/Members of CRASON Cooperatives Limited for their determination in ensuring the regular hosting of this programme. Since it started about five years ago I do not have any doubt that this programme which is a trail blazer in the cooperative sector will motivate players in the sector to better performance, improved productivity and increase in cooperative's sector's contribution to the national GDP. Indeed, I was reliably informed that this rating and awards by CRASON Society is the first of its kind around the world and therefore a commendable innovation coming from our younger generation.

2. Mr. Chairman, distinguished ladies and gentlemen, let me observe that the theme of today's symposium : "Leveraging Technology and Innovation for Cooperatives Business Growth and Development" resonates very well with my Ministry's current policy document titled: "National Agricultural Technology and Innovation Plan (NATIP)" which is all about leveraging technology to undertake food production, processing and marketing. So I believe my Ministry is in sync with CRASON on using technology to drive production and other activities that grow the economy. Among the seven cooperative principles of Voluntary and Open Membership; Democratic Member Control; Economic Participation; Autonomy and Independence; Education, Training and Information; Cooperation Among Cooperatives; and Concern for Community I am particularly fascinated by the fifth and seventh principles which are Education, Training and Information and Concern for Community. I love these principles because they aim to dispel ignorance, use modern approaches to carry out operations which I believe include agricultural operations and very importantly they seek to care for our fellow citizens and the environment. I urge all cooperative members and stakeholders to hold unto these principles and apply them in their day to day activities.

3. Cooperatives are known to be democratic autonomous entities who set up an enterprise to address their shared aspirations, especially financial and economic

aspirations. Agriculture, especially commercial agriculture including processing, packaging and marketing remain one of the businesses in Nigeria that has the greatest return on investment. I urge all Nigerians to look in this direction to ensure that Nigeria does not just achieve food and nutrition security, but also create jobs and wealth for our teeming population. My Ministry has been and continues to support all endeavours aimed at ensuring national food and nutrition security. This efforts include enactment of supportive policies that promote agricultural production, processing and marketing, provision of rural infrastructure to de – risk agriculture and facilitating efficient delivery of inputs and evacuation of produce; and constructing silos and aggregation centers to mop – up surplus produce for future use and price stabilization. With respect to the cooperative sector, we are currently running a Cooperative Revitalization programme that seeks to provide the sector with cooperative business enabling infrastructure, cooperative development fund and effective governance and regulatory framework that will encourage investors to have the confidence to invest in the cooperative sector.

4. I wish to commend the President of CRASON, Mr. Victor Oyegoke, his hardworking team, and the sponsors of this programme for working so assiduously to make this event happen today. I also commend all Cooperative Societies that have participated in this competition and the eminent members of the Committee of Jurors for the arduous task of screening the records of the competing cooperative societies and choosing those most deserving of the Awards . Very importantly, I congratulate in advance, the award winners, of which I learnt that I was also considered, for being outstanding in various ways for them to have been considered fit for the Awards. I urge them not to rest on their oars but continue to strive for higher performance in their various endeavours.

7. At this juncture, Ladies and gentlemen I wish to appreciate His Excellency, the Executive Governor of Edo State, Mr Godwin Obaseki, the Honourable Minister of FCT, all the representatives of other state governors here present, the Commissioners for Commerce/Industry & Cooperatives, other distinguished guests here present, Staff of the Federal Ministry of Agriculture and Rural Development, State Directors of Cooperatives for providing the much-needed government support for this event.

8. I thank you for your kind attention and wish you a fruitful symposium.



## **CSR INITIATIVE SUPPORTER OF THE YEAR**

Corporate Social Responsibility makes the world go round. It is a form of self-regulation which is hinged on charity and aims to contribute to societal goals. It is categorized into 4 main groups; environmental, philanthropic, ethical, and economic responsibility, and TokenstoWealth exhibits these characteristics in its CSR activities. Tokenstowealth goes beyond the philanthropic use of funds, to using their overall knowledge, resources, and reputation to improve the lives of people in their immediate society. In the area of philanthropy, TokenstoWealth has donated lots of food items to different individuals, notable among them is a bag of rice given to Mrs. Clara, a woman who had never been a beneficiary of such generosity before her encounter with TokenstoWealth.

Economically, another beneficiary, Mrs. Patience was given some capital to start a small business. This is particularly noteworthy because Tokenstowealth is an ardent supporter of small and medium-scale businesses, as they form the bedrock of our economic society.

Still economically speaking, TokenstoWealth supports many women farmers in eastern Nigeria, specifically in Nkanu East LGA of Enugu State, allowing them to farm free on portions of their arable farmland. This helps the women support their families, and earn income at the same time. During festivities, Tokenstowealth is known for the distribution of gifts or food packs to many people.

In the area of environmental responsibility, Tokenstowealth was a major force behind [www.crason.coop](http://www.crason.coop) during their Hygiene Initiative. They also reached out to an elderly couple and encouraged the use of modern personal sanitary products, and donated items also. Tokenstowealth has availed itself on many occasions, offering business advice and consultancy to members of society on viable business ideas. In the recent past, TokenstoWealth created opportunities to engage the youth and students in money and pep talks, and we are still vested in this.

In all of these and more, the one thing that stood out for us this year was enabling the women on the grassroots farm on our farmland. The women number about 20, and the crops being grown are mainly cassava and yams. There are also a few palm nuts that are present there and which the community benefits from. The only thing important to Tokenstowealth is that we create an atmosphere of sharing, caring, and responsibility. What goes around, comes around. And it is our hope that as we do our little bit, the next person does theirs, and this way, we would have created a whirlwind of hope within our society.

## **BRIEF HISTORY/PROFILE OF TOKENS TO WEALTH COOPERATIVE MULTIPURPOSE SOCIETY LIMITED**

Tokens to Wealth Cooperative Multipurpose Society is a community of men and women who share a common vision of growing tokens into wealth through thrift savings and investment savings. The society also gives loans to members for business startups or expansion of an existing one at 6% per annum. Our mission is to grant members access to financial freedom and empower them to contribute meaningfully to the economy through the provision of tokens to the wealth platform.

Tokens to Wealth Cooperative Multipurpose Society is a cooperative society for all – people in regular employment, contract employment, or self-employment. This is to afford everyone the opportunity to save and grow their wealth within a cooperative structure.

Tokens to Wealth Cooperative Multipurpose Society has been legally registered to operate as a Cooperative Multipurpose Society (CMS) with Lagos State Ministry of Commerce, Industry, and Cooperatives under Section 10 of Cap. 15 of the Laws of Lagos State, 2003.

The cooperative society started with 20 members in the year 2018 and within a year we grew our membership strength to 151. Just like the banking system, our operation is fully automated and members can manage their accounts anywhere in the world making our diaspora members fully involved. On October 1<sup>st</sup>, 2018, the society launched its online platform which manages members' profiles, payments, and all schemes of the cooperatives (savings, loans, shares, and investments).

In 2020, the society held its first Annual General Meeting (AGM) for the 2019 financial year with a robust turnover. In the 2020 financial year, the society recorded a tripled surplus of what was achieved in 2019.





# EXEMPLARY LEADERSHIP HONOREES



**Dr. Mohammad M. Abubakar**  
MOST OUTSTANDING  
MINISTER OF THE YEAR  
& GRAND PATRON OF CRASoN



**Mrs. Folashade Joseph**  
MOST OUTSTANDING PERSONALITY  
OF THE YEAR &  
NATIONAL PATRON OF CRASoN



**Hon. Benjamin Adereti**  
COOPERATIVE PERSONALITY  
OF THE YEAR &  
NATIONAL PATRON OF CRASoN



**Dame Pauline K. Tallen** OFR, KSG  
COOPERATIVE WOMAN  
OF THE YEAR & NATIONAL  
PATRON OF CRASoN



**Mr. Godwin Emiefele** CON  
MOST OUTSTANDING MAN  
OF THE YEAR & NATIONAL  
PATRON OF CRASoN



**Mr. Godwin N. Obaseki**  
GOVERNOR OF THE YEAR &  
NATIONAL PATRON OF CRASoN



**Hon. Afieshetu Braimoh** MBA, M. APM  
COMMISSIONER OF THE  
YEAR & NATIONAL  
PATRON OF CRASoN



**HRH Mai Alhaji Abubakar  
Ibn Umar Suleiman** OFR  
MOST SUPPORTIVE  
ROYAL FATHER OF THE YEAR  
& NATIONAL PATRON  
OF CRASoN



**Mr Akorede Ojomu**  
PROVOST, LASCOCO  
MOST OUTSTANDING  
PROVOST OF THE YEAR



## MOST OUTSTANDING MINISTER OF THE YEAR & GRAND PATRON OF CRASoN

# DR. MOHAMMAD MAHMUD ABUBAKAR

HON. MINISTER - FEDERAL MINISTRY OF  
AGRICULTURE & RURAL DEVELOPMENT



Dr. Mohammad Mahmud Abubakar obtained his Bachelor's Degree in (Biology Major, with Chemistry Minor) specializing in Microbiology. Master's Degree in Resources Management with a specialization in Natural Resources Management from Central Washington University, Ellensburg. Proceeded to obtain a Ph.D. in Watersheds Management from the University of Arizona, Tucson in the United States of America.

During his National Youth Service Corps (NYSC) year, he worked as a microbiologist at NNPC Kaduna Refinery, Kaduna. He has worked in various organizations starting from Kittitas Country (Health Dept.) as an Environmental Health Inspector, the University of Arizona as a Research and Teaching Assistance, E&A Environmental Services Los

Angeles, California as an Environmental Professional (Industrial Hygienist), Municipality of Metropolitan Seattle as Industrial Waste Investigator.

Furthermore, he also worked as Director of Planning, Research, and Evaluation with the Kaduna State Environmental Protection Agency, and lectured at the Water Resources Research Institute Kaduna. He works as a volunteer Environmental consultant for the United Nations Association, Seattle Washington DC.

He was at different times a member of the Kaduna State House of Assembly, a Member of the Buhari Support Group, a Kano State CPC Caretaker Committee Chairman, a Deputy Director of Field Operations of the APC Presidential Campaign Council, a Director of Buhari Support Groups in the Presidential Campaign Council (PCC), National Chairman Buhari Support Organization and lately as Board Chairman Universal Basic Education Board (UBEC).

He was awarded the University of Arizona 1989 Departmental Scholarship for academic excellence-Doctoral Research Scholarship, his area of expertise includes among others: Natural Resource Management (Land, soil, forest, and water posture), Biological and chemical water quality assessment,

Watershed/River Basin Management, Environmental protection programme design, and implementation as well as Air Quality, Domestic Solid waste, Rural water supply management design, and implementation.

### LANDSLIDE ACHIEVEMENTS AS MINISTER OF AGRICULTURE AND RURAL DEVELOPMENT

1. FMARD Partnership with FAO / TCP, USAID Advancing Nutrition on Aflatoxin mitigation and control, and training of farmers on GAP.
2. Launching of National Agricultural Technology Innovation Policy (NATIP 2022-2027)
3. Production of IECP, 5-year Action Plan, and Setting up of the Website on Agro Zero Reject Initiative aimed at ensuring compliance of Nigeria Agro Produce to international food Safety standards.
4. FMARD /Partnership with USAID Advancing Nutrition, GAIN, and Eat-safe project of USAID in 2022 World Food Day Celebration; with the

continue Next Page....



## MOST OUTSTANDING MINISTER OF THE YEAR & GRAND PATRON OF CRASoN

theme: Leave No-one Behind.

5. Training of farmers, ADP staff, and FMARD State Nutrition Focal Persons on the Impact of Pesticide residues on Crops, Animals, and the Environment for North East and North West Geopolitical zones.
6. Training of trainers (ToT) workshop on homestead gardens for the production of bio-fortified crops for the North East Geopolitical zone, and Provision of bio-fortified staple crops for the establishment of homestead gardens of nutritious crops.
7. Enactment of ANIMAL DISEASES (CONTROL) ACT, 2022 for the purpose of prevention, detection, control, and eradication of infectious and contagious transboundary and zoonotic animal diseases, prevention of antimicrobial resistance through the control and regulation of the use and administration of veterinary biologics, veterinary medicinal products and chemicals in animals, animal products, medicated animal feeds,

sales and distribution of pet foods, veterinary medical devices, other veterinary products, and for the enhancement of animal welfare and food safety.

8. Approval of the National Agricultural Technology and Innovation Policy (NATIP) 2022-2027 in May 2022 to guide the implementation of programmes and projects to ensure food security, employment generation, and wealth creation in the country.
9. Ongoing installation of Integrated Rice Mill of 4 MT/hour capacity (10 nos.) across different States of the Country
10. Approval and release of about 4,000 metric tonnes of grains, which were distributed across the country to cushion the effect of the flood disaster.
11. The launch of Special Agro-Processing Zones in 7 States and the FCT on 24 and 25 October 2022 aimed to give a boost to food production, wealth creation, employment generation, and export.

He belongs to various professional bodies among them the National Environmental Health Association, USA, and the National Association of Environmental Professions. United Nations Association, Industrial Pollution Abatement committee Kaduna and National Environmental Society, Nigeria (NES).





## MOST OUTSTANDING PERSONALITY OF THE YEAR & NATIONAL PATRON OF CRASON

### FOLASHADE JOSEPH (MRS)

MANAGING DIRECTOR/CHIEF EXECUTIVE OFFICER  
NIGERIAN AGRICULTURAL INSURANCE CORPORATION (NAIC)



**M**rs. Folashade Joseph is the Managing Director and Chief Executive Officer of the Nigerian Agricultural Insurance Corporation (NAIC). She is a seasoned administrator and a technocrat with experience in Finance, Administration, Insurance, and ICT spanning over two decades in both the public and private sectors of the Nigerian economy.

She is a graduate of the prestigious Ahmadu Bello University (ABU), Zaria, Nigeria with a Bachelor of Science Degree in Accounting and holds a Master's Degree in Business Administration.

She is a fellow of many prestigious institutes and

professional associations including the Financial Reporting Council of Nigeria (FRCN), Association of National Accountants of Nigeria (ANAN), Association of Chartered Certified System Accountants of USA, Institute of Public Diplomacy and Management (FIDPM), Institute of Corporate Administration, Nigerian Institute of Management (MNIM), Chartered Insurance Institute of Nigeria (CIIN) and Nigeria's Institute of Directors (IoD).

Earlier in her career life, she was in employment at Exxon Mobil Plc, where she served meritoriously for seventeen years from 1985 to 2001. Her managerial skills saw her through different positions in many departments of Exxon Mobil Plc at different times. Due to the need to hone her knowledge, she attended many courses both at home and abroad, as a result of which she built a repertoire of knowledge across several segments of the national economy, including Telecommunications, Engineering, and Insurance.

She was first appointed as the Managing Director/CEO of Nigerian Agricultural Insurance

Corporation (NAIC) in April 2017 and during her first four-year term; she changed the narrative of the Corporation. Part of her drive for the Corporation's excellence includes the introduction of Board/Management Retreats, Management Business Review Meetings, a Performance Reward System, and intensive human capital development, all of which have combined to drive the Corporation's business to the current enviable level it enjoys.

Under her leadership, the NAIC house is now wearing a new look, premium generation from farmers in the past five years stands at over #8.5 billion, with a volume of risk of over ₦1.1 trillion and claims paid of about ₦2.6 billion.

All these have impacted positively on the farmers and Cooperatives alike by ensuring that the farmer remains in production no matter what. All these have contributed to the significant progress experienced in the Nigerian agricultural Sector and the economy at large.

Mrs. Joseph's superlative performance in the position, not surprisingly, earned her a reappointment for another term of four years in office.



## COOPERATIVE PERSONALITY OF THE YEAR & NATIONAL PATRON OF CRASON

### HON. BENJAMIN KAYODE ADERETI

EMERITUS PRESIDENT, MTNN EMPLOYEES  
MULTIPURPOSE COOPERATIVE SOCIETY (MEMCOS) LTD



**B**enjamin Kayode Adereti was born in Ile-Ife to the family of late Primate Joshua Adereti Adesiyun of Okoro and Agbedegbede compound in Ile-Ife and Lady Captain Florence Abeke Adereti Adesiyun. He grew up in a family with devotion in prayers and service to God. He attended Plus Primary School, Uselu in Benin City, and St. Gabriel primary school, Moore in Ile-Ife where he exhibited leadership traits among his peers before proceeding to the Prestigious Oduduwa College in Ile-Ife for his secondary education. At Oduduwa College, he was constantly nominated as class captain and later became Senior Prefect of the school.

He led the school debate and literary team and won exciting prizes for the school. He proceeded to the Obafemi Awolowo University, Ile-Ife for his first degree. He was an active member of the National Ife Descendant's Student Association, where he served at both the local chapter as Financial Secretary and in various committees at the national level. Benjamin served as the President of the National Association of Science and Technology Students (NASTES), OAU chapter, and won a keenly contested election at the Tafawa Balewa University, Bauchi in 1999 as the National President of NASTES. He organised the first TECNO-SCIENTIFIC exhibition at the Raw Material

Research and Development Council in Abuja where about sixty-six (66) higher institutions of learning participated. OAU won as the best institution in the first edition of the Tecno Scientific Project led by Benjamin, and he was warmly welcomed back to the university by the then Vice-Chancellor, Rogers Makanjuola who was proud of the Great IFE team exploit at the competition while receiving the trophy. Benjamin has won several awards across the country which included the Exemplary Leadership award at the Arewa House in Kaduna from the Arewa Youth, the Leadership Award from the University of Nigeria, NASTES chapter etc. He also received a commendation from the then NUC chairman, Prof. Peter Okebukola, Minister of Education, Minister of State for Science and Technology, Mrs Pallen Taken, and the Honourable Minister of Science and Technology, Prof. Turner Isou for his exemplary performance.

Benjamin possesses an MBA, Business Administration from the Obafemi Awolowo University, Ile-Ife, a Master's of Technology degree in Communication Physics and a Post Graduate Diploma (PGD) in Physics from the Federal University of Technology, Akure, a Bachelor of Science (B.Sc.Hons.) in Electrical/Electronic Engineering from Olabisi Onabanjo University, and a Higher National Diploma (HND) in Physics/Electronics from the Nigeria Institute of Science Laboratory Technology, Ibadan. He is ITIL and PMP certified from Washington DC in the United States of America and possesses a diploma from Alcatel University in Marcos, Paris. He later became a Fellow of the Nigeria Institute of Science Laboratory Technology in 2013 at the University of Ilorin. Benjamin is well-trained in various transmission technologies at Ericsson University in Chicago, INTEL SAT space center in Fuchstadt, Germany, CISCO training in the United Kingdom and Ghana, and Huawei Training center in Abuja.

He has hands-on experience in providing professional services in ensuring proper monitoring and managing enterprise services-related faults. His hands-on experience span further on multi-vendor transmission multiplexers – Tellabs (DXX Nodes), Nokia

(Alcatel 7750, DSLAMs and other aggregating nodes), Huawei OTN, SDH, IP nodes, high capacity transmission systems – DWDM, OTN, SDH, IP, Coherent technologies, good knowledge of carrier network solutions, IP/MPLS, Carrier Ethernet, EGFP, Enterprise WLAN Solutions, Fiber optics, Satellite transmission systems, and GSM system infrastructures. Benjamin served as Employee Representative in MTN. He worked as Personal Assistant to the late Chairman, House of Representatives Committee on Science and Technology, National Assembly in Abuja, where he contributed immensely to the passage of the ACT that established NISLT. He currently works as National Manager, Managing Data Services in the Network Services Management Centre (NSMC) of MTN Communications Nigeria PLC where he leads several teams in the Managed Data Network Services. Benjamin Kayode ADERETI is a family man. He is married to Princess Adebukola Adereti, daughter of Oba Jacob Adebisi, The ALARE of AREE Ekiti in Ekiti State.

He is a father of four lovely children. He is friendly, hardworking, and a proud Ife son. He was elected as the General Secretary of MTN Multipurpose Cooperative Society in Nigeria in 2012 and 2016 respectively and later elected as the National President in 2018 and 2020. Benjamin judiciously managed over 10 billion naira of cooperative funds with consistent audit and transparently accountable in compliance with extant cooperative laws. He actively participated in most cooperative activities at local, state, national and international levels. He has contributed immensely to the development of society and Ife in particular through capacity building for the youths and scholarships. Benjamin Kayode Adereti is an APC candidate for House of Representatives (Ife Federal Constituency) in the forthcoming 2023 general elections.



## MOST OUTSTANDING WOMAN OF THE YEAR & NATIONAL PATRON OF CRASO

**DAME PAULINE K. TALLEN** OFR, KSG  
HON. MINISTER, FEDERAL MINISTRY OF WOMEN AFFAIRS &  
SOCIAL DEVELOPMENT



**H**er Excellency, Dame Pauline Kedem Tallen hails from Shendam Local Government Area of Plateau State, Nigeria. She is a devout Christian and happily married with children. She studied at the University of Jos where she bagged a Bachelor of Science in Sociology in 1982 and later headed to Harvard University USA for a Programme in Strategic Public Sector Negotiations. She also attended John F. N. Kennedy School of Government, among others.

Dame Pauline has enjoyed a fulfilled life and career with a barrage of sterling achievements in various parlances of her interest, including but not limited to education, politics, administration, peace and development. From 1994 to 1996, Dame Pauline served as Commissioner in the Ministry of Social Development, Youth, Sports

and Culture, and Commissioner in the Ministry of Health in her state of Plateau. In 1996, she was a member of the Plateau state Executive Council, and in 1999, a member of the Presidential Inauguration Committee of the People's Democratic Party (PDP). Owing to her demonstration of clear and impactful vision that increased her relevance in the national political and development space, Dame Pauline served faithfully as Honourable Minister of State, Federal Ministry of Science and Technology, Federal Republic of Nigeria from 1999 to 2003, and in 2005, she served as Chairman Governing Board, Raw Materials Research and Development (RMRDC).

In same year, 2005, she was decorated with the award of National Honors of the Officer of the Order of the Federal Republic (OFR), by His Excellency, President Olusegun Obasanjo GCFR as an official national recognition of her invaluable contribution to national development.

Dame Pauline's political career continued to soar on wings of tremendous achievements, leading her to very deservedly serve as Deputy Governor of her state of Plateau from 2007 to 2011, after which she became the National Adviser of The National Campaign Women Council APC under the Chairperson of Mrs. Aisha Buhari, as well as Member Board of Trustees of the All Progressive Congress (APC), all

in 2015. Dame Pauline is the CHAIRMAN (Governing Board) National Agency for Control of AIDS (NACA), a position she has innovatively and successfully manned from 2017 till date. She is the Proprietress, First Private Nursery/Primary School Shendam, a school she established since 1982 in contribution to the response to the need for quality education. Dame Pauline has served in these positions amidst several other positions and community service works across different fields and works of life in immense contribution to the national and community developments with peculiar passion and excellence

Her Excellency, Dame Pauline Tallen has attended various Seminars and Conferences both at National and International levels in the fields of Education, Health, Politics, Science and Technology and Business Administration, across countries of Britain, Canada, Singapore, Italy, U.S.A., Indonesia, Rome, Pakistan, Iran, Malaysia, France, Ethiopia, South Africa, Israel, Japan, China, South Korea, Mozambique and Egypt. She has been a World Ambassador of Peace, Inter-religious and International Federation for World Peace, since 2000. She has received very many awards and honours in different fields and works of life.



## MOST OUTSTANDING MAN OF THE YEAR & NATIONAL PATRON OF CRASON

**MR. GODWIN IFEANYI EMEFIELE, CON**  
GOVERNOR, CENTRAL BANK OF NIGERIA (CBN)



**G**odwin Emeziele is the Governor of the Central Bank of Nigeria (CBN). Prior to his joining the CBN, he spent over 26 years in commercial banking culminating in his tenure as Group Managing Director and Chief Executive Officer of Zenith Bank PLC, one of Nigeria's largest banks with over 7,000 staff, about US\$3.2 billion in shareholders' funds, and subsidiaries in Ghana, Sierra Leone, Gambia, South Africa, China, and the United Kingdom.

Under Emeziele's leadership, Zenith Bank had strengthened its position as a leading financial institution in Africa, winning recognition and endorsement at home and abroad for giant strides in key performance areas like corporate governance,

service delivery, and deployment of cutting-edge ICT.

Before his banking career, he was a lecturer in Finance and Insurance in two Nigerian Universities. Mr. Emeziele holds degrees in Banking and Finance from the University of Nigeria, Nsukka, and is also an alumnus of Stanford University, Harvard, and Wharton Graduate Schools of Business where he took courses in Negotiation, Service Excellence, Critical Thinking, Leading Change and Strategy.

Since Godwin Emeziele assumed office as the tenth indigenous Governor of the Central Bank of Nigeria (CBN) on June 3, 2014, he has devoted all his strength to achieve a central bank that spends its energies on building a resilient financial system that is serving the growth and development needs of our beloved country, Nigeria.

He is being honored as the Most Outstanding Man of the Year 2022 at the 4<sup>th</sup> National Cooperative Awards in recognition of his effort at spearheading major reforms in our nation's economy, especially with the creation of the Anchor Borrowers' Programme (ABP) that revolutionized rice production, as it currently has almost a million farmers and agricultural cooperatives enrolled, with over 10 million jobs created (direct and

indirect) which is a game changer to modernize the agricultural sector in line with the changing global food systems and supply chains. He rallied commercial banks' chief executives to support the economy growth by setting aside five per cent of their annual profit to finance agriculture and the real sector to create jobs and wealth are feats worthy of examination and commendation.

More so, his laudable programme to enhance financial inclusion strategy, by promoting the Nigeria Incentive-Based Risk Sharing System for Agricultural Lending (NIRSAL) establishing a national microfinance bank in 774 LGAs of the country to make available cheap and sustainable credit at single digit interest rate to the economic active but poor rural dwellers, petty traders and particularly the cooperative farmers whom have benefited immensely from all this initiatives under his leadership at the CBN.



**MOST SUPPORTIVE  
ROYAL FATHER OF THE YEAR  
& NATIONAL PATRON OF CRASoN**  
**HRH MAI ALHAJI ABUBAKAR  
IBN UMAR SULEIMAN OFR**  
The Mai Bade of Bade Emirate Council, Gashua, Yobe State



**M**ai Abubakar Umar Suleiman was born in Gashua of the Bade Dynasty, he attended Central Primary School Gashua, Kumshe Primary School Maiduguri from where he went to Government Secondary School Gashua and proceeded to Borno College of Basic Studies and Ahmadu Bello University Zaria from where he earned a Diploma in Insurance and Advanced Diploma in Public Administration and proceeded to University of Maiduguri.

Mai Abubakar worked with the African Bank of Nigeria in 1984, Premier Commercial Bank in 1989, Yobe State Saving and Loans Bank from

1994-1995, he was posted to Governor's Office Damaturu as Chief Accountant from 1995-1996 and Director Finance and Supply from 1996-2005.

Following the death of his Uncle Mai Saleh in November, 2005, Abubakar was nominated by Bade Kingmakers to succeed the throne.

A dynamic and vibrant Prince Mai Abubakar is presently the 11th First Class Emir of Bade and Deputy Chairman Yobe State Councils of Chiefs.

HRH is an Astute Banker and a Cooperator that loves Promoting Cooperatives amongst his people, He has also has been active in promoting immunization against polio, working with World Health Organization (WHO) to help overcome fears that vaccine is dangerous.

HRH, is a patron to many organizations and Chairman BOT Association of Badminton Clubs in Nigeria, a recipient of Different Awards, including Institute of Cooperative Professionals of Nigeria Award.

Happily married with children and grandchildren, He remains a distinguish Sports Lover.







## MOST OUTSTANDING PROVOST OF THE YEAR MR AKOREDE OJOMU

Provost, Lagos State Cooperative College



**M**r. Akorede Ojumu was born on the 21st Oct., 1966 at Ijeh Village, Ikoyi, Lagos into the Ojumu and Oniwonlu Dynasty of Lakowe, Ibeju-Lekki, Lagos.

He had his elementary and secondary education at St. Mathias Boys Catholic Sch., Lafajai, Lagos and Alaro Community High Sch., Epe, Lagos respectively between 1972 and 1984, obtaining both his FSLC. in 1978

and WASC. in 1984. He obtained his first Degree at the then Ogun State University in 1990. He also holds a M.Sc. in Public Administration from LASU and an Executive Diploma in Cooperative Management from the University of Lagos.

He started his public service career in 1991 after his NYSC as an Agricultural Officer with the Lagos State Agricultural Training Institute, Araga, Epe. He later crossed to the Teaching Service in 1992 and was appointed as a Classroom Teacher teaching Agriculture and Biology. He joined the Lagos State Agricultural Development Project (ADP) as an Agricultural Extension Officer in 1993 and was later re-designated on his deployment to the main stream Civil Service of Lagos State as a Registrar of Cooperatives in the State Min. of Agriculture & Cooperatives.

Mr. Akorede Ojumu was appointed as the pioneer Head of the college in

2012 and also as the first Provost of the institution following the constitution of the first Governing Council of the College in June 2019.

Mr. Ojumu is an Associate Member of the Chartered Insurance Institute of Nigeria (ACIIN), an Associate Member of the Nigeria Institute of Management and a Fellow of the (NITAD). He has attended several local and international training programmes in the course of his public service career. He authored "The Fundamentals of Cooperative Management", one of the most widely-read locally written textbook on Cooperatives. He is happily married and is a proud father of four lovely and God-fearing children.



New Lagos State Cooperative College Academic Building Under Construction



Keynote Speaker

## Mr. Obong Idiong

Managing Director/CEO  
Africa Prudential Plc

Obong is the Chief Executive Officer of Africa Prudential Plc, charged with driving the Company's digital transformation agenda, which has seen the Company evolve its traditional Registrar business and expand into digital technology offerings including the development and implementation of business solutions across the financial, hospitality, transportation, cooperative, e-commerce sector, etc. Prior to joining Africa Prudential, Obong was the Legal Adviser/Company Secretary of Heirs Holdings, an African proprietary investment company where he oversaw the legal responsibilities of the company's investment portfolios in Financial Services, Oil & Gas, Energy, Real Estate, Health Care and the Hospitality sector. Specific responsibilities included transaction advisory, implementation and institutionalisation of governance frameworks, mergers and acquisitions, business incubation, compliance, and regulatory.

Obong worked in the United Bank for Africa Plc (UBA Plc), where he had stints in legal advisory, business development, strategy, research, and customer service. Prior to this, he held senior positions at Alpha Juris Chambers, Lagoon Home Savings & Loans Limited, and Standard Trust Bank (now UBA Plc). With over 19 years of post-call legal working experience in corporate, commercial legal practice, banking, and financial advisory services, Obong is also a Non-Executive Director at Afriland Properties Plc.

Obong holds several qualifications in the legal, finance, and technology fields. Obong is an alumnus of the Nigerian Law School, the University of Liverpool, Lagos Business School and IESE Business School, the Massachusetts Institute of Technology, among others. He is also a member of the Nigeria FinTech Fund Advisory Board, and Vice Chairman of the Technology Group of the Nigerian-British Chamber of Commerce..

Francesca Martinelli got in 2017 a Ph.D. in 'Human Capital Formation and Labour Relations' at the University of Bergamo in co-tutorship with Paris VIII Vincennes-St.-Denis. She also holds a master's degree in Philosophy and Ethics. Today, she is the director of the 'Centro Studi Doc Foundation,' where she is in charge of research and development, and advocacy. In addition, she is also in charge of research, institutional communication, and international relations at the Italian cooperative 'Doc Servizi', also serving on the board of 'Doc Creativity'.

Since the beginning of 2019, she is part of the direction of CulturMedia, the association of Legacoop dedicated to cooperatives operating in the cultural, touristic, and media fields. Since the end of 2020, she sits on the advisory board of the 'PICO Foundation', which promotes the goal to support innovation and digitalization in Italian cooperatives. In 2018, she was awarded the prize 'Astrolabio del sociale – Pierre Carniti,' granted by the Centro Studi CISL, for an essay on innovative forms of cooperation and workers' representation from a European perspective. She presented her research at conferences and seminars all over the world.

Francesca Martinelli is in charge of institutional communication and international relations at the Italian cooperative Doc Servizi. After obtaining a Master's Degree in Philosophy, she obtained a Ph.D. in "Human Capital Formation and Labour Relations" in 2017 at the University of Bergamo and Paris VIII Vincennes-St.-Denis. By the end of 2018, she also became the director of the Centro Studi Doc Foundation, where she is in charge of research and development. She was awarded the prize "Astrolabio del sociale – Pierre CFrancesca Martinelli



Guest Speaker

## Francesca Martinelli PhD

Director, Centro Studi Doc Foundation  
Verona, Italy



Guest Speaker

## Dr. Jameelah Sharrieff-Ayedun

CBAN Chairman & MD/CEO, CreditRegistry

### EXPERIENCE:

An international professional that brings multi-faceted experience in business, technical and people management. A thought leader with 30 years of experience in defining strategy, developing organizational structure, building diverse winning teams, and delivering results. She is co-founder of CreditRegistry Corporation, a software technology company headquartered in Washington State, USA. In 2014, she was appointed substantive MD/CEO of CreditRegistry Nigeria, the country's pioneer and largest credit bureau operator, and successfully grew the company to profitability by 858%. Prior to CreditRegistry, Jameelah has had a rewarding engineering career with Microsoft Corporation and General Motors in North America, South America, Europe and Asia.

### EDUCATION:

Graduated with the highest presidential honor, the Stryker Award, from Illinois Institute of Technology (IIT) where she received a BSc in Electrical Engineering. She is a Dale Carnegie graduate and a graduate of Stanford Seed Institute for Innovation in Developing Economies, Stanford Graduate School of Business. She attended Wharton School of Business certificate program for Fintech Revolution: Financial Services and Strategies for Digital Transformation and holds a PhD in Credit Management from the London Post-graduate Credit Management College (LPCMC), UK.

### ENGAGEMENT:

Received the CEO Today's Global Award and is recognized in the Top 30 Leading Women in Fintech in Nigeria. Jameelah is the first ambassador for the American Women's Club in Nigeria and sits on the board of several enterprises and nonprofit organizations.

Pastor Wale Adedokun – MBA, FICA, FCBA represents Skills + Vision + Attitude + GOD Factor. He is a multi-talented, multi-dynamic and a professional person. A down-to-earth Financial & Management expert, meticulous Auditor & Risk Management expert, vigorous dream, chaser and flexibly fair-minded person and cheerful giver. A graduate of Banking & Finance; Diploma in Information Processing & Computer Technology; Post-graduate Diploma in Management and MBA - International Marketing. A Fellow of Institute of Credit Administration of Nigeria - [FICA]; Fellow - Certified Board of Administrators of Nigeria [FCBA]; Certified Auditor, International Organization for Standardization [ISO]; Member – Chartered Institute of Bankers – [CIBN] Nigeria; Member – Nigerian Institute of Marketing [NIM]; Member - Chartered Institute of Management [CIM], Nigeria.

He had to his credit 35 years of uninterrupted Financial Services Experience in Banking; Information Technology; Audit & Investigations; Internal Control, Operational Risk Management, Credit Risk Management, Policy Audit & Compliance Monitoring, i.e. (from December 1981 to December 2016 with United Bank for Africa Plc - UBA Plc). Specialties: Branch Banking Operations & Marketing; Information Processing & Computer Technology; Audit & Investigations; Credit Audit; Credit Administration & Monitoring; Loans Management & Debts Recovery Strategies, Operational Risk, Policy Audit & Compliance Monitoring, Law Enforcement Relations. \*✓Pastor Wale Adedokun is a Minister of God, currently the Group Treasurer of Mountain of Salvation Pentecostal Church and the Church Administrator. \*

✓Pastor Wale Adedokun is currently the Chairman/Executive President, Global Attitude Business Concerns Ltd (Financial & Management Consultant / Auditor & Risk Management Experts) & Farming. \*✓CEO, Wale Adedokun's Prime Homes (Real Estate Investment & Projects Consultant / Facility Management & Logistics). \*✓Board Member, Lagos State Co-operative Finance & Investment Society (LASCOFIS) Limited. \*✓Board Director & Promoter, MIBAS Microfinance Bank (MFB) Limited. \*✓Group Head, Dynamic Wealth Realtor Group with over 13,004 Registered Realtors/Real Estate members, and a member of Billionaire Realtor Group (BRG). Pastor Wale Adedokun is Happily Married with four children (two boys & two girls) & currently a grandfather.



Speaker & Panelist

## Pastor Wale Adedokun

MBA, FICA, FCBA

Chairman/Executive President  
Global Attitude Business  
Concerns Ltd



**Senator Ihenyen**  
President, SiBAN

A lawyer with special interest in technology, policy, and regulations, Senator is the current President of Stakeholders in Blockchain Technology Association of Nigeria (SiBAN), Nigeria's blockchain association. He served as Vice Chairman, Policy & Regulations (2019) and General Secretary (2020). Senator is also the current General Secretary of the Blockchain Industry Coordinating Committee of Nigeria (BICCoN), the coordinating body in Nigeria's emerging blockchain industry. He is also the current General Secretary of the FinTech Alliance Coordinating Team (FACT), comprising the Fintech Association of Nigeria (FinTechNGR), Blockchain Nigeria User Group (BNUG), Cryptography Development Initiative of Nigeria (CDIN), Innovation Support Network Hubs (ISN Hubs), and Financial Services Innovators (FSI).

Senator is the exclusive contributor (Nigeria chapter) to the International Guide to Blockchain 2020 and Lead Trainer, Blockchain for Lawyers 101. A contributor (Nigeria Chapter) to the International Comparative Legal Guide to Data Protection 2019, Senator also advises on data protection and privacy.

Senator has been a resource person and speaker on FinTech, blockchain, and innovation at various fora, including the Committee of Chief Information Security Officers of Nigerian Financial Institutions (CCISONFI) Conference, May 2021; Blockchain Nigeria User Group Conference, May 2018; Blockchain & Cryptocurrency Forensics for the Economic and Financial Crimes (EFCC), September 2021; Legal Business Conference on 'Regulating Blockchain, FinTech, and Innovations', 17 May 2022; TechPoint Africa Blockchain Summit (TABS), 20 May 2022; and 'Evolving Relationship between FinTech, Regulators, and Financial Institutions, Central Bank of Nigeria (CBN), June 2022.

Senator is currently the 1st Vice Chairman, of the Intellectual Property Committee and a member of the Information Technology Committee of the Nigeria Bar Association Section on Business Law (NBA-SBL). Email: president@siban.org.ng

David studied Physics at the Bayero University in Kano. He is a Smart Contract Developer and Information Security professional with years of experience in Accounting, Banking, Development and Implementation of Financial Technology Systems, Security Policy Documentation, Forensics Policy Documentation, Risk Assessment, IT Infrastructure, Database, Network and Web Application Vulnerability Assessments, Audit, Cryptography, setting up secured IT Infrastructures for clients, Data Recovery, Penetration Testing, Mobile (Devices) Forensics, Computer Forensics, Digital Forensics, Malware Analysis, RAM Forensics, Cyber Crime and Cyber Security Forensics, Electronic Evidence Recovery and Analysis; he is a Certified Ethical Hacker.

He also obtained a Certificate in Computer Science and Programming at the Massachusetts Institute of Technology (MIT). He has attended and taught in several training and seminars within and outside Nigeria.

He is a member the International Council of E-Commerce Consultants (EC Council), USA. Currently serving as the President and Chairman Board Of Trustees, Digital Tribes Cooperative Society (DTCoop.ng) a Platform Cooperative based in Abuja and Lagos. He has initiated, implemented and managed some innovative products and procedures for DTCoop.n.

He is married with three gorgeous boys



**David O. Dada**

Co-Founder /President – DTCoop.ng ,  
Information Security Expert  
ICT Consultant  
Smart Contract Developer



Speaker/Panelist

## Sikaiye Oluwaseun Temitope (Mrs.)

**RN, RM RPN,,DNAM, Bsc. Msc.,  
BNSC, MSNC ITSN, FWACN  
(PhD -in-view)**

Sikaiye Oluwaseun Temitope is a proud product of Lagos State School of Nursing and Lagos State School of Midwifery. She also attended Post Basic Nursing School of Peri-Operatives and training in Trauma and Disaster Management at Sorasyki University Tel Aviv, Isreal

Her belief in personal development, and being a child of educationists, propelled her to further continue with her studies, she went to the University of Lagos for a degree in Health Education. While studying there, Lagos State Government sent her to obtain a Diploma course in Nursing Administration and Management at the University of Benin; she was then juggling between the University of Lagos and the University of Benin. After completing the courses, she rested for a while and went for her Master's in Public Health from the University of Lagos. The passion she had for her noble profession made her obtain another Degree in Nursing from Babcock University in 2016 and also acquired an MSc in Nursing from the same Institution afterward.

Mrs. Sikaiye started working with the Lagos State Government as a Staff Nurse/Midwife in 1991 and has grown through the public service ladder to Deputy Director of Nursing, which is her current position as at this production.

Professionally, she is a member of Sigma Theta Tau International Honour Society of Nursing. Member of the International Tobacco Nursing Society and a Fellow of the West African College of Nursing

She has held many Leadership positions in her primary society The Medicals Cooperative Multipurpose Society, Ltd. A.K.A. LASCOMED. She has previously served as; Unit Representative, Secretary, Treasurer, and President, and in all her services in the society, she was a dedicated selfless leader that set the pace for new projects that serve as a model of reference for Cooperatives in Lagos State and Nigeria which earned her many laurels and awards. Under her leadership, the society witnessed significant growth and development, with loads of achievements recorded to the glory of God.

Mr. Atama Emmanuel is the Executive Secretary and Chief Executive Officer, National Co-operative Financing Agency of Nigeria (CFAN), the Apex Body of all financial co-operatives in Nigeria. He had his basic cooperative training from the University of Ibadan through various short courses while serving as the Administrator of NITEL Staff Co-operative Society Limited at the NITEL Corporate Headquarters Abuja. He is widely traveled and researched into cooperative countries best practices one of which is his study tour of the State of Israel Cooperatives in the year 2015.

His emergence at CFAN in the year 2015 was quite challenging as he saw to the rebranding of the National Association of Cooperative Union of Nigeria (NACCUN) to the present day National Cooperative Financing Agency of Nigeria (CFAN). Through resilience, courage and hard work he has been able to position CFAN for partnership at national and international levels such as the Central Bank of Nigeria where he currently Chairs the Financial Inclusion Product Working Group, IFC/World Bank on renewable energy, ILO/FAO on capacity building and good cooperative governance among others.

He holds a Higher National Diploma (HND) in Business Administration & Management and an Advanced Diploma in Public Administration (ADPA) all at upper credit levels respectively from the Benue State Polytechnic, Ugbokolo, Benue State. He is a Fellow of the Institute of Management Consultant. He is happily married with children.



Speaker/Panelist

## Mr. Atama Emmanuel

**Executive Secretary &  
Chief Executive Officer,  
National Co-operative Financing  
Agency of Nigeria (CFAN),**

# 4TH NATIONAL COOPERATIVE AWARDS 2022

## SECTIONS & CATEGORIES OF AWARDS & HONOURS

This Year we are having Four Sections with 50 Categories of Award Entry Nominations

### SECTION ONE:

#### POLICY MAKERS,

#### REGULATORS AND INSTITUTIONS AWARDS:

1. Governor of the Year
2. Commissioner/S.A. of the Year
3. Legislator of the Year
4. Department of the Year
5. Institution of the Year

### SECTION TWO:

#### CO-OPERATIVE ORGANIZATIONS,

#### OPERATORS & MANAGERS AWARDS:

6. Cooperative Society of the Year
7. Cooperative Union of the Year
8. Cooperative Federation of the Year
9. CSR Initiative of the Year
10. Capital Project of the Year
11. Most Enterprising Society of the Year
12. Most Ingenious Society of the Year
13. Well-Managed Society of the Year
14. Women Society of the Year
15. Youth Society of the Year
16. Best Upcoming Society of the Year
17. Cooperative Manager of the Year
18. Executive Secretary/GM of the Year
19. Cooperative President of the Year
20. Cooperative Advocate of the Year
21. Cooperative Personality of the Year (FEMALE)
22. Cooperative Personality of the Year (MALE)
23. Cooperative Mentor of the Year
24. Cooperative Consultant of the Year
25. Cooperative Man of the Year
26. Cooperative Woman of the Year

### SECTION THREE:

#### MOST OUTSTANDING

#### SECTORAL-BASED AWARDS:

27. Agriculture/Farming Sector
28. Finance/Thrift & Credit/Banking Sector
29. Housing/Real Estate Sector
30. Fisheries Sector
31. Health Sector
32. FCMGS/Consumer Sector
33. Transportation Sector
34. Energy (Up/Mid/Down Streams) Sector
35. Aviation Sector
36. Telecoms Sector
37. Education Sector
38. Security/Force/Paramilitary Sector
39. Maritime Sector
40. Civil Service /Public Sector
41. Mining Sector
42. Media Sector
43. Insurance Sector
44. Industrial Production & Artisanal Services Sector
45. Tourism & Hospitality Sector

### SECTION FOUR:

#### COOPERATORS CHOICE AWARDS

46. Host Organization of the Year
47. Media Organization of the Year
48. Company of the Year
49. Insurance Company of the Year
50. Bank of the Year

#### Special Feature/Leadership Recognition Awards

- Best use of dotCoop TLD & Coop Marque
- Exemplary Leadership Awards
- Hall of Fame
- Billionaires Gang



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# Balancing

## MENTAL HEALTH IN COOPERATIVE

Mrs. Sikaiye O.T

### INTRODUCTION

- Cooperative societies are meant to help members relieve their burdens and this is manifest in the members' physical, social as well as mental health.
- So much has been known about the physical and social health assistance rendered by the cooperative societies to their members but so little has been known about the mental health involvement.
- Mental health has a lot to do with the totality of man.

### DEFINITION OF MENTAL HEALTH

- Mental health is defined by WHO as a state of wellbeing in which every individual realizes his or her own potential, can cope with the normal stresses of life, can work productively and fruitfully, and is able to make a contribution to her or his community (WHO, 2014).

### HOW DO YOU REALIZE YOUR POTENTIALS?

- SWOT ANALYSIS
- SWOT (strengths, weaknesses, opportunities, and threats) analysis is a method for identifying and analyzing internal strengths and weaknesses and external opportunities and threats that shape current and future operations and help develop strategic goals.
- Stress is our body's response to pressure.
- Many different situations or life events can cause stress.
- It is often triggered when we experience something new or unexpected that threatens our sense of self or when we feel we have little control over a situation.

### STRESS STRESSORS

- Stressors are things that can cause or lead to stress.
- There are several stressors but the way we respond to them can either lead to distress or eustress.
- Examples of stressors include physiological stressor, financial stressor, major life events stressor, lifestyle



stress or, organizational stressor, social stressor and environmental stressors.

### SIGNS OF STRESS

- Anxiety
- Fear
- Anger or aggression
- Sad mood
- Irritability
- Frustration
- Depression

### BODY'S REACTIONS TO STRESS

- Headaches
- Nausea
- Indigestion
- Digestive problems such as constipation, bloating or diarrhoea
- Shallow breathing or hyperventilating

- Sweating
- Heart palpitations
- Aches and pains

### COPING WITH STRESS

- Take breaks from watching, reading, or listening to news stories.
- Take care of yourself.
- Take care of your body.
- Make time to unwind.

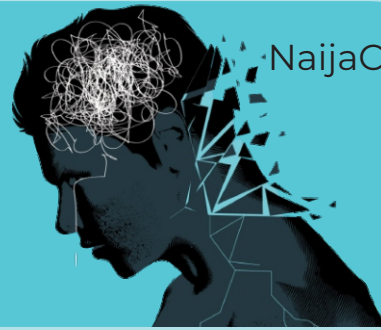
### DEPRESSION

- Depression is a common mental disorder. Globally, it is estimated that 5% of adults suffer from



# Balancing

## MENTAL HEALTH IN COOPERATIVE



depression.

- Depression is a leading cause of disability worldwide and is a major contributor to the overall global burden of disease.
- Depression can lead to suicide.
- As at 2016, about 7 million Nigerians suffer from depression.

### SYMPTOMS OF DEPRESSION

- Depressed mood (feeling sad, irritable or empty)
- Loss of pleasure or interest in things that often interest one persistently for two weeks.
- Poor concentration
- Feeling helpless and hopeless
- Disturbed sleep
- Appetite changes
- Thoughts of suicide
- Low in energy

### SOME FACTORS THAT CAN CONTRIBUTE TO DEPRESSION

- Adverse life events such as death of loved ones, unemployment and traumatic experience.
- Certain physical illness such as terminal diseases, cardiovascular diseases, HIV/AIDS.
- Depression has been associated with financial difficulties and social adversity.
- Genetics

### ROLES OF COOPERATIVES IN MAINTAINING MENTAL HEALTH BALANCE

- Seeing that mental health is total health as any deviation from it not only manifest in ones emotions or psychology, it also affects ones social relationships as well as has some physical manifestations.
- The roles cooperative societies have to play in order to maintain balance cannot be overemphasized and it includes:

- Providing financial support to members with low interest rates; going by the present dollar-naira disparity, so many people have been forced to embrace poverty which increases debt rate and could lead to depression and eventual suicide;
- Creating time out for outdoor activities, this will help members socially interact and bring the depressed ones out of their depression.

### ROLES OF COOPERATIVES IN MAINTAINING MENTAL HEALTH BALANCE

- With the current issue of flood, members of the cooperative societies might have been displaced and this is psychologically draining for them, hence the need for cooperatives to make the lowcost housing scheme available and accessible to members.

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## Spotlight Interview

# THE COOPERATIVE SECTOR IN NIGERIA IS EVOLVING **WATCH OUT!**

The importance of Cooperatives in Micro, Small, and Medium Enterprises cannot be overemphasized in Nigeria. That is why the NaijaCoopNews Team took it upon themselves to tap from the wealth of a professional in the field. In-person of Mr. Victor Oyegoke who is the Principal Consultant/CEO of Cooperative Support Services Limited (CoopSupport) based in Lagos. Read our interview with him below:

**NaijaCoopNews:** Who is Victor Oyegoke?

**Mr Oyegoke:** Smiles... sigh... hmmm!!! It's a privileged honor to have me on your platform My full name is Victor Olarewaju Olabiwonnu Oyegoke – a season cooperative expert, by the grace of God. I am the Principal Consultant/CEO of Cooperative Support Services Ltd (CoopSupport) based in Lagos – It is a Multipurpose Cooperative Organization with professionals in diverse sectors of the economy providing management consulting, support, and advisory services to cooperatives, microcredits, governmental and non-governmental organizations across Nigeria and Africa. We got established in 2010 and have served the coop movement and the regulators in one way or another adding value to the cooperative sector. You can check our website at [www.coopsupport.coop](http://www.coopsupport.coop) to know more about us and what we do

**NaijaCoopNews:** In Nigeria, what is the potential of Cooperatives?

**Mr Oyegoke:** Wow! The potentials are enormous looking at the economy today even when they say we are out of recession you and I know that we can't feel the out-of-recession theory in our pockets or foods on our table... Is it the post Pandemic – COVID-19 era we



are in now that has affected many homes and businesses? The solution to situations like this is the cooperative economy and I wish the government can see to that and use the model to reach out to the real masses as it were today no family in Nigeria of today, that you won't found a cooperater.

It's either, you, your mother or aunt or uncle or the grandparents has to deal with a cooperative or belong to one.... So we need to get our priority well and tap into the opportunities, cooperating together to meet our socio-economic and cultural needs and aspirations, the earlier the better. Cooperatives can be formed in every sector and it can be a vital tool for development, hence the potential in Nigeria is huge and we are yet to tap into it.

By God's grace CRASoN – The Cooperative Rating & Award Society of Nigeria is set up in 2017 to showcase nationally and internationally major cooperatives in Nigeria and their social impact with economic performances that will demonstrate the potential of Coops. Check The Alliance website [www.ica.coop](http://www.ica.coop) and you will agree that coops have so much potential when

*Interview*

## THE COOPERATIVE SECTOR IN NIGERIA IS EVOLVING WATCH OUT!

it comes to social, economic, cultural, and environmental issues globally and Nigeria is not left out.

**NaijaCoopNews:** Is there any future for Cooperatives in Nigeria?

**Mr Oyegoke:** Yes! I would say, a brighter and more rewarding future awaits us in the cooperative sector... Like I said earlier we are championing a new cause that will demonstrate the relevance of the cooperative movement in Nigeria. It has to start with each one of us who believed in, and has a passion for cooperative promotion, development, and sustainability this is what we stand for at Cooperative Support Services and we are passionate about the future of cooperatives in Nigeria.

Personally, I got that vision of redefining the Cooperative Sector of our Nation in the year 1999 as a young man of 24 years old while studying the Foundation of Cooperative at the Federal Cooperative College, Kaduna, Kaduna State, as we are about entering into the new Millennium that's about 22 years ago.

I discovered my purpose in Cooperative and I gave myself a 30-year Long-term Strategic Plan to achieve the cause which I believed in so much and have been driving with God by my side conquering many hurdles along the way.

Since, the year 2000, I have been doing everything possible within my own limits to promote, develop and ensure the sustainability of Cooperatives in Nigeria. To fulfill our Vision, we begin to raise a new mindset and young cooperators by cofounding the National Association of Cooperative Students (NACOS) and after college, co-founded the Nigerian Youth Cooperative Network (NYCN-COOP) - a platform to bred the future of cooperative enterprise in Nigeria – Comprising the Out-of-School Youths and Students studying Cooperatives in higher Institution of Learning across Nigeria.

Later after leaving the Youth Cooperative Space, we Co-founded Cooperative Support Services (CoopSupport) Ltd and recently is CRASoN – The Cooperative Rating & Award Society of Nigeria.

**NaijaCoopNews:** Compared to other countries, African countries even, Cooperatives in Nigeria, have done so little, why is that?

**Mr Oyegoke:** Not that the Nigerian Cooperative Movement has done little compared to other African countries parse, but we do not have comprehensive statistical data or figures to showcase what level we have impacted in the economy.

For example, in Kenya the coop movement is known to be a major player in the economy as they add about 45% to their economy's GDP there is a dataset that gave them the yardstick, but in Nigeria nothing to really show.

If we look back in the late 1930s and early 1940s during the regional government of the Northern Region, Eastern Region, and Western Region, we would all agree that cooperatives are doing fantastically great as we have organized cash crops being exported with the coop movement at the forefront in Agriculture, Credit, and Finance, Housing, Export Trade, Investments, Commerce, Insurance, Travel, Transportation, etc

As I said, we have enormous potential and the more reason why it seems we are not doing well is that there are no concerted efforts, no synergy from our so-called leaders and the majority of them are not 21<sup>st</sup>-century compliance hence, what do you expect when the majority of our leaders are not tech savvy and not ready to upgrade to the 21st century?

That is why we want to embark on a serious campaign with our project being a private initiative and won't wait but take steps impacting one coop at a time and we shall achieve the goal of reorienting the leaders so that we can get it right once and for all and we take our place back as the giant of Africa.

I still believe in the cooperative movement that we shall get it right one day. The Cooperative Sector is evolving. Watch Out!



## Dr. Hafiru Yaduma Umar.

President RRINSMPCS Benin City Edo State

President RRINSMPCS, Benin was elected on the 19/3/2019 as president with 2/3 majority votes.

He came in when cooperative was in financial crisis; there was about 68 million naira misappropriated by the EXCO of the Coop as indicated in the Facts Finding Committee formed by the Director of Coop., Edo State. Many Cooperators left the Coop because of what they considered as "death Coop". To God be the glory, within 2 years (2019 - 2021) about 70% of the misappropriated fund was recovered.

This led to my re-elected as President unopposed in April, 2021. The Society is now stabilize and into projects of building pure water factory (at foundation level) and events center (Land acquired in GRA, Benin, with C of O at hand).

Again, as of today, all the misappropriated funds have been recovered except the ones from late members.



## Mrs. Yemisi Ademola-Aiyejina

Mrs. Yemisi Folasade Aiyejina was born into the family of the Late Mr. & Mrs. Ademola Adeleke on the 10th of October, 1971 in Ede, Osun State. A Christian by faith got married to Engr. Michael Aiyejina in the year 2001, was blessed with three (3) children.

She is the current President of Owutu Ire-Akari Cooperative Multipurpose Society Ltd, General Secretary of Ikorodu-South Multipurpose Cooperative Union (IMCU), and Secretary Ikorodu North & South Union Business Committee.

She had her primary and Secondary Education at C.A.C Primary School, Oke Egan and Seventh Day Adventist Grammar School all in Ede Town, Osun State. She also studied ND in Computer Science at the Federal Polytechnic Ede, Osun State, and had a Diploma in Computer Studies at Segmat Computer School & Secretariat Institute 1

Mrs. Yemisi Aiyejina had worked in several organizations as a Computer Analyst and Secretary with so much experience established her own company, De-Yemil Computer Training School in the year 2007 which is currently situated at 44, Isawo Road, Agric, Ikorodu, Lagos.

She joined Owutu Ire-Akari Cooperative Society in July 2009, was elected as the Society's General Secretary from June 2011 to 2013, and became the elected President in July 2017 till date. She took over the leadership of the society when it was a single-purpose Thrift & Credit Cooperative but under her leadership is now a Multipurpose Cooperative Society. She has turn aroum]nd the fortune of her primary society and have made impact at the Union, Statewide at large

Yemisi Aiyejina is a multiple meritorious award winner within her Union and was the Most Outstanding Cooperative Woman Leader twice in Lagos State



## Mr Oyewole Tunji

### (A) FAMILY BACKGROUND:

Mr Oyewole Tunji was born on 27th July, 1967 into the family of Mr and Mrs Oyewole of Oke-Elerin in Ogbomoso North Local Govt. Area of Ogbomoso, Oyo State.

### (B) EDUCATIONAL BACKGROUND:

Mr Tunji Oyewole started his early education at Ebenezer Primary School, Oke-Elerin, Ogbomoso between 1974-1980. He proceeded to Ogbomoso Grammar School between 1980-1985

### (C) HIS RELIGION.

As we all know that the Christians in Ogbomoso are predominantly of Baptist Church background, Mr Oyewole and his family members are not an exception, they are good members of Baptist Church.

(D) AS A COOPERATOR: Mr Oyewole Tunji is a successful business man and in order to expand his business he decided to join the following cooperative societies:

(i) Surulere cooperative society, Abaji-Abuja between 1995-2004

(ii) IREKARI Multi purpose Cooperative society, Abaji-Abuja between 2004-Date. Today he is currently the chairman of the ever growing Irekari M.C. Society Abaji-Abuja.

The beautiful Irekari/Basiri event center in Abaji was completed under his supervision.

Mr Oyewole Tunji is married to a God fearing wife, Mrs Olayemi Oyewole and were blessed with five children.



## Elder Joseph Oluwole Oguntoyinbo

Elder Oguntoyinbo Joseph Oluwole was born on 10th of February, 1950 at Igangan in Ibarapa North, Oyo State. He attended St. Anne's Catholic Primary School 1961/1966. Trained as Professional photography. He worked as a Press photographer under Chief Bisi Onabanjo Unity Party. Later he was given admission into Ayetoro Divisional Teacher Training College 1980/1983, where he obtained Grade Two Certificate and later went for National Certificate Education (NCE) in 2005.

Elder Joseph Oluwole Oguntoyinbo joined Cooperative Movement in 1986 at Ifeoluwa Ago Oba, later left Ifeoluwa Ago Oba to Ifelodun Itaaka ajitadidun in 1987. He left Ifelodun Itaaka and established his own Cooperative Society, Ifedapo Ita-Elega (Abeokuta) CTCS Ltd and later became Cooperative Union, Onaara (Abeokuta) CTCU Limited founded 25 years ago.

He joined Ogun State League of Cooperative Motor Owners and Transporter Limited (OGSCOMOT) as Board of Directors later elected to the post of Treasurer of the organization for 2 years. Later he was elected as the President of OGSCOMOT in the year 2016 October. By God grace he will vacate the seat by July 2023.

He is a Cooperator per excellent and a vibrant Cooperative Leader who has contributed to the growth and development of Ogun State Cooperative Movement and beyond.

# AGRICULTURAL INSURANCE IN NIGERIA - THE MYTHS, TRUTH AND MISCONCEPTIONS



Presented by Jerome Olowoyeye AGM  
NAIC, ABUJA, NOVEMBER, 2022 ( [www.naic.gov.ng](http://www.naic.gov.ng) )

## INTRODUCTION

- The Nigerian Agricultural Insurance Corporation (NAIC) is the executing agency of the Nigerian Agricultural Insurance Scheme (NAIS). The Scheme was established in 1987 to address the issue of risks facing farmers as a result of incidences of natural hazards such as drought, flood, pests, diseases, etc
- The legal instrument is the NAIC Act Cap. N89, Laws of the Federation of Nigeria, 2004

## OBJECTIVES OF THE SCHEME

The general objective of the scheme is to protect the Nigerian farmer from the effects of natural hazards by introducing measures that shall ensure an indemnity sufficient to keep the farmer in business. The specific objectives are: To provide financial support to farmers where the loss to crops or livestock arises from natural hazards; to induce the provision of credit by financial institutions to farmers; to promote agricultural production, and to minimize or eliminate the need for Government to provide ad hoc assistance to farmers during agricultural disasters.

## ESSENTIAL FEATURES OF THE NIGERIAN AGRICULTURAL INSURANCE SCHEME.

- Mandatory cover for all agricultural projects and programs that are funded from public funds including all direct, on-lending, and agricultural investment loans disbursed by the Bank of Agriculture, commercial banks, micro finance banks, and other financial institutions.
- Provision of financial support by the Government in the form of 50% premium subsidies for most classes of agricultural insurance in crops and livestock which is to be reimbursed to NAIC by the Federal and State governments in the ratio of 37.5% and 12.5% respectively.
- The Corporation maintains Zonal offices across the six geopolitical zones of the country with a branch in every state capital. The zonal offices supervise varying numbers of branch offices.

## PERILS COVERED UNDER THE SCHEME

### CROPS

- Covered: fire, lightning, windstorm, flood, drought, pests/diseases, and invasion of the farm by wild animals.
- Not Covered: Losses caused by negligence or willful damage, political risks, social risks like riot, mutiny, revolution

## LIVESTOCK

- Covered: death or injury caused by accident, disease, fire, lightning, storm, and flood.
- Not Covered:
- Losses resulting from malicious, willful injury, neglect, unskilled treatment, theft, and malicious disappearance. The insured under the scheme is required to meet such conditions relating to good husbandry as may be laid down from time to time by the Nigerian Agricultural Insurance Corporation.

## MAJOR AGRICULTURAL INSURANCE PRODUCTS

Insurance policies are deployed through the Multi-peril and Area Yield Index covers. Moreover, policies have been developed across the agricultural value chain starting from primary production to consumption.

## COMPENSATION UNDER THE SCHEME

To qualify for indemnity under the NAIS, the following conditions must be met.

- The insurance coverage must have been obtained before the loss occurred.
- The farmer has a valid insurance cover at the time of loss or damage
- The farmer has followed laid-down practices for crop and livestock production
- The cause of damage or loss was one of the risks covered by the insurance policy
- The notification of the damage or loss was one of the risks covered by the insurance policy
- The notification of the damage or loss was made within the stipulated time
- The farmer has satisfied necessary conditions as may be specified in the policy document

## BENEFITS OF AGRICULTURAL INSURANCE

- Peace of mind
- Premium subsidy of 50%
- Business continuity
- Diverse insurance products
- Provision of sound and improved management guidance
- Adoption of improved production techniques without fear
- Farmer's income stabilization

## AGRICULTURAL INSURANCE IN NIGERIA - THE MYTHS, TRUTH AND MISCONCEPTIONS

### MYTHS, MISCONCEPTIONS, AND THE TRUTH

Some of the myths and Misconceptions are hereby presented below with the facts:

1. Crop insurance discourages farmers from using other risk management tools such as market hedging, crop rotation, and off-farm income. The use of these other risk management tools without crop insurance would be enough risk Management for farmers.

**Fact:** Farming is a risky business, so farmers utilize a multitude of risk management strategies to manage the hazards they face continually. However, insurance is the only risk management tool that farmers can literally take to the bank to prove their ability to pay back annual operating loans required to keep them in business.

2. Disaster assistance would be better and cheaper than agricultural insurance.

**Fact:** Agricultural Insurance provides a certainty to farmers (and their lenders) that ad-hoc disaster assistance can never provide. Insurance payments are also timely and commensurate with the degree of loss while disaster payments are not and may certainly not reach all.

3. **Agricultural Insurance premium is an extra cost and is only for big farmers**

**Fact:** Agricultural Insurance is to be seen as an input to the agro-project just like fertilizers, pesticides, etc to ensure bumper harvest without disasters. Moreover, the rate is 4% for crops and 5% for livestock and subsidized such that farmers pay 2% and 2.5% respectively. Furthermore, agricultural insurance is available for all categories of farmers and these policies also serve as collateral to lenders when farmers seek improved operating capital

4. **Agricultural Insurance should not (does not) require a farmer to have a loss (Political view). Payments should be made to all farmers**

**Fact:** Agricultural insurance is a business and runs along sound insurance principles, consequently, only insured projects are catered for whenever risks crystallize

5. **All losses are covered by Agricultural Insurance**

**Fact:** Crop insurance requires deductibles to be met before a payment is made. Losses are verified before payments are made.

6. Agricultural Insurance requires too much paperwork and its processes of acquisition is too tedious.

**Fact:** Most of the paperwork is in the favour of the insured and they are advised to go through with them to ensure that their claims are not tampered with should a loss occur.

7. Agricultural Insurance does not pay claims:

**Fact:** The claims payment by NAIC in the last three years is about N2 billion. Genuine claims are investigated, adjusted, and settled. Claims payment could be made within 72 hours of the signing of the discharge voucher.

8. I need a total loss to qualify for compensation

**Fact:** Barring the deductibles, genuine claims over set thresholds are settled. It should be recalled that insurance places one in the same position prior to the occurrence of the loss. There are many states of settlement of claims in agricultural insurance. Once a stage has been attained, the template for that stage is employed in the settlement of the claims.

9. **Once the agricultural insurance contract is consummated, the insured can go to sleep**

**Fact:** Insured are expected to behave as if they have no insurance and carry out their management activities properly. Should there be a loss, the insured should try as much as possible to mitigate the loss (where possible and without danger to their person or any other person).

10. **Premium should be returned/shared when there is no loss**

**Fact:** This is not practicable under conventional insurance principles which also apply to agriculture. Premiums are paid to constitute a pool out of which the adversely affected insured are compensated. And risks vary with time. Insurers may make a profit in one year and a loss in another. All these are catered for from these premiums and the income from their investments.

11. **All Farms are insurable**

**Fact:** The bankers would always classify some projects as bankable and non-bankable. The same goes for insurance. Some risks are not insurable, because of their certainty of occurrence. For instance, a fish pond located along a river course is a sure risk to happen, if all the necessary dykes are not fully installed to forestall incursion of flood/erosion.

### Conclusion

Agricultural projects being proposed for insurance should follow sound management principles with sound bookkeeping to enable effective traction.



## Dr Mohammed Omotosho Salawu

### PRESIDENT CABSCICS LTD KADUNA

1. Personal Data
  - Town - Erin-Ile in Oyun LGA
  - State - Kwara State
  - Present Employment - Kaduna Polytechnic, Kaduna from 1997 to date
2. Institutions/Qualifications Obtained
  - University of Ilorin, Ilorin - B.Sc Accounting
  - Ahmadu Bello University, Zaria, Kaduna - M.Sc Accounting and Finance
  - Nigerian Defence Academy, Kaduna - Ph.D Accounting
3. Membership of Professional Body
  - Associate (ACA) - Institute of Chartered Accountants of Nigeria (ICAN)
  - Fellow - Institute of Corporate Administration of Nigeria
4. Position/Working Experiences
  - Bursar - Iyeru Grammar School, Offa
  - Audit Manager - Ashaolu & Co.(Chartered Accountants, Kaduna).
  - Chief Lecturer - Department of Accountancy, CBMS, Kaduna Polytechnic, Kaduna (2016 to date).
5. Administrative/Service Experiences in Kaduna Polytechnic
  - Departmental Examination Officer
  - CBMS College Examination Officer
  - Head of Department
  - Member – CBMS Conference/Journal Committee
  - Member – Governing Council Investment Committee
  - Member – Committee on Post-UTME Screening Exercise for 3 years.
  - Member – Kaduna Polytechnic Books/Publication Review Committee
  - Member – CBMS TETFUND Input Harmonization Committee etc
6. Many Academic Publications Locally and Internationally
7. Cooperative Society Services
  - CABSCICS LTD – Financial Secretary from 2014 – 2020
  - CABSCICS LTD – President from 2020 to date



## Dr Joseph E. Ogbu

### SECRETARY CABSCICS LTD KADUNA

Dr Joseph E. Ogbu was born on 18th February, 1970 in Utonkon, Ado LGA of Benue State. He attended Ukwonyo Wesley school, Utonkon, Benue State between 1976-1982. He did his secondary education in Ufia Comprehensive Sec. School, Utonkon, Benue State between 1982-1987. Dr Ogbu did his Ordinary National Diploma in Adult Education in University of Maiduguri between 1988-1990 passing out with Distinction.

He further did his Bachelors Degree (B.Ed) programme in the same discipline in the same university between 1990-1993 passing out with First class honours where he was offered automatic employment as a lecturer which he turned down for personal reasons.

After his NYSC in Sokoto State Agency for Mass Literacy, Sokoto where he won the Sokoto State NYSC Committee State Chairman's award for his meritorious services to the Government and people of Sokoto State during the 1993/1994 service year, Dr Joseph E. Ogbu was engaged in a private business till 1998 when he got employed in Kaduna Polytechnic as Assistant Lecturer in the then Department of Social Development and Cooperative Studies, College of Administrative and Business Studies (CABS) now College Business and Management Studies (CBMS).

In 2001, Dr Ogbu obtained a Post Graduate Diploma PGD (Upper Credit) in Cooperative studies from Kaduna Polytechnic. He later proceeded to Ahmadu Bello University, Zaria for his Masters Degree (M.Ed) in Educational Psychology between 2005-2008. He did his Doctorate degree (PhD) in Educational Psychology in the same university between 2012-2015.

Dr Joseph E. Ogbu is presently a Chief Lecturer in the Department of Social Development, College of Administrative Studies and Social Sciences (CASSS), Kaduna Polytechnic.





## Mallam Sani Musa Hamidu

### EX-OFFICIO CABSCICS LTD KADUNA

A graduate of the University of Ibadan in 1987 where he bagged a B.Sc degree in Psychology (HONS), and a Master Degree in Industrial/Organizational Psychology (HONS) in 1992. He served;(NYSC) in the FCT, and thereafter taught at the Sultan Abubakar Teachers College in Sokoto. Mallam Sani Musa Hamidu later did an industrial attachment at the Nation House publishers of the Reporter Newspapers in 1992, and was retained by the Media outfit where he served as a Senior Staff Writer, and proofreader for the Organisation.

He pioneered the production of a variety Crossword puzzles for the Reporter Media, as well as, the Democrat Newspapers, and the Triumph Newspapers in Kano. After the demise of the Reporter Newspaper, he continued in the same capacity with the now defunct Sentinel Magazine in Kaduna. Mallam Hamidu started work with the Kaduna Polytechnic in 1994 where he rose to become a Chief Lecturer and former Head of Department in the Department of Social Development in CASSS, Kaduna Polytechnic in 2018. A prolific writer he has authored several books and Crossword magazines and Brain-Teasers, including Journals and research papers in numerous organisations and institutions amongst others.

A member of various Professional Bodies which include the Nigeria Psychological Association (NPA), the African Psychological Association, Institute of Administrators of Nigeria, National Association of Social Workers, etc. A successful poultry and fishery farmer, he has mentored numerous cooperative members of CABSCICS as well as, other Polytechnic colleagues. Indeed, CABSCICS motivated and enabled him to establish himself as a Poultry and Fishery farmer. A staunch member of CABSCICS, he is also a Member of the CABSCICS Management Committee, as well as, the Chairman, CABSCICS Loan Recovery Committee. He was a former Chairman of the Vigilante Committee of Sabongari Kaduna, and also the Chairman of the Crescent Road Polytechnic Quarters of the Kaduna Polytechnic for more than a decade. He is married with children.



## Dr. John Nma Aliu

### EX-OFFICIO CABSCICS LTD KADUNA

Dr. John N. Aliu is an erudite scholar and an accredited training consultant of international repute. He is a holder of seven (7) post-graduate qualifications. These include:

1. Post-graduate Diploma in Cooperative studies
2. Post-graduate Diploma in Education
3. Post-graduate Diploma in Banking & Fiance
4. M.Sc in Banking and Finance
5. Master of Public Policy and Admin. Degree (MPPA)
6. M.Phil in Entrepreneurship
7. Ph.D in Entrepreneurship specializing in Microfinance Banking

Dr. Aliu has been involved in Teaching and Training for over 30 years. He has presented papers at National and International conferences and workshops within and outside Africa. He has over sixty (60) national and International Journal Publication to his credit. An author, Dr. John N. Aliu is a Professional Banker, Accountant, Cooperator and Teacher, whose administrative working experience is quite rich from a Bank Manager in the early 1990s, to Head of Academic Department in Kaduna Polytechnic. He led the Kadpoly Entrepreneurship Team (ENACTUS) to National Championship Victories – defeating first, second and current generation universities in Nigeria in 2015 and 2016. As sole Nigeria's representative, he led the Team of Semi-final and Final placing in Global Competitions in South – Africa and Canada in 2015 and 2016 respectively – defeating countries like the U.K. and U.S.A. e.t.c. in the process.


A former Director of CBMS (two terms) Dr. Aliu has won several awards and recognition both in leadership positions and literary works. In 1994, his first thirty three(33) articles on Community Banking published in National Newspapers won him an Award of the National Board for Community Banks. Under his leadership as the President, CABSICCS cooperative society won the society of the year Award in Kaduna State and in Nigeria in 2018 and 2019.



## SOCIO-ECONOMIC EMPOWERMENT AND COLLECTIVE FINANCIAL SECURITY.

### MODEL FOR CO-OPERATIVE SOCIETIES

2022



### Longrich: Company Highlights

Longrich Bioscience Corporation is a global healthcare company with Chinese ownership, established in 1986.

Annual turnover of over \$2billion, with its trademarks registered in over 150 countries and offices in over 50 countries including Nigeria (since 2012).

Rapidly expanding into other African and European markets.

Manufacturing base in Lagos (Lekki Free Trade Zone), Nigeria as the hub for Africa with a \$50million ultra-modern manufacturing plant which became operational in 2021.



### Lagos State Government's Institutional Support. Started With Gov. Ambode; Continues With Gov. Sanwo-Olu



**WELCOMING NEW INVESTMENT.**





### Longrich: Product Range

Over 2,000 Quality Products





### Selected Products

#### Medicated Toothpaste



**Benefits**

- For treating tooth pain, weak gums, bad breath and tooth decay
- Highly effective for every tooth without any future side effect when you discontinue
- It contains calcium (according to Calerie Control Council)
- It contains triclosan, antibacterial and antifungal agent
- Sodium benzoate as its content is an antifungal agent
- Its fluoride free and decay resistance ingredients make your mouth healthy and clean
- It contains stromolium chloride, bioapatite, xylitol to reduce pain in sensitive teeth and helps in building strong teeth
- It has antioxidant and anti-carcinogenic properties of green tea

#### Bamboo Soap



**Benefits**

- Contains coconut oil, bamboo carbon and charcoal
- The bamboo carbon is to absorb excess dirt from skin and removes excess skin oil
- Helps to eliminate scars
- Moisturizes and smoothes the skin
- Has anti-fungal and anti-viral properties which makes it effective against some skin diseases
- It can help to kill some viruses with lipid coating like those causing flu, mononucleosis and herpes.



### Selected Products

#### Alkaline Cup



**Benefits**

- Reverses damaged cells in the body back to normal
- Starts the ability to change your constitution from acidic to alkaline
- Enables minerals to reach the cells
- Eliminates toxins from the system
- Increases energy and digestion
- Makes free Pi cup to the skin
- Reduces blood cholesterol
- Eliminates fat and enhances weight loss
- Strengthens teeth for better oral health
- Enhances immunity, prevents diseases and protects the liver
- Eliminates toxins from the body
- The Alkaline Pi cup with a balance Pi level

#### Medicated Sanitary Napkin



**Benefits**

- Preserves health
- Anti-bacterial
- Anti-inflammatory
- Eliminating odour
- Promotes metabolism
- Improves endocrine function
- Enhances immunity
- Relieves stress

### Membership: How Do I Join Longrich?

Complete an application/membership form and buy Longrich products worth any of the amounts below with Point Value (PV) placing you into one of the designated entry levels.

Amount	Point Value (PV)	Entry Level	Position In Longrich Hierarchy
N1,050,000	1,680 PV*	Platinum VIP	Diamond 2
N525,000	720 PV	Platinum	Diamond 1
N180,000	240 PV	Gold	Pre-Diamond
N120,000	120 PV	Silver	Pre-Diamond
N60,000	60 PV	Q-Silver	Pre-Diamond

Note that prices stated are only indicative as actual prices may vary. Every Longrich product has a PV. On the application form or other electronic means, quote the Name and Code of the person ("upline/sponsor") who invited you to Longrich i.e "Sponsor's Code". Upon the processing of your application and completion of your registration, you will be issued your personal "Membership Code". Application forms or other electronic means of registration can be accessed through designated contacts who will process registration and also facilitate getting products either directly or from any of the Longrich Stockist Offices across the various locations where the registration can equally be processed, noting to quote the Sponsor's code.

### Longrich Growth Progression

The diagram shows a progression of membership levels with associated Point Values (PV):

- Pre-Diamond
- D1: 720PV
- D2: 1,680PV
- D3: 3,600PV
- D4: 15,000PV
- D5: 75,000PV
- D6: 225,000PV
- D7: 450,000PV
- DIAMOND (D)
- SD1: 1,500,000PV
- SD2: 3,720,000PV
- SD3: 9,000,000PV
- SD4: 20,000,000PV
- SD5: 60,000,000PV

### How Do I Progress To Star Director?

Recruit/register 3 people who will follow the same procedure to buy products, fill application forms and quote your Membership Code as their "Sponsor's Code". Guide and support these your direct referrals or "downlines" to also register 3 people and so on. Endeavour to buy products of at least 30PV (About N13,000 – N17,000) within a cycle (month) and encourage your "downlines" to do same. However, if you don't buy products or invite anyone even for 5 years, you don't lose points as your ACCUMULATED PVs DO NOT EXPIRE; you just won't earn! Accumulate PVs as your team grows

### How To Earn: Overview of Bonuses

The central 'Bonuses' circle is connected to the following categories:

- Leadership Bonus
- Performance Bonus
- Development Bonus
- Retail Order / Breakaway Bonus
- Repeat Order / Maintenance Bonus
- Star Director Incentive
- Travel Incentive
- Platinum VIP Incentive
- Car Incentive
- University Scholarship
- House Incentive

### Benefits For Co-operative Societies And Members

Co-operative societies can join as single entities while individual members will be registered under the respective co-operative societies. Co-operative societies and their individual members can join to become Longriches with separate membership codes/accounts earning bonuses in line with Longrich Compensation Plan based on activity and network growth.

Provides another platform that co-operative societies can leverage in their empowerment/welfare mandates for members as part of the desire to ensure that members are financially secure. And they also remain healthy by using the Longrich products among others.

Sales commission from investments/franchises acquired (if any)

### In A Nutshell.....

**2 MAJOR REASONS I WANT YOU TO JOIN LONGRICH**

**HEALTH & WEALTH**

**YOU NEED THESE TWO FOR A BETTER LIFE AND A BETTER FUTURE.**

**THANK YOU**

Contact: HB Longrich Team (Directly Via The Listed Numbers Or Through Co-operative Rating & Award Society of Nigeria, CRASoN):

- +2348033949706
- +2348024472797
- +2348169519852

Join now and let us build together



## Ngbede Pius Oiganji

### MANAGER CABSCICS LTD KADUNA

He bagged MBA and PGDEnt, in (Entrepreneurship) from Kaduna State University (KASU), PGDAM in Administrative Management from The Institute of Registered Administrative Manager of Nigeria. HND in Cooperative Economic and Mgt from Federal Cooperative College Kaduna with an award of the Best Graduating student, Advance Human Resource Management from Centre for British Education and Culture Abuja. He has certificate on the following; How to start and manage an NGO, How to become a Consultant, Digital communication & Team management, Volunteering training, Training on Negotiation, Introduction to Peace Building, Advance Customer Service training, How to start and Manage a Cooperative Society from Young Foundation line for social development (YFSD), Group of professionals and virtual trainer-UK (GPVT) facilitated by La Plage Service. He is currently pursuing his PhD in Entrepreneurship.

Mr. Ngbede is a seasoned co-operator, a motivational speaker, a cooperative promoter of cooperative management. He has been involved in cooperative activities for the 25 years and have work with several cooperative societies like Federal Works and Housing Staff Multi-Purpose Credit & Thrift Cooperative Society Kaduna as Business Manager, NAKOWA Multi-Purpose Credit and Investment Cooperative Society Ltd, TRIMM Multi-Purpose Credit and Thrift Cooperative Society Ltd as Regional Head of Marketing and Credit supervisor. Furthermore, he worked with Stanbic IBTC for 7years as Market, a trainer, cashier and Credit department.

Mr. Ngbede is also a member of professional bodies like; Institute of Cooperative Professional of Nigeria (ICOPRON) Institute of Registered Administrative Managers of Nigeria, International Academy of Management. Attended workshops/seminars 2018 Ghana Cooperative Development and Investment Information in Ghana, 2014 Managing Cooperative Society for Sustainable Development from Obafemi Awolowo University Ile-Ife Nigeria, 2022 Cooperative Building a better workers- Institute of Cooperative Professionals of Nigeria. 2018, 2019 and 2021.



## Hajia Fatima Aminu Aliyu

### EX-OFFICIO CABSCICS LTD KADUNA

She attended her primary school education at Federal Polytechnic Staff School Bauchi State, and then proceeded for her secondary education at Federal Government Girls College (FGGC), Zaria where she graduated in 1996. Immediately after graduation, she enrolled in School of Basic and Remedial Studies, A.B.U, where she acquired an Interim Joint Matriculation Board (IJMB) Certificate in 1997, and thereafter admitted into Kaduna Polytechnic where she gained a certificate in Pre-National Diploma (Pre-ND) in the year 1998.

Fatima is a product of Ahmadu Bello University (ABU), Zaria where she secured a B.Sc. Accounting with a second-class degree in 2002. Thereafter, she proceeded for a one-year NYSC at Owerri, Imo state of Nigeria. Presently, pursuing an Msc. Accountancy in Kaduna State University (KASU).

She has been a lecturer in Department of Accountancy at Kaduna Polytechnic since 2014 and have since served as a Level Coordinator and welfare officer of the department till date. She is also serving till date as the treasurer of the Muslim women charity organisation of the College of Business and Management Studies (CBMS), Kaduna Polytechnic.

She has been awarded many certificates of participation in both National and International Academic Conferences. Also, a certificate of participation in the Institute of Cooperative Professionals of Nigeria [Kaduna chapter].

She joined CABS COOPERATIVE INVESTMENT AND CREDIT SOCIETY (CABSICCS) LTD in 2015 shortly after her employment and was appointed as ex-officio in the management committee of CABSICCS LTD in year 2019 till date.



## Hon Suzy Basho Afi

### VICE PRESIDENT CABSCICS LTD KADUNA

Born in the early sixties Attended Federal Government Girls' College Gboko after her primary education for secondary Education She thereafter attended University of Maiduguri where she bagged B.Sc. Business Administration second class upper in 1986.

She then proceeded for the one year NYSC She got her Master's degree from Ahmadu Bello University Zaria in 1998 She acquired a post graduate diploma in Education from Federal University of Technology Minna in 2000 She has been a lecturer in the department of Business Administration since 1988 and has risen to the apex rank of a Chief Lecturer.

A one time Head of Department for 5years. She has been a member of many professional bodies like Nigerian Institute of Management ( NIM) Teachers Registration Council (TRC) A fellow of Institute of Corporate Administration of Nigeria (FICAN) She is an External Examiner to Federal Polytechnic Bauchi, Plateau Polytechnic Jos and Federal Polytechnic Bida.

She has published many articles in National Journals and has participated in many National and International Conferences she has published a textbook to her credit on Business Policy and Strategic Management 2011 and reviewed in 2017.

She served in Cabs Investment and Credit Society Ltd as Treasurer 2013-2019 and as Vice President 2019 to date. In 2021 she was appointed as Special Adviser to the Executive Governor of Taraba state serving as the (Administrative Officer) of Her Excellency the wife of the Executive Governor of Taraba state Barr Dr Anna Darius Ishaku on secondment



## Mr Dakwang Hyacinth Dawam's

### TREASURER CABSCICS LTD KADUNA

Mr Dakwang was born to the family of Mr/Mrs Dakwang Datong in the late sixties in Qua'an-Pan Local Government of Plateau state. He had his primary education at T/RCM School Kwa between 1976 – 1982 where he proceeded to Government Secondary School Kwa from 1982 – 1987. In pursuit of further education. he proceeded to Kaduna Polytechnic, where he had his National Diploma and Higher National Diploma in Purchasing and Supply between 1987-1990 and 1991 – 1993 respectively.

After his National Service in 1995, Mr Dakwang join the services of then Lever Brothers Nigeria Ltd, now Unilever Nigeria Plc between 1996 to 1998 from where he joins the services of Kaduna Polytechnic in 1998 to date where he has grown to the position of a Principal Lecturer.

During this period, he obtained a Postgraduate Diploma in Management and Masters in Business Administration from the prestigious Ahmadu Bello University, Zaria between 2008 to 2008 and 2011. Earlier before then he had a Postgraduate Diploma in Education from his Alma Mata – Kaduna Polytechnic in 2002. In the same year, he his professional qualification from The Chartered Institute of Purchasing and Supply Management of Nigeria (CIPSMN). His pursuit for further studies did not end there, he had his Msc in Supply Chain Management from International University, Bamenda, Cameroon.

In his career growth Mr Dakwang had served as the Examination Officer of his Department, Procurement and Supply Chain Management for about thirteen (13) years, a record that was without blemish and has not been broken in the Polytechnic. He has served in various Committees in the Polytechnic, amongst which include, Examination Malpractice, Conference Committee, Research Committee, Housing Renovation Committee, Board of Survey, Procurement Planning Committee, etc.



## Esther Oluwabunmi Folorunsho (Mrs)

### ASSISTANT SECRETARY, CABSCICS LTD KADUNA

Esther Oluwabunmi Folorunsho (Mrs) born in the early year 1970 attended Federal Government College Oshogbo and she also attended the same Primary School Education at the same school.

She attended a two years course at PANAF computer in Kaduna State. Furthermore, she attended Kaduna Polytechnic where she obtained National Diploma in Computer Science.

She formerly worked with Costain West Africa PLC as a Secretary to the Regional Manager Kaduna. She plan to further her Higher education as at when due.

Mrs E.O Folorunsho has been working with Kaduna Polytechnic in various Departments and Colleges such as:

Establishment Division, Central Administration. College of Business and Management Studies at the HOD office of the Management Studies, worked as Personal Assistant to the HOD and also proceeded to the Examination office for more than six years.

Worked at Director's office at the College of Environmental Studies (CES) as the Personal Assistant to the Director CES.

She worked at Information, Communication and Technology Center (ICTC) as Personal Assistant to the ICT Manager.

She went further to worked at the Renewable Energy and Technology Unit (RETU) as Personal Assistant to the Unit Manager.

She is currently working at Center for Renewable Energy, Sustainable Technology and Development (CRESTAD) as Personal Assistant for the Center Director.

She has been a professional secretary for almost fifteen years. She has been the Assistant Secretary of CABS Investment and Credit Cooperative Society Limited (CABSCICS) from 2020 till date.



## Mr Linus Kevin

### FINANCIAL SECRETARY CABSCICS LTD KADUNA

He was born on October 27th, 1969. He obtained his First School Leaving Certificate in 1984 and proceeded to Government Secondary School (now Government College) Kagoro, Kaduna State, where he obtained his Senior School Certificate in 1990. He attended Kaduna Polytechnic, Kaduna from 1991 to 1994 for his ND in Accountancy and graduated with Upper Credit. Two (2) years after, he went back to Kaduna Polytechnic, Kaduna for his HND in Accountancy and graduated in 1998 with Distinction. Based on his Academic performance upon graduation, he was offered an automatic employment with the Polytechnic as Higher Instructor. Although he had the employment offer in 1998, he could not immediately join the services of the Polytechnic until year 2000 after completion of the mandatory one year NYSC. Thereafter, he proceeded to Bayero University, Kano for his PGD in Accounting & Finance and graduated in 2006. He went further and obtained his MSc in Accounting from the same Bayero University, Kano in 2012. He also attended the famous Nigerian College of Accountancy, Kwall, Jos. He graduated and was inducted into the Association of National Accountants of Nigeria (ANAN) as a Certified National Accountant (CNA) in 2017. Some of the notable Academic Awards received by him are listed below:

- \* Best Student Pre-ND Accountancy 1992
- \* Best Student ND1 Accountancy 1993
- \* Best Student ND2 Accountancy 1994
- \* Best Student HND1 Accountancy 1997
- \* Best Student HND2 Accountancy 1998

In fact, his performance at both ND and HND earned him two Scholarship Awards of Academic Excellence from the Kaduna Indian Association (KIA), a group made up of Indians resident in Kaduna and its environs.

In addition to a year working experience with a bank (defunct New Africa Merchant Bank Ltd) and another year with Cibi Nigeria Ltd, Kaduna (during his SIWES period), he is presently a Chief Instructor with over two (2) Decades of teaching experience with the Department of Accountancy, Kaduna Polytechnic, Kaduna.



## Mr. Ayodele Omelaja.

PRESIDENT, OLUWAFOYINSAYEMI MOBEGELU (IJBEBU ODE) CMS LIMITED-OFSAM

Mr. Ayodele Omelaja was born to the family of Mr. and Mrs. Modiu Omelaja in the city of Ago-Iwoye, Ogun State. He attended St. Loui's Anglican Primary School and Olufi High School, Gbongan, Osun State respectively. He then proceeded to Government Science and Technical College at Ijebu Ode. Mr. Omelaja began his journey as the Chairman of Heavy Way Truck Ijebu North East Local Government Area of Ogun State for 8 years. He started his Cooperative career as a Member of Toluwani Igbeba (Ijebu Ode) CMU Limited and later became the President of Oluwafoyinsayemi Mobegelu (Ijebu Ode) CMS Limited. He is a skill talented man who make things to happen, who make unknown to be known, who make unprofitable to be profitable and one who break the power of poverty through establishment of Cooperative Societies, both in Ijebu Ode and beyond to help people in creating wealth. And through him many people had become self-reliance and successful business men and women. To his credit, he was elected to work as the PRO for his Cooperative Union (Toluwani Igbeba (Ijebu) CMU Limited) where he recovered over N10 Million overdue loan and resuscitated several moribund Co-operative Societies. He has contributed to the growth and development of his Cooperative Union, Ijebu Central Branch of OGSCOFED Limited, Ogun State Cooperative Federation Limited and the Co-operative Movement of Ogun State.

Mr. Ayodele Omelaja has a leadership prowess, innovation and creativity which has been instrumental to the increased in the fortune of the Society to become an enviable reference point for excellent in Cooperative Management among Co-operative Societies in Nigeria and Ogun State in particular.

Mr. Omelaja has been propagating the activities of his Cooperative Society to the world as part of his efforts as the President of Oluwafoyinsayemi Mobegelu Cooperative Multipurpose Society Limited - OFSAM to proclaimed the gospel of Cooperative and cooperation. He loves football and playing active roles in community service. He is an exemplary leader and honorable man of virtue with records of excellence. He is happily married with children.



## Mr. Olude Raphael Gbiri

Mr olude Raphael was born on the 6th of January 1966 to the family of Late Mr. and Mrs. Gabriel Oludein Ugbe Ipe Akoko in Ondo State. He started his primary Education in Ugbe Ipe Akoko, 1971 – 1976, from there he proceeded into apprenticeship in year 1979, after he then became a professional panel beater.

### HIS RELIGION BELIEF

Mr. Olude Raphael Gbiri is a Christian by birth and was brought up under strict Christian principles. In recognition of his role and contribution to the work of God and services to humanity he has been given a post of Elder in the C. A. C. Bako Kwali Area Council and his home Town in Ipe Akoko.

### WORKING EXPERIENCE

Mr Olude Raphael has work for many prominent Organizations based on his career and profession as panel beater and painter he worked in University of Abuja as panel Beater under works and Maintenance, he also work in FRSC Abuja under works and maintenance. He is COE/Director of MARAPHAEL PANEL BEATING Engineering Work, beside Old Jebeco Filling Station Gwagwalada Abuja. Mr Olude Raphael is an enthusiastic, self-motivated, reliable, responsible, and hardworking President of UNITY MULTIPURPOSE COOPERATIVE SOCIETY DABI-BAKO Since 2011 till date.

### ACHIEVEMENT

The cooperative has gradually increased from Group one To Group Eight under his leadership, completion of Cooperative House and acquire of Land surrounding the cooperative House in Dabi Bako, due to his democratic organization and economic orientation he has contribute significantly to social integration and reduction of poverty of the Nation through the cooperative also he have increased the income of thousands of individuals by giving loan with affordable interest rate as small as 0.015% to his members.

Mr Olude Raphael is married to his beautiful and God fearing wife Mrs. Mercy Olude, and they are bless with Lovely and God fearing Children.

# THE NEED TO SUPPORT CRASoN'S INITIATIVE OF REDEFINING COOPERATIVES IN NIGERIA

**HAFIZ BAKARE (FCIB, FNIM, FIMC, MIoD)**  
FORMER MD/CEO, KEYSTONE BANK LIMITED

GUEST SPEAKER AT THE 3<sup>RD</sup> NATIONAL COOPERATIVE AWARDS,  
SYMPOSIUM & EXHIBITIONS 2021

## Outline

- 1 Ideal Principles For Operation of Co-operatives, Advantages of The Cooperative Organization & Benefits to the Larger Society
- 2 Challenges & Limitations of Cooperatives
- 3 Redefining Cooperative Standards
- 4 CRASoN's Objectives and How Independent Stakeholder Role Redefines and Enhances the Cooperative Sector
- 5 Conclusion and Need to Support The CRASoN Initiative

## Ideal Principles For Operation of Co-operatives, Advantages of the Cooperative Organization & Benefits to the Larger Society

### Principles For Operation of Cooperatives

- Voluntary and Open Membership
- Democratic Member Control
- Member Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation Among Cooperatives
- Concern For Community

## Ideal Principles For Operation of Co-operatives, Advantages of the Cooperative Organization & Benefits To The Larger Society

### Advantages of the Cooperative Organization

- Easy to Form
- Open Membership
- Democratic Management
- Limited Liability
- Stability
- Economical Operations/Low Management Cost
- Government Patronage
- Mutual Cooperation
- No Speculation
- Other Privileges

## Ideal Principles For Operation of Co-operatives, Advantages of the Cooperative Organization & Benefits To The Larger Society

### Benefits of Cooperatives to the Larger Society

- Contribution to GDP (estimated at over N1trillion in Nigeria for example).
- Tackling Poverty and Creating Food Security
- Providing Affordable Finance
- Building Local Expertise And Profits
- International Cooperation
- Creating Decent Jobs
- Empowering Women

## Challenges & Limitations of Cooperatives

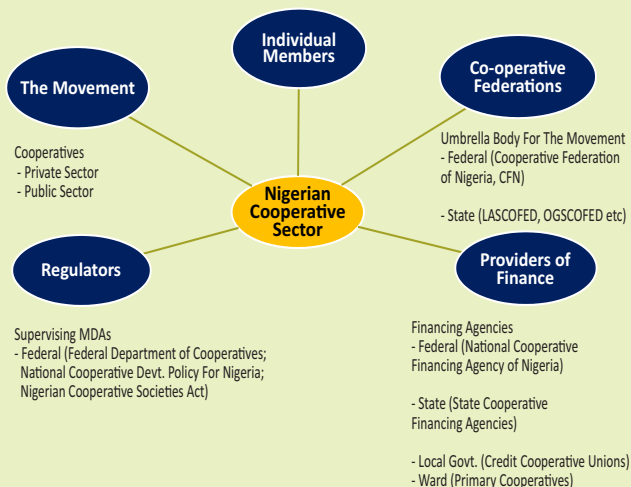
- Limited Capital/Resources
- Inefficient Management
- Low Motivation
- Limited Consideration
- Differences and Factionalism Among Members
- Rigid Rules and Regulations
- Lack of Competition
- Weightage to Personal Gains
- Corruption
- High Interest Rate
- Inadequate Maintenance of Financial Statements
- /Books of Accounts
- Inadequate Education and Training of Members
- Striking A Balance Between Being A Business Organization & A Social Movement

## Redefining Cooperative Standards: Historical Transition From Government Control to Liberalization

- After independence, cooperative policies and legal frameworks gave African governments powers to direct and manage the affairs of cooperatives.
- By the close of the 1980s, it was apparent that the movement had lost its voluntary and bottom-up character.
- The focus of the second era of cooperative development was liberalization, which sought to free the cooperative movement from government control.
- The immediate impact of liberalization on the cooperative movement was the collapse of many cooperatives
- However, liberalization also triggered the rejuvenation of the cooperative movement by regenerating the solidarity of people from the grassroots
- Led some observers to argue that it was the pseudo-cooperatives that collapsed when the government relaxed its support
- There was creation of new cooperative unions and federations altogether, resulting in the structural reorganization of the cooperative movement.



## Redefining Cooperative Standards: Co-ordination Framework and Stakeholder Groups in a Liberalized Environment



## Redefining Cooperative Standards: The Way Forward - Enhanced Government Control Vs Modified Liberalization

- Lesson from the historical transition scenario is that overt government control over the cooperative movement is counter-productive
- But there is still need for some regulation to ensure that unscrupulous leaders do not exploit other members
- Challenge is to strike a balance
- Simply strengthen the current liberalized arrangement and co-ordination framework
- Review enabling legislation to be more robust and contemporary.
- Strongly support with an independent stakeholder
- Co-operative Rating & Award Society of Nigeria (CRASoN) comes in as a “value-based Rating and Award Institution” to play the independent stakeholder role
- Detached regular assessment of the movement, creating healthy competition
- Rallying point for every other stakeholder group,
- Likened to the emergence of Agosto & Co. for the banking industry many years ago
- Strong Agosto rating – “Badge of Honour”

## CRASoN’s Objectives & How Independent Stakeholder Role Redefines and Enhances the Cooperative Sector

### CRASoN’s Objectives & Expected Outcomes

- |   |   |
|---|---|
| <ul style="list-style-type: none"> <li>• Create national recognition through rating and awards to sustainable co-operative enterprises.</li> <li>• Help generate data and statistics for better analysis of economic performances and social impact.</li> <li>• Foster the sharing of best practices and good governance model.</li> <li>• Further train and inform Co-operative Leaders on how to engage and involve the Government and other development partners.</li> <li>• Facilitate access to capital: credit facility of N1billion with sponsor bankers.</li> </ul> | <ul style="list-style-type: none"> <li>• Healthy competition and cooperation ultimately leading to increased contribution to GDP.</li> <li>• Enhanced awareness, socio-economic relevance, good governance and sustainable business model.</li> <li>• Revitalized and refocused contribution to MSME growth and economic diversification.</li> <li>• Redefined standards of co-operative operations.</li> </ul> |
|---|---|

### Conclusion and Need to Support The CRASoN Initiative

- Compelling need for the current Cooperative stakeholders to support CRASoN as an independent stakeholder that would serve as a moral force.
- Continued liberalization
- Consider a review of enabling legislation as opposed to enhancing direct government control
- CRASoN to become a Rallying Point for the cooperative enterprise in Nigeria.
- Extensive collaborations and partnerships
- Continue to raise its own standards and strengthen its capabilities
- CRASoN high rating to become the cooperative sector’s **“Badge of Honour”**.
- Confers credibility and opens doors of opportunities
- Ultimately helps to redefine standards for the good of all

# Regulations, Technology & Innovations in Cooperatives:

*How do we balance them?*

**By Muhammed S. Bello** *GCI, ficip*

*Founder/CEO, Cooperative & Labour Education Research Centre, Lagos-Nigeria  
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## ***Synopsis of Contributions to the Panel of Discussants***

That the World had become smaller, smarter and continues to re-invent itself at great speed is a statement of facts which no one can fault; that cooperative awareness is getting higher and the need to cooperate is becoming more intense with the passing of each day is also true but to what level is the existing Regulations on Cooperatives conscious of these facts remains something of a guess.

There is no doubt that the Nigerian Cooperative Societies Act is rather out of tune with the above scenario and the realities on the ground. Regulatory officers are not helping matters either; a large number of this category of officials has little or no knowledge of Cooperative administration thereby compounding the problem.

The government further makes the bad situation worse through its consistent inconsistencies in policies and programmes. For instance, there are two departments of Cooperatives situated in two different Ministries at the daggers-drawn relationship. At States' level, the movement and the Ministry are at each others' throats while the primary and secondary societies are drifting about with no clear directions. Yet, the world goes on at the speed of the internet, blending and meshing through blockchains, disruptive technologies, innovations, and social media exposure.

## **To achieve the desired balance,**

- ✓ We need to make our laws and regulations more flexible to take advantage of these to better our



cooperative practices and provide real solutions to our members' constantly evolving problems;

- ✓ We need to equip the manpower with appropriate knowledge and know-how to cope with the emerging and evolving technological innovations;
- ✓ Synergise and work together as a team pursuing the same goals;
- ✓ Empower the cooperative department by setting it in an independent form with direct access to the chief executive;
- ✓ Foster collaborative relationships through constant consultations with all stakeholders and other interest groups;
- ✓ Evolve a workable and working structure based on actual needs and not presume perception of realities.

**KEYWORDS:** Cooperatives; disruptive technologies; blockchains; innovations; regulations.



## Chief Adesina Samuel Taiwo

Chief Adesina Samuel Taiwo was born on the 7th of April 1969 to the Family of Late Chief Adesina Joshua, in ugbe Ipe Akoko, Ondo state the yesterday Ajaloke, a pioneer member of St. Paul's Anglican Church, ugbe quarters, Ipe Akoko, Ondo state, Nigeria. He is a bonafied and Baptised member of Anglican Church.

Chief Adesina Samuel Taiwo was coronated as the Chief ODOFIN of ipe Land based on his patriotic traits in the society. He lives in the Federal capital Territory Abuja, Nigeria. Chief Adesina Samuel Taiwo could not further in his Education after his Secondary school level because of parental's financial reason. Yet he's a vibrant and intelligent man whose enthusiasm is to become successful in life, he proceeded to acquire a skill training, where he learnt and became a professional printing press. A reputable personality in the society, he's the chairman committee of C.A.C Salvation Church kuje Abuja

### HIS RELIGION BELIEF

Chief Adesina Samuel Taiwo is a Christian by birth and was brought up under strict Christian principles. In recognition of his commitment and contribution to the work of God and services to humanity he has been given a post of the current Baba Ijo of C.A.C Salvation Church kuje Abuja. His likes for things of God can never be underestimated. However he does not joke with his role in any society where he found himself.

### WORKING EXPERIENCE

Chief Adesina Samuel Taiwo is the CEO/Director of SAMCO PRINTING PRESS in Gwagwalada Abuja. Chief Adesina Samuel Taiwo is a Successful Business man and a Transporter. He is the general secretary of UNITY MULTIPURPOSE COOPERATIVE SOCIETY DABI-BAKO Kwali Area Council FCT Abuja. I must say he's a risk taker which has made him a notable member of numerous reputable cooperative societies such as Bashiri multipurpose cooperative society, Leads cooperative Society, and Unity cooperative society and more.



## Chief John Olusheye Daodu

Chief John Olusheye Daodu was born on the 17th of October 1970 to the Family of pa Adewusi Daodu, in Ilegbe Ipe Akoko, Ondo state. He started his primary Education in U.P.E. Primary School, Ilegbe Ipe-Akoko Ondo State. Chief John Olusheye Daodu could not further in his Education after his Primary school level because of parental's financial reason he proceeded into apprenticeship and became a professional panel beater. Chief John Olusheye Daodu was coronated as the Chief BALOGUN of Ilegbe ipe Land based on his patriotic traits in the society. He lives in the Federal capital Territory Abuja, Nigeria.. Yet he's a vibrant and intelligent man whose enthusiasm is to become successful in life. Abuja.

### HIS RELIGION BELIEF

Chief John Olusheye Daodu is a Christian by birth and was brought up under strict Christian principles.

### WORKING EXPERIENCE

Chief John Olusheye Daodu has worked for many prominent Organizations based on his career and profession as panel beater and painter, he later venture into transport business now. Chief John Olusheye Daodu is a Successful Business man and a Transporter. Now Chief John Olusheye Daodu is one of the leading transporters in WAZOBIA Park in Gwagwalada Abuja F.C.T. Chief John Olusheye Daodu is an enthusiastic, self-motivated, reliable, responsible, and hardworking the overall treasurer of BASIRI GROUP'S COOPERATIVE SOCIETY F.C.T Abuja. till date.

I must say Chief John Olusheye Daodu IS a risk taker which has made him a notable member of numerous reputable cooperative societies both in Abuja and his home town. Chief John Olusheye Daodu is blessed with Beautiful and God fearing wife and Children. He's a disciplinarian. His success story today came into reality because of his unrelenting attitudes towards challenges in every ramifications of life.



## Chief Peter Itua

CHIEF PETER ITUA was born in EKPON town, IGUEBEN local government EDO state, Nigeria. He grew up with his parents but unfortunately he lost them at a tender age in the year 1959. He continues his journey with his siblings; he had his primary education at the central primary School EKPON in 1979. They embarked on farming with some petty trading, with the little knowledge he acquired throughout his educational career, but for the love and passion he have for Education he later preceded his educational career and obtained O' level certificate in the year 1984, he was fully motivated to go the labour market and search for a job.

CHIEF PETER ITUA was installed as high chief of EDOHEN in EKPON local government, Edo State Nigeria.

### WORKING EXPERIENCE

CHIEF PETER ITUA works in a restaurant for 5 years till the year 1972, and then he went to learns hand work (Fashion designer) and later joined NCR (National Cash Register) as a cleaner and errand boy.

CHIEF PETER ITUA work in BUVEL filling station at Benin as an attendant, then with loyalty and dedication, he was lucky enough to be promoted to sales manager. Then he was transferred to UROMI branch to continuous as a sales manager he works from 1987 to 1988.he later got his transfer to ABGOR Delta State, where he served for more than 5years.

In the year 1993 he was transferred back to IKPONBA hill in Benin till 1995 then, transferred to MM way at the Headquarter after 2years he was transferred to Abuja at Zuba filing station.

In the year 2004, he went into transport and trading as his personal business with the grace of God he stand as the CEO of ITUSTELLA Venture Madalla, SSD and ITUA Motor Limited. On behalf of his family he is saying a big thank to BASHIRI COOPERATIVE SOCIETY for making him where he is today.



## High Chief Awe Rufus M. COOPERATIVE MENTOR OF THE YEAR

High Chief Awe Rufus M. The Onijebu of Itoto, Ipe-Akoko Ondo State was born on 10th November 1958 to the family of the Late Pa Shaba Omotoriogunwaye Awe in Itoto Ipe Akoko.He started his educational career at St. Andrew's A/C Primary School Ipe-Akoko, 1965-1971, from there proceeded to St. Philip's Secondary Modern School Ipe-Akoko 1971-1974 and later further to St John/Mary's Teachers College Owo 1978-1982.

For his higher education, he went to Obafemi Awolowo University Ado-Ekiti now Ekiti State University (EKSU) Ado-Ekiti where he obtained B.S.C (Hons) in Political Science in 1989.In his quest for more Knowledge, he proceeded to the University of Abuja Gwagwalada for his postgraduate diploma in education (2003) and also National institute for Nigeria Languages (NINLAN) Aba, Abia State for his Postgraduate Diploma in Nigeria Language 2006High Chief Awe first worked as a Bar-man in Otobo Hostel Ikare, 1976-1977, and as a petrol attendant in Mobil filling station Ikare 1977-1978. He also served as a Grade II Teacher at St, James RCM Primary School Ipe – Akoko 1981-1985.

He joined FCT Secondary Education Board in 1991 and still working there to date, due to his zeal and commitment to his service he rose to the position of Deputy Director of Education and is currently the Principal of Government Secondary School Kwaku, AbujaHigh Chief Awe Rufus is not just an Educationist but a skillful and talented man that makes things happen, makes the unknown to be known, makes the unprofitable to be profitable, and breaks the power of poverty through the establishment of cooperative Societies; both in Ipe Land and beyond to help people in creating wealth. And through him, many people become self-reliant and successful business tycoons.

To his credit, he had established more than 20 different cooperative societies and still counting. Four (4) in Ipe, Two (2) in Kogi State, Twelve(12) in Abuja FCT, and another Two (2) in Kaduna State respectively, through which he empowers several members.He is married to his beautiful, cute, and virtuous wife, Chief (Mrs.) Caroline Awe the Iya Ijo of St. Andrew's African church Ipe – Akoko; and they are blessed with God-fearing children.



## Chief Abel Habila Adamu

PRESIDENT- KDHA STAFF INVESTMENT COOPERATIVE KADUNA

### TO SERVE AS AWARD CITATION

Tel: +234(0)0834537589

Email: abelhabila63@gmail.com

Chief Abel Adamu (Dan Amar) Chawai Chieftom was born on 11<sup>th</sup> August, 1963 to the family of Mr & Mrs Adamu Ago. He hails from Chawai in Kuru Local Government of Kaduna. He attended St. Theresa's Boys School, Jos Plateau State, had his Secondary School at Kaduna Teachers College, he proceeded to ATC/ABU Kano campus, Kano where he came out with NCE Certificate.

In his quest to acquire more knowledge he enrolled and graduated with Bachelor Degree in Public Admin at, Ambros Alli University Ekpoma, Edo State in 2004. Other schools attended are international institute of Journalism Post Graduate Diploma Abuja 2004-2005. He got his Master Degree in Public Admin from Nigeria Defense Academy in 2012.

Chief Abel Habila Adamu started working as primary school teacher at LEA Badurum Sama in the year 1982. He was promoted to Assistant Head Master 1984. He was the PRO Liberal convention Party, Kuru LGA from 1988-1989. He was employed in Kaduna State Civil Service as an Information Officer in 1989, where he rose to the rank of the Deputy Head of information, KDHA. In 2006 he converted to the Administration cadre, as Chief Administration Officer, he worked and rose to the present rank of Director Administration and Human Resources, Legislative Commission Kaduna State House of Assembly (KDHA).



## Aliyu Balarabe Umar

SECRETARY- KDHA STAFF INVESTMENT COOPERATIVE SOCIETY KADUNA.

Aliyu Umar Balarabe CNA was born on 2<sup>nd</sup> April' 1964 in Zaria, Kaduna State.

He attended his Primary School at L.E.A Primary School Pada Zaria, Kaduna State. Had his Secondary School at, Government Secondary School Funtua, Katsina State; he proceeded to Nuhu Bamalli Polytechnic Zaria, where he obtained a National Diploma in Accounting and Finance.

In his quest to acquire more knowledge, he went back to the same Nuhu Bamalli Polytechnic in Zaria to read Higher National Diploma in Accounting and Finance.

He also attended the famous Nigerian School of Accountancy Kurra Jos, Plateau State. Where he was certified as a Professional Chartered National Accountant (CNA).

Aliyu Umar Balarabe started working as an Executive Officer Account at the Kaduna State House of Assembly in 1999. He rose through the ranks and is now the Deputy Director Finance and Account, Kaduna State House of Assembly.



## Ms. Ambode Oluwatoyin Kehinde

### TREASURER LAGOS ISLAND MULTIPURPOSE COOPERATIVE UNION (LIMCU) LTD

Ms. Ambode Oluwatoyin Kehinde is currently the Treasurer Lagos Island Multipurpose Cooperative Union (LIMCU) Ltd. She is the erstwhile President of NUT LIB Cooperative who selflessly turnaround the fortune of the society for better and made it a multiple winning society.

Ms Ambode is a woman of valour, very courageous, intelligent, industrious, understanding, hardworking, friendly and a great mother to many around her. She is an educationist with an entrepreneurial spirit, a cooperator of repute.

She loves cooking, reading, a party rocker, an ambassador of christ.



## Enoguese Noma Charles

Enoguese Noma Charles, Secretary Uhumwode teachers trust fund MPCs Edo state. Work with SUBEB Edo state. Join the cooperative movement in 2009, Have attended different workshops and seminars Locally Nationally and internationally . Also give paper presentation on financing Cooperative Society at the National Summit of Cooperative federation of Nigeria held at Barcelona Hotels. Also attended ICA conference in Kigali Rwanda. As a result of my contribution to my Society, am nickname SOLUDO of Uhumwode. I'm married with a two kids.



## Mr Laja Sorunke

Mr 'Laja Sorunke is an Assistant General Manager and the Group Head, IT & Digital Banking Control, United Bank for Africa with 27 years working experience in Branch and Head Office Operations, Information Technology, Inspection, Group Shared Services, Internal Control, IT Auditing and IT Risk Management.

Laja has a strong passion for information security and technology advancements. He has worked in over 20 African countries including United Kingdom and United States branches of UBA.

Laja is the Vice President of Information Security Society of Africa-Nigeria (ISSAN); ISO Lead Auditor; Member of Institute of Internal Auditors, and Member of Nigeria E-fraud Forum (NEFF) monitoring CBN Cashless Economy initiative and e-fraud.

Laja is very active in the Cooperative Movement of Lagos State:

- President of UBA Cooperatives Multipurpose Society Ltd
- 1st Vice President of Lagos Island Multipurpose Cooperative Union
- Board Member of Lagos State Cooperative Finance and Investment Society (LASCOFIS) Limited, and

Finally, Laja is married with two grown-up children.

# BLOCKCHAIN TECHNOLOGY FOR COOPERATIVE ENTERPRISE GROWTH & DEVELOPMENT:

## A Marriage Made in Heaven

- Senator Ihenyen, SiBAN President

### Introduction

Blockchain and cooperatives is a marriage made in heaven. This marriage will bear many fruits. Cooperatives should therefore prepare to go into the world and multiply with their enterprises. I will show you why and how.

### What is Blockchain?

Blockchain technology is the Internet of value. This is different from the Internet of communication that helps us communicate with anyone anywhere in the world.

With blockchain technology, the *Internet of value*, anything of value, including currencies, identities, information, intellectual property, securities, votes, etc., can be stored, managed, or transferred efficiently, securely, and transparently, without a central authority, middleman, or third party. This is why blockchain technology has been described as a *trustless technology* that has the ability to solve the problem of trust across various industries and sectors. Blockchain is applied in agriculture, banking & finance, entertainment, health, oil & gas, real estate, transportation, etc.

### What is a Cooperative?

A cooperative is an "autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically-controlled enterprise" (Statement on the Cooperative Identity). Cooperatives are based on the values of self-responsibility, democracy, equality, and equity, and openness.



Similarly, blockchain-based or blockchain-powered platforms encourage community, voluntariness, people-controlled and people-driven network. It does this by promoting the values of self-responsibility, equality, and transparency.

### The Shared Principles of Blockchain and Cooperatives: the Key to Massive Value and Shared Wealth

Just as cooperatives, blockchain promotes the principles of:

- **Voluntary and open membership:** Open to all persons
- **Democratic member control:** members have control through voting systems



- **Member economic participation:** Members contribute equitably to and democratically control capital
  - **Autonomy and independence:** autonomously controlled by members
  - **Education, training, and information:** Build capacity together and promote access to information
  - **Cooperation among Cooperatives:** Members work together for the common good
  - **Concern for Community:** Community-driven approach

1. **Decentralization:** the power of network or community-led platform without any central authority i.e. decentralized autonomous organizations (DAOs)
2. **Tokenization:** the power to convert and represent something of value, including physical assets, as a digital asset for various use cases
3. **Smart contracts:** the power to enter any transaction with any person in the world securely and safely without needing to trust anyone.

### Adopting Blockchain Technology to Grow Your Cooperative Enterprise

Therefore, with the characteristics and values that both blockchain and cooperatives share in common, combining one with the other promises boundless possibilities for cooperative enterprises across all sectors of the economy.

The three (3) most powerful concepts of blockchain that will empower Cooperative enterprises are:

#### What Next?

- Know the value your cooperative enterprise offers and determine whether this value can be tokenized for easier, cheaper, and more convenient access
- Consider whether blockchain can help enhance governance, participation, and membership benefits in your cooperative
- Consult a blockchain consultant



# Congratulations!

It is a well deserve honor



The Trustees, Management Committee, and Employees  
felicitates with our Executive President

**Alhaji Sadiq Saheed Anako**

and our esteem Society - Airport Fire and Safety CMS Ltd for this  
Prestigious Awards bestowed on them, on the occasion of the

**4th National Cooperative Awards 2022**

organised by

**CRASoN - The Cooperative Rating  
& Award Society of Nigeria.**

Signed: For Management  
**Mr. Ibitola Joseph Kayode**  
*Secretary Airport Fire & Safety  
Cooperative Society Ltd*





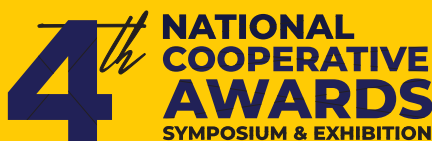
- Development Of Gated Estates
- Affordable Housing Provision
- Sites And Services
- Building Construction

# CONGRATULATIONS!

THE MANAGEMENT AND EMPLOYEES OF  
STRATEGIC SHELTER DEVELOPMENT COMPANY

FELICITATES WITH THE  
EXECUTIVE PRESIDENT AND THE ESTEEM  
SOCIETY. AIRPIRT FIRE AND SAFETY CMS LTD

FOR THIS PRESTIGIOUS AWARDS BESTOWED ON THEM  
ON THE OCCASION OF THE



"THE FRONTLINERS - ABUJA 2022"

ORGANISED BY  
CRASON: THE COOPERATIVE RATING  
& AWARD SOCIETY OF NIGERIA

Signed for:  
SSDC Management:  
**EMEKA ORANUGO**  
Managing Director/CEO

# Platform Cooperatives: The Way Forward

by Francesca Martinelli, Ph.D



## The Myth of the Unicorn Company

According to the **Silicon Valley myth**, every entrepreneur dreams of turning their startup founded in their home garage into a unicorn company, which is a company valued at over \$1 billion in the financial market in the first 5 years of its life.

Many of the platforms we use today to exchange goods and services, such as Uber, Airbnb, and Deliveroo, were unicorn companies, statistical rarities that broke through the market by **scaling very quickly, creating monopolies, and becoming multinationals**.

In recent years, however, we have seen that these platforms have also created some problems:

- **Workers end up in the gig economy** and complain of exploitative and insecure conditions, also related to the fact that they are not recognized as employees.
- The **opaque algorithms** of the platforms impose a logic of control and opaque use of the data collected.
- **Profit is concentrated in a few hands** and companies exploit dumping and favorable taxation regimes.

In general, there is a widespread **absence of bargaining power** for workers, and consumers but also for cities and states that struggle to confront realities that cross national borders in a utilitarian way.

Thus, the myth of the unicorn company, which for some implies a narrative of success and profit, for others is a **narrative of exploitation and missed rights**.

## The Counter-Narrative of Platform Cooperatives

Not everyone agrees with this narrative, however, and in fact, **counter-narratives**

**have also arisen**, such as the one of platform cooperativism.

Platform Coops arise from workers or consumers who together decide to create a cooperative to have shared ownership of the means of production, and the platform, and manage it democratically. At the center is the cooperative, and technology becomes a tool to serve the cooperative members and the community and is used to support the consumption, exchange, and production of goods and services and the distribution of value within the community.

Today, **very different cooperatives** are part of the Platform Cooperativism movement:

- Some have decades of history and have recognized themselves in the narrative of technology as a tool to benefit members (Cotabo, rete doc).
- Then there are projects and startups, some by gig economy workers who were looking for better working conditions (CoopCycle), others by digital entrepreneurs who found in cooperation the answer to their need for horizontality and equity (Fairbnb).

## Case study: Rete Doc

(<https://www.retedoc.net/en/home-english/>)

This case study starts from the experience of **artists**, that, **well before gig workers, face the same problems**. In fact, artists are the first gig workers, as the word “gig” itself indicates – from “engagement”, which in the performing arts is a performance associated with a single contract and therefore unique and occasional. Working in the

performing arts has always meant dealing with multiple clients, discontinuous working relationships, and isolation. A working situation that leads artists to suffer from low incomes, difficult access to social protection schemes, and lack of bargaining power.

In this context, in 1990 a group of Italian musicians decided to create a cooperative to access better working conditions. In Doc Servizi, **members combine the intellectual independence typical of self-employment with social protection due to employees since they are hired by the coop**. Today, Doc Servizi is part of a network of 8 companies that together cover all the cultural and creative industry's professions with over 8,800 members in Italy and a turnover of 60 million euros foreseen for 2022. The network offers to members many services: accounting and work management, travel agency, training, and dedicated offices.

To manage all these activities, in 2012 Doc Servizi introduced an in-house digital platform, which **optimizes many procedures by translating expertise into digital processes**. The platform is used to sell members' products, connect them with customers, manage security procedures, collect and share royalties, build working groups, etc., and thus it has increasingly become a structural tool of the cooperative that guarantees each worker-member the autonomous management of its activity within the boundaries of protected employment.

## The Strengths of Platform Coops

There are some features that make platform cooperatives different from digital platforms driven by the Unicorn company myth.

The first is the fact that workers when they create a cooperative do not organize it in such a way as to be exploited, but choose to **work in legality and safety**,

## Platform Cooperatives: The Way Forward

with better rates and specific insurance, and if they become employees, they also access social protections. All this without giving up flexibility, because it is not true that you must give up your rights to get it as the classical digital platforms claim.

Second, the economic model of platform coops is not based on intermediation, that is, on extracting value from the relationship that is established on the platform but is based on **disintermediation**. When the platform is optimized, the surplus value that is generated goes to the owners of the platform, in the case of a cooperative the workers and consumers. Thus, no speculation is possible and by mutualizing the operating costs, the wealth is redistributed.

Third, cooperatives tend to make **ethical use of technology**. There is no transfer of managerial responsibilities from humans to opaque algorithms. The organization of work is collective, and technology is usually used to streamline procedures, support self-entrepreneurship, and especially track work. This is also why cooperative platforms use data transparently.

Finally, isolated workers by joining the cooperative can **negotiate better working conditions**, and when they are employees, they also exercise their union rights and are protected by collective agreements. There are also cases where workers use the cooperative as a spokesperson for their needs.

### The Weaknesses of Platform Cooperatives

This model certainly is not perfect and has **some limitations**:

- Such as the fact that being people-centered it is **not very scalable** and struggles to access funding and get investment.
- **Democracy** is a slow process and not always replicable on the platform.

- Also, it is **difficult to compete** with classic platforms that pay no taxes and have no employees.
- There is also a **low level of digitization** of cooperators.

### Successful strategies for cooperative platforms

Looking at successful cases, there are some **useful strategies to counter these weaknesses** as well:

- 1) **Differentiating the target market** to avoid having to depend on a single client or sector.
- 2) **Choose B2B rather than B2C activities** to better plan work and revenue (e.g., monthly invoices) and thus ensure proper working conditions for members.
- 3) **Reject the monopoly view of the market** (above all if it's already in the hands of large platforms) to focus on the needs of members and the local community to create links with local realities.
- 4) Adopt **shared technology** to share the high costs of creating and maintaining the platform and data management (ecosystem model) by adopting an ecosystem model.

These narratives attributable to cooperative platforms clearly respond to a **different myth than that of the Unicorn company**. Cooperative platforms not only do not function like classical digital platforms but also do not have the same goals.

### The Pegasus company

Since 2017, in direct contrast with the individualistic and profit-oriented metaphor of unicorn companies, I called **platform cooperatives Pegasus company**. I chose Pegasus because he is Greek and European as cooperatives, born in Rochdale in 1844.

Moreover, Pegasus is loyal to his knight (Bellerofonte) as the cooperative is loyal to

**the person that put it as its core**. Pegasus has also **two wings**, one represents the technology, necessary to be competitive in the market, and the other one is the ability to connect people usually isolated in the labour market.

In Greek mythology, at the end of his life, Pegasus decides to fly to the highest part of the sky and transforms himself into a cloud of sparkling stars visible to all. **Pegasus becomes then a constellation**. And a constellation is like the network of people who make the cooperative: if you remove even one star, there is no longer a constellation but only a mass of stars. By becoming a constellation Pegasus also becomes visible to all: a metaphor for us cooperators who should be a constellation, to show that an alternative to the dominant economic paradigms exists.

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## ACM SHEHU USMAN MOHAMMED, FCA, CITN, mni

Shehu Usman Mohammed was born on 29<sup>th</sup> May 1966 in Zaria, Zaria Local Government area of Kaduna State.

### EDUCATIONAL BACKGROUND

He had his primary school education at **Kwarbai Local Education Authority, Zaria City** between 1972-1978 and later proceeded to **Kufena College, Wusasa, Zaria, Kaduna State** where he obtained his Secondary School Certificate and General Certificate of Education between 1978-1983. Upon the completion of his secondary school education, Mohammed proceeded to **College of Advance Studies, Zaria** for his IJMB Certificate between 1984-1986 where he obtained requisite entry points to secure direct admission into the prestigious **Ahmadu Bello University, Zaria**, where he obtained Bachelor of Science Degree in Accounting between 1986-1989.

### CAREER PROGRESSION

Shehu Mohammed had a stint at **Office of the Auditor-General for the Federation** between 1990-1992 and later joined the services of **Federal Road Safety Commission** in 1992. He was posted to Kaduna State Sector Command as **Sector Accountant**. He moved to Sokoto same year where he became **Zonal Accountant**, the position he held between 1992 to 1996. Following the expansion of hierarchy at the National Headquarters of the Corps in 1996, which culminated in general enlistment of core professionals into the Corps, Commander Shehu Mohammed was moved to the National Headquarter as **Staff Officer, Finance**, the position he held from 1996-1999.

In recognition of the groundbreaking initiatives during his stewardship in Finance and Accounts department, especially in the areas of capacity building and team work, he was moved to **Internal Audit as Deputy Head of Internal Audit**, the position he held between 1999-2002.

Shehu Mohammed was posted back to Command formation to reinvigorate internal processes of Audit Section. He became **Zonal Auditor, Zone RS1HQ-Kaduna** in 2002 with his oversight functions covering Sector and Unit Commands under Kaduna, Kano, Katsina and Jigawa States. In 2007, Shehu Mohammed was posted back to the National Headquarters of the Corps as **Unit Head, Finance**. In 2010 he rose to become **Head of Section (Accounts)** and held sway till 2012. Following his promotion to the rank of Corps Commander (CC), Shehu Mohammed was moved to Corps Audit as **Head of Internal Audit**, National Headquarters, Abuja. He was later promoted to the rank of Assistant Corps Marshal (ACM) on the seat and has remained in the Office from 2013 to date.

He is currently serving as the Zonal Commanding Officer of Zone RS7, comprising of all operational commands within the FCT and Niger States.

In addition to his pre-enlistment academic records, Shehu Mohammed, in pursuit of hallmarks of relevance in the scheme of



things, he acquired additional academic qualification of **Bachelor of Art Degree in Business Administration** from **Birmingham City University, United Kingdom** and **Masters Degree in Projects Management** from **Salford University, United Kingdom** respectively.

### PROFESSIONAL COURSES, AWARDS AND HONOURS

- Fellow, Chartered Institute of Taxation (CITN) (2022)
- Fellow, Institute of Safety Professional (ISPON) (2022)
- Member, Nigerian Institute of Management (Chartered) (2022)
- Member, Association of Project Management (APM), UK, (2020)
- Fellow, Institute of Chartered Accountants of Nigeria (ICAN) FCA, (2017)
- Member, Chartered Institute for Public Finance and Accountancy, CPFA, UK, (2015)
- Member, the prestigious Institute for Policy and Strategic Studies (NIPSS), mni,
- Traditional Title Holder, Sullukin Arewan Zazzau, Zaria Emirate Council

On the strength of his service commitment and rare leadership integrity, Shehu Mohammed has been variously honoured both by his employers and his immediate communities. He was a **double-Awardee** of **FRSC Anti-Corruption and Transparency Monitoring Unit**. He was recognized by the Unit as **Most Appreciable and Accommodating Corps Officer** in FRSC Headquarters, Abuja for year 2014 and **Most Dedicated, Diligent and Disciplined Corps Officer** in FRSC Headquarters, Abuja same year.

### COMMENDATION

- FRSC Management Commendation for improving financial status of Staff Cooperative Society Limited as the President. 2017
- FRSC Management Commendation for prudent and dexterous management of Cooperative society culminating in disbursement of dividend in year 2020.
- FRSC Management Commendation for easing the Road Safety Football Club out of relegation to Nigeria National League (NNL) As Road Safety FC Board member. 2020
- Corps Marshal's Commendation for a worthy performance and rendition of FRSC Staff Cooperative Society' Financial Statement for the year ended 31<sup>st</sup> Dec. 2021

# The Importance of Managerial Leadership in the 21st Century

**Pastor Wale Adedokun**

“Leadership is a matter of intelligence, trustworthiness, humaneness, courage, and discipline ... Reliance on intelligence alone results in rebelliousness.

Exercise of humaneness alone results in weakness. Fixation on trust results in folly. Dependence on the strength of courage results in violence.

Excessive discipline and sternness in command result in cruelty. When one has all five virtues together, each appropriate to its function, then one can be a leader” (Sun Tzu).

There is a lot of literature available on leadership and management, but we tend to talk more about leaders than managers.

In fact, there is more need for managerial leaders in this century to lead global organizations.

What is the difference between leadership and management?

## **Leaders versus Managers**

“Management is doing things right; leadership is doing the right things” (Peter F. Drucker).

Leaders create vision, set a direction, and inspire and align people to accomplish goals. They build new relationships and structures.

Managers' plan, organize, budget, coordinate, control and execute activities within existing structures. Leaders focus on roles, while managers

focus on functions.

Leaders pull employees to achieve organizational goals and objectives, while managers push employees to achieve them.

Leaders influence, inspire and drive people, while managers make sure the day-to-day activities are executed effectively.

Leaders think out of the box, while managers think within the box. Leaders live for tomorrow, while managers live for today.

Leaders are visionaries, while managers are missionaries.

## **What is Managerial Leadership?**

“Leaders walk their talk; in true leaders, there is no gap between the theories they espouse and their practice” (Warren Bennis).

We need a blend of both leaders and managers to lead global organizations in the current business environment.

This role can be called a managerial leader—someone who can reshuffle their roles and responsibilities according to the situation to accomplish goals.

Managerial leaders must be flexible, humble and down-to-earth.

Leaders emphasize soft skills, managers emphasize hard skills and managerial leaders emphasize



conceptual skills.

They adopt autocratic, democratic or delegative leadership as the situation requires and can shift from leader to manager and vice versa.

Managers are likely to have a fixed mindset, while leaders are likely to have a growth mindset.

Managerial leaders must have a growth mindset, exploring and experimenting with their ideas and executing their vision.

### **Managerial leaders must have several skills and attributes:**

- They think strategically and build effective teams.
- They create a healthy organizational culture.
- They resolve conflicts, embrace change and inspire others.
- They overcome volatility, uncertainty, complexity and ambiguity.
- They are strategists, global thinkers, entrepreneurs, mobilizers and change drivers.

### **They are transformational leaders.**

Managerial leadership calls for exploring soft leadership, which is the need of the hour in today's world.

Soft leadership emphasizes a people orientation. Employees appreciate working with soft leaders, who treat their employees as colleagues rather than as followers.

With mushrooming numbers of knowledge workers, there is a greater need for managerial leaders than ever before, because these workers appreciate working with soft leaders, not under bosses.

### **Conclusion**

Global organizations need leaders who know how to manage and managers who know how to lead.

They need a judicious blend of leaders and managers who can shift their roles and responsibilities based on the situation.

Hence, global organizations must provide soft

leadership training to groom managerial leaders to overcome volatility, uncertainty, complexity, and ambiguity; to save time; and to avoid costly mistakes.

Managerial leaders really are the need of the hour in

### **Executive Summary & Take Away Points:**

The Importance of Managerial Leadership in the 21st Century

#### **1. Why is it important to have management and leadership skills?**

Effective leadership skills. Having the technical skills to get the job done isn't enough to be an effective leader.

When a manager lacks the important people management skills, a team may suffer low morale and a lack of motivation. Managing a team is more than performance reviews and being people managers.

#### **2. What is the role of management and leadership in the 21st century?**

Leaders focus on roles, while managers focus on functions. Leaders pull employees to achieve organizational goals and objectives, while managers push employees to achieve them. Leaders influence, inspire and drive people, while managers make sure the day-to-day activities are executed effectively.

#### **3. What are the managerial skills in the 21st century?**

These skills include:

- Communication and interpersonal skills.
- An ethical or spiritual orientation.
- The ability to manage change.
- The ability to motivate.
- Analytic and problem solving skills.
- Being a strategic/visionary manager.

#### **4. Why is leadership so important in the 21st century?**

As every role in businesses undertakes rapid change, leadership development is key to ensure that leaders are ensuring that employees are working to the best of their ability and growing within the business if this is prioritised for the get-go, then a leader can thrive in a disruptive age.



# UBA COOPERATIVES MULTIPURPOSE SOCIETY LTD

UBA COOPERATIVES MULTIPURPOSE SOCIETY LTD (LSCS 629) is a non-profit making association with the main objective of rendering financial assistance and other providing welfare package for members of United Bank for Africa Plc staff.

The Cooperatives certificate of registration is dated July 18, 1988. It has been registered for over 34 years ago and also a major shareholders of Lagos State Cooperative Finance and Investment Society Limited (LASCOFIS).

UBA Cooperatives Multipurpose Society Ltd achievement are highlighted as follows:

UBA Cooperatives active members grown to **3,466** due to several strategic initiatives used to woo new members as at December 31, 2021.

An improvement performance of contribution savings to **N1.62b** and loan grant of over **N1.3b** to members as at Dec 31, 2021.

Invested about **N200m** in **Treasury Bills** within the year which yielded interests and increased our **premium savings** with the Insurance Company to **N206.4m**

Death is a necessary end, it will come when it will come..... William Shakespeare. Our Group Life Assurance Scheme FULLY sponsored by the UBA Cooperative for members paid **N1,000,000.00** claim to our dear (17) members' family who died from late 2017 to 2021.

Increase Shareholding in different organisations, which is yielding about **N4m dividend** annually.

Members are delighted every year with bumper harvest of dividend payment and continued to delight members with short term small loans at a reduced concessionary interest rate, children education support, Easter, Ramadan and Christmas Support loans, and hire-purchases.

Purchased **30 acres of land for 158 members** at a reduced price at Igbowaju/Simawa Road, close to the New RCCG Auditorium, Sagamu LGA, Ogun State.

Purchased **50 acres of land for 250 members** at a reduced price at Lagos State Free Trade Zone in Ibeju Lekki, Lagos, which are yet to be allocated to members.

Acquired a total **72 lock-up shops** for members in Uselu Market, Benin and New Alade Market in Ikeja, Lagos.

Buy and Pay later for up to 2 months at our Consumer shops in No. 12/14 Broad Street, Lagos and Ibadan Regional Consumer Shop, Oyo State.

Our **Cooperative Automation and App** in terms of website and application is at completion stage that will gives overview of members contribution savings on phones and website. [https://coopubacms.com/FinEdge\\_UCP/Default.aspx](https://coopubacms.com/FinEdge_UCP/Default.aspx) The full log-in procedure will be forwarded subsequently.

Our Consumer Shop to **Virtual Store (Marketplace)** to display our goods; increase sales and high turnover, increase visibility and open it to the public through advertisement is available now. <https://eth10k.io/uba-cooperatives/>

Introduced **UBA Coop Prepaid Card** for members to enjoy card load limit from N20,000 to N100,000 as credit card to meet immediate expenses and pay later at a reduced concessionary interest rate.

#### NOTABLE AWARDS:

1. MOST OUTSTANDING COOPERATIVE LEADER AWARD IN LAGOS STATE – **2<sup>ND</sup> POSITION** by the Honorable Commissioner of Lagos State Ministry of Commence, Cooperatives & Industry / Lagos State Cooperative Federation (LASCOFED). During the International Cooperative Day, 2022.
2. COOPERATIVE SOCIETY OF THE YEAR 2021 – BANKING SECTOR by the Cooperative Rating & Award Society of Nigeria (CRASON) / Federal Ministry of Agriculture & Rural Development.
3. COOPERATIVE PRESIDENT OF THE YEAR 2021 By the Cooperative Rating & Award Society of Nigeria (CRASON) / Federal Ministry of Agriculture & Rural Development.
4. MOST OUTSTANDING HOST ORGANISATION OF THE YEAR 2021 By the Cooperative Rating & Award Society of Nigeria (CRASON) / Federal Ministry of Agriculture & Rural Development.

Lastly, development of six (6) prototype Duplexes building, which will be later sold at prevailing market value after completion. See the pictures below:

Insert Pix – 1  
Insert Pix - 2

Our Estate Developer has commenced the fencing of the 300 plots of land bought by members in Ibeju Lekki after Lagos Free Trade Zone:

Thank you for your cooperation.

**Laja Sorunke**  
President





## THE AIRPORTS FIRE AND SAFETY COOPERATIVE MULTIPURPOSE SOCIETY LTD

The Airports Fire and Safety Cooperative Multipurpose Society Ltd was established in the year 1996 as a Thrift and Credit Society being workers' Cooperative, meeting the immediate needs of the Personnel of Fire and Safety Department of the Federal Airports Authority of Nigeria. Membership was limited to the Fire Department at the early stages of existence.

The Society over the years recorded a boost in its membership strength as a result of other stakeholders coming onboard as financial members.

These include the Federal Airports Authority of Nigeria of which Fire and Safety is a Department, Nigerian Civil Aviation Authority, Nigerian Airspace Management Agency, Aircraft Accident Investigation Bureau and Staff School. It was first registered by the Lagos State Government in the year 2000 as Airport Fire and Safety Cooperative Thrift and Credit Society Ltd.

It became a multi Agency based Society as a result of the growth in membership and business Operations. In 2005, the Lagos State Government recognized the diversified Investment Capacities of the society and approved a new registration certificate for the Society.

This reflects in the name the society bears till date - Airports Fire and Safety Cooperative Multipurpose Society Ltd. As at today, the Society has a membership strength of 3557.



**Sadiq Saheed Anako**

1. Surname : SADIQ
2. Other names : SAHEED ANAKO
3. Date of Birth : 6th December, 1968
4. Nationality : Nigerian
5. Place of Birth : Obehirra, Okene
6. State of origin : Kogi State
7. Residence : Zone C Block C16 Flat1 FAAN Staff Quarters opposite MMA2 Terminal Local Airport IKEJA Lagos
8. Sex : Male
9. Marital Status : Married
10. Number of Children : 5
11. Employed into Federal Airports Authority of Nigeria (FAAN) in 2002 as an Aerodrome Rescue and Firefighter (ARFF) in ARFFS Department
12. Trained both internationally and locally as an Aircraft Rescue and Firefighting Instructor 2007, 2011, 2017, 2018.
13. Present Designation : ASST GENERAL MANAGER (AGM, ARFFS)
14. Qualifications :
  - Higher National Diploma ( Federal Polytechnic Idah, 1992)
  - Post Graduate Diploma ( OOU, 2016)
  - Master in Transport Management ( MTM - Aviation LAUTECH 2019)
  - Accredited Management Trainer by the Authority of the Nigerian Council for Management Development, CMD, 2009
  - Accredited Management Trainer by the Authority of the Nigerian Council for Management Development, CMD, 2016
  - Management Trainers' Revalidation 2022.

### MY COOPERATIVE CAREER

- Became a financial Member in 2002
- Co-opted as Financial Secretary in 2013
- Ratified substantive Financial Secretary 2014
- Elected Executive General Secretary 2015
- Elected Executive President 2020



## LASCAMED COOPERATIVE

### Brief History

The Medicals Cooperative Multipurpose Society Ltd popularly known by majority as LASCAMED came into being in year 1992 after some strategic pre-inaugural meetings of various head of units in the Lagos State Hospital Management Board over the need to set up a cooperative society that will serve the financial needs of senior staff members of the board. The meetings were successful and thus the birth of Lagos state Management Board Staff Cooperative Thrift and Credit Society Ltd, the staff that came together as pioneer members nominated some members to be the management committee.

The pioneer board of trustees were Late. Dr. S.A. Sadiq – President, Alhaja. A.A. Ajala – Vice President, Mrs. T.O. Olupitan, – General Secretary, and Mrs. A.A. Adeniyi – Treasurer and others that were Ex-Officio. The membership of the society grew fast within one year of its existence in 1993 because of the dedicated and selfless effort of the founding members and executives who see to the welfare of members by ensuring they get credit and loan facility on time to meet their economic and social needs and aspirations. In the space of 10 years of establishment members increased exponentially and their needs became diversified and they want more from their society which later metamorphosed into a Cooperative Multipurpose Society in 2005 to legally go into other ventures as required by its members whom their needs have become diversified. They have helped members cultivate the habit of saving regularly, managed their loans and a consumer shop was established then at Adeniji Adele area of Lagos Island which is now moved and situated at the then office in Broad Street but now at 125, Tokunboh Street, Lagos to meet members' commodity needs. Also they now have a Bakery Factory at same place. They also acquire a very large expanse of land for their members at Badagry, and Erunwen Ekiti, Ikorodu a suburb of Lagos State where they started their LASCAMED ESTATE housing project for the members' benefit. Today, LASCAMED has over 3,600 members whom the leaders serve well and have led to them winning so many Awards in the state and nationally. LASCAMED and its leadership is now the toast of every co-operative in Lagos State because it's a reference point to other cooperatives. They have a vision to be the reference model for cooperatives in Nigeria.

LASCAMED believing in the principles of Co-operation among Co-operatives is a member society of Lagos Island Multipurpose Cooperative Union Ltd (LIMCU), Lagos State Cooperative Finance & Investment Society Ltd (LASCOFIS) and the Lagos State Cooperative Federation Ltd (LASCOFED) the Apex body of Co-operatives in Lagos State. In 2019, the government regulatory body came up with a new policy that cooperative societies in Lagos state should stop using LAGOS STATE as part of their names thereby making the leadership to apply for a change of name of the society from The Lagos State Hospital Management Board Senior Staff Cooperative Multipurpose Society Ltd to now "The Medicals Cooperative Multipurpose Society Ltd" all known as LASCAMED. LASCAMED right from inception has been blessed by God Almighty with Leaders that has foresight people with great vision and ready to serve their members dedicating their life to the growth and development of the society. Find below the list of past and present leaders;



## Oshodi Bakare Olabisi Mosidat

FICOPRON, FWACN, MPA, BNCS, PHN, RN, RM

President, LASCAMED Cooperative

Started Primary Education at St. Michael Anglican School, Epe, Lagos State. She later on attended Epe Girls High School, Epe. Went to school of Nursing 1-9 Awolowo Road Ikoyi (1988-1991). Proceeded to enrolled for a Mid-Wifery programme at Oba Ademola II School of Midwifery Abeokuta Ogun State. Proceeded to Obafemi Awolowo University (2005-2010) where she obtained B.Sc Nursing, subsequently she gained admission into Lagos State University, Lagos where she earned Masters degree in Public Administration. Also has a Masters degree in Community Nursing and Public Health from Babcock University Ilisan Remo Ogun State and presently pursuing her PHD degree. She is a Fellow at West Africa College of Nursing. Recently, she bagged another Fellow at the Institute of Cooperative Professionals of Nigeria (ICOPRON).

### WORK HISTORY:

Started at Dammy Hospitals as a Nursing Sister (1992-1998), joined Lagos State Health Service Commission as a Staff/Midwifery Nurse and was posted to work at Onikan Health Center.

In year 2000, was transferred to General Hospital Lagos, where she worked as Chief Matron Officer. Due to hardwork and commitment she became Apex Nurse In Charge of Onikan General Hospital in (2018-2022). Currently the Apex Nurse of General Hospital Lagos (2022 - till date)

### COOPERATIVE HISTORY:

Joined cooperative (LASCAMED) in the year 2002, as ordinary member, rose to the post of unit representatives in 2005 being active and effective also became an Ex-officio in year 2007.

Financial Secretary 2012- 2019

President 2019-till date

Attended seminar in cooperative both local and internationally such as Kenya, Kigali, Canada and Cairo to mention but few. Contributed to the growth and development of the society (LASCAMED) and Apex body (LASCOFED), currently the Vice President of Women-In-Cooperative from year 2020 till date.

### PROFESSIONAL BODY:

Member Nursing Council of Nigeria

Fellow Institute of Cooperative Professionals of Nigeria (ICOPRON)

Fellow West Africa Association of Nurses 2021

Member Mandatory Continuing Professional Development Program (MCPDP)

Member Education Committee in LASCOFED



## BACKGROUND HISTORY OF GREAT VISION CO-OP THRIFT & CREDIT SOCIETY LTD

Great vision co-op society is an initiative of high Chief Awe Rufus, the co-ordinator of over twenty-five(25) other co-operative societies scattered all over the Northern and Western parts of the country.

It was born out of the urge to establish a more inclusive co-op society that would benefit the non- indigenes, different tribes other than the Yorubas.

Great vision co-op society was established in the year, 2012 at Bako in Kwali Area Council, Abuja. The inaugural meeting was held on the 14th March,2012 with seven(7) people including the co-ordinator at- Mr Patrick Chika's (of the blessed memory) barbing salon. The seven pioneer members include the following.

1. Mr Isaiah Ugwuja. - chairman
2. Ezima Ndubuisi N. - secretary
3. Sunday Grace. - treasurer
4. Fidelis Onah
5. Bankole Segun
6. Patrick Chika (RIP)
7. Usman Sunday (RIP)

The first anniversary of the society took place on December 13th 2018, seven years after the take-off of the society at St Paul's Anglican church, Dabi/Bako, Kwali Area Council.

Great vision co-op society has so grown in number that it has given birth to a second group. It has equally added to her achievement, the building of a big structure with a capacity of not less than 500 people situated at Bako. Great vision co-op society launched it's first Almanac calendar in the year, 2019. The society head equally printed jotters and cellophane bags bearing it's name.



## BRIEF HISTORY OF OLUWATIMILEYIN LAGOS ISLAND CTCS.

The society was founded by Mr Olushola Amos with the support of some people which their names are Mr Abdl Wasiu Hammed, Mr Kunle Quadr, Late Oladipupo Oloyede, Mukaila Olanrewaju, Mr Jamiu Bello and Mrs Nike Hassan within lagos island precisely on the 14th of January 2014 with having at least 35 members, the inauguration was commenced after 3 months of founded of the society by the executive members of ikeoluwa makoko under the Parakoyi regime which the members of trustee was elected also.

### This are the board of trustee..

1. Mr Olushola Amos (president)
2. Mr Wasiu Hammed (Vice president)
3. Rukayat Saka (Secretary)
4. Mr Kunle Quadri (Treasure)
5. Mr Mukaila Olanrewaju (Asst Secretary)
6. Mr Oladipupo Oloyede (Exco)
7. Mr Jamiu Bello (Chief Whip)

After the inauguration the society starts moving forward with the effort of the executive members of this great society and the support of almighty GOD before the first AGM the members of this society increase from 35 members to at least 85 members, this is how is this society is progressing with large members, the society Surplus is increasing every AGM, during the covid 19 despite the fact that the surplus reduced a little society was not relented in supporting members and nonmembers with palliative support.

### ACHIEVEMENT...

1. Regular Loan to the members Without difficulty
2. Possession of a land & building as an investment.
3. The creation of many societies at leas 35 societies was built under it
4. Insurance policy for our members (LASACO)

Wherever we are, the almighty GOD is our strength and we are still moving forward with the support of Almighty GOD and our amiable Director General of **OYOSOWAPO GROUP OF COOPERATIVES** in person of Mr Lateef Akinola Ademola.

The president  
**Mr Olushola Amos**

The Secretary  
**Mr Ajibade John**

## MOST INNOVATIVE COMPANY OF THE YEAR

# Africa Prudential

CATEGORY: COMPANY OF THE YEAR

**Name of Company/Organization:**

Africa Prudential Plc.

**Company Profile:**

Africa Prudential is an Investor Relations and digital technology company in Nigeria. Its services include Share registration, application development, IT support and maintenance, IT Infrastructure (Biometric device, Tellerless banking device). The firm offers services for corporate organizations in the primary and secondary sectors of the capital market and build app solutions for businesses.

The company was incorporated in March 23, 2006 as UBA Registrars Limited, a subsidiary of UBA PLC. In 2012 the company changed her name to Africa Prudential and was listed on Nigeria Stock Exchange. In 2017 the company diversified into the digital technology space. The company has over 260,000 shareholders and the only technology and registrar company that is listed on NSE.

The Company headquarter is located in Lagos.

**Describe Product & Service offerings**

**Share Registration Services:** Dividend payment, Organize AGMs, Public listing services, Shareholder Management.

Digital Technology: Application Development, IT maintenance and Services, Biometric Services.

**What support or assistance have you provided so far or providing to encourage your staff cooperative growth and development? If any;**

Africa Prudential has a functioning cooperative. The cooperative has been provided with the enabling environment to thrive. Excos and members can have meetings and carry out other cooperative activities without objections or restrictions from the Management, while also providing operating infrastructure to the cooperative free of charge.

**Have you supported, partnered, or sponsored any cooperative events before now? If yes, provide brief information about the sponsorship**

Africa Prudential has made it part of its mandate to support at least one cooperative event annually, while also deepening efforts to host its own. The company has previously supported, through sponsorship, the Africa Ministerial Cooperative Conference (AMCCO) and the Technical Committee Meeting of the Africa Ministerial Cooperative Conference (TCAMCCO), both organized by the International Cooperative Alliance (ICA).

In year 2022 alone, we have made sponsorship donations of \$1500 to TCAMCCO, and N500,000 to LASCOFED to support the great strides being made to engage stakeholders through events.

**Overall examples and motivation as to what makes your organization stand out from others and why you think your organization deserve to be the winner of this award nomination (maximum 350 words) Might be published for media hype & publicity of your organizations to cooperatives across the nation and beyond**

Over time, Africa Prudential Plc has shown an unparalleled commitment towards advancing the cooperative agenda in order to create a continuous loop of value across all stakeholder levels. We have developed strong partnerships with foremost cooperative bodies such as the International Cooperative Alliance (ICA), the Cooperative Federation of Nigeria (CFN), and the Lagos State Cooperative Federation (LASCOFED) to provide unwavering support in the delivery of their mandates.

Through our state-of-the-art cooperative solution, EasyCoop, we are bringing innovation to the cooperative industry, one society at a time. We are not only digitalizing cooperative's operations, but we are also connecting our cooperative clients to avenues through which value can be created and sustained for all members. Some of our notable cooperative clients include the Nigeria Police Cooperative Society & the Nigeria Immigration Services Staff Cooperative Society (NIMCOS), among many others.

We strongly believe that a better world can be built through cooperative societies, and that is why the organization actively supports initiatives looking to spread the cooperative gospel nationwide.



## The Shell Staff Cooperative Investment and Thrift Society Limited (COOPLAG)

# Shell Organizational Profile

### Introduction

The Shell Staff Cooperative Investment and Thrift Society Ltd (COOPLAG) is registered by law according to the Nigerian Co-operative Societies Act 98 of 1993 and supervised by the Federal Department of Cooperatives.

It started operations in Lagos in 1987 under the Laws of the Lagos State Department of Cooperatives of the State Ministry of Agriculture Lagos State.

The certificate of registration was issued to the society by the Lagos State Government on the 24th day of January 1990 with registration number 905.

The society was first registered as Shell (Lagos Island) Staff Cooperative Thrift and Credit Society Limited, and then renamed, The Shell Staff Multipurpose Cooperative Society until 2008 when it started operating under the Federal Department of Cooperatives and changed its name to The Shell Staff Cooperative Investment and Thrift Society Limited.

The Society was established by staff of Shell Companies in Nigeria. The Headquarters is in Lagos with branch offices in Warri and Port-Harcourt. It currently has about 2,700 members.

The Society is managed by a 7-Man Management Committee which serves as the Board of the Cooperative and chaired by the President. They are elected into offices by the members. A member of the Committee is elected to run for an initial tenor of two years and is qualified to contest and run for another two years should he/she win the election.

The Society's business is mainly savings, loans and investments - it has a capital base of N29 billion.

### Vision

To provide welfare services to our numerous members and stakeholders using highly motivated professional work force with state of the art technology to generate reasonable returns on investment and produce standard reports to our members while touching positively on the communities where we operate

### Mission

To be a one-stop shop for members and stakeholders socio-welfare needs.

### Cooperative Values

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

### COOPLAG MANGEMENT COMMITTEE

JUDE EFURIBE: PRESIDENT

AUGUSTINE OKOSUN: VICE PRESIDENT

FLORA SAMUEL: GENERAL SECRETARY

IHEME NWAOKOMA: ASSISTANT SECRETARY

ADEWALE ADEDIRAN: TREASURER

KABIRU OLANREWAJU – FINANCIAL SECRETARY

DAWARI JONATHAN – EX OFFICIO

### Conclusion

Cooplag is a capable cooperative who work for the sustainable development of their members through policies approved by their members.

Our experienced and focused team are well placed, equipped and contain the correct experience and qualifications to carry out their functions with diligence and skill. It is our vision that Cooplag may be of service to all members and prospective members.

### Contact:

The Shell Staff Cooperative Investment and Thrift Society Limited  
C/o Shell Petroleum and Development Company of Nigeria Limited  
Freeman House  
21/22 Marina  
PMB 2418,  
Lagos



## The Shell Staff Cooperative Investment and Thrift Society Limited (COOPLAG)

### COOPLAG OUTSTANDING PERFORMANCES 2021/2022

#### Introduction

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity, and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility and caring for others. Cooplag upholds the Cooperative values greatly and in that regard has helped her to distinguished itself with outstanding performances in various spheres of her operations, and welfare services which makes her stand out.

#### COOPLAG ACHIEVEMENTS

Financial Performance.

Cooplag over the years have continually and regressively grown her balance sheet and deliver competitive return to members in payment of dividend to members. We have also annually subjected our books to external audit, building confidence and integrity of the Coop transactions. This has been made possible with prudent financial decisions and healthy organizational culture.

#### KEY PERFORMANCE INDEXES FOR 6 YEARS

YEAR	SAVINGS	PROFIT	DIVIDEND
2016	N3.5bln	N591mln	17%
2017	N3.8bln	N757mln	20%
2018	N6.9bln	N1.021bln	20%
2019	N10.2bln	N1.616bln	20%
2020	N14,.5bln	N2.011bln	15%
2021	N17.7bln	N2.739bln	16%

#### Housing and Real Estate

Cooplag supporting the Government vision and bridging the housing deficit in Nigeria has contributed to the delivery and construction of about 150 units of houses within Ikoyi, Lekki and Yaba environs in the years under review. We have also embarked on delivery of about 350 service plots of land at the Ibeju coaster city and 15 Plots at NAF Estate Port Harcourt for her numerous members to enable them construct various housing types and investment in the real estate sector.

#### COMMERCE

Successfully hosted the second Virtual online trade exhibition having over 80 vendors cutting across Various Sectors of

Manufacturing, Real Estate, Fashion, Banking, Insurance, Telecommunication, etc. Over 226m sales generated during the event. Similar event been planned for 2022

#### COOPLAG ONLINE STORE:

Cooplag seamlessly runs an E-Commerce web site for members known as Cooplag Online Store. It has made shopping easy for members and at the same time reducing the risk of exposure to Covid-19. Partnering with Providus Bank to deploy personalized lifestyle card for members.

#### PERSONAL FINANCE SESSIONS:

The society host a quarterly seminar organized for members to educate them more on Personal Finance and Investments. Experts, both in-House and externally are invited to facilitate it. The followings have successfully been run as a welfare package for members in collaboration with other organizations since 2020

#### GOVERNANCE STRUCTURE

The Society runs a robust Corporate Governance structure that encourage active members participation through various members engagement such as regular survey, Questioners, and interactive sessions. This has help strengthen the Cooperative performance and members confidence.

#### Conclusion

Cooplag is a capable cooperative that work for the sustainable development of its members through policies approved by their members.

Our experienced and focused team are well placed, equipped and contain the correct experience and qualifications to carry out their functions with diligence and skill. The dynamic and unmatched achievements of Cooplag won it the best National Cooperative in Nigeria in 2017 award by the Federal Department of Cooperative. This spurred us in doing more even amidst the challenge of Covid-19 to declare applaudable dividend to the members.

It is our vision that Cooplag may be of service to all members and prospective members and continue to impact in the Society through its various investments and housing projects.



## KOSOL ORGANISATION

New KOSOL Group of Companies is a business destined to be different since 2007. The Group has subsidiaries that have been operating separately with traceable positive records, among which are; New KOSOL Integrated Recourses, New KOSOL Properties limited and PASAJ Protections. Having seen the need to massively go into Farming of both livestock and crops, the Group further Registered New KOSOL Cooperative Society which was widely use to support the cooperative members with farms inputs and with the Group and Cooperative monitoring mechanism, recovery have been seriously seamless.

The New KOSOL Cooperatives has achieved a geometrical growth in terms of membership and productivity and as at October 2022 has verifiable membership strength of over Seven thousand (10,000) Members/Farmers dedicated to helping themselves as well as helping the Group achieve its goals. Having understood the need to register and get recognized by the Government, New KOSOL Cooperative Registered with Abuja Cooperative Federations FCT in 2017 to cover Abuja and its environs. Bwari Area Council in 2016 as well as Niger State Cooperative, Adamawa State Cooperative, Nasarawa State Cooperative and Benue State Cooperative which are the states that have some reasonable number of the Group/cooperatives farmers.

The group focuses on eradicating poverty, promoting peace in its environs and progress of every individual in terms of training and empowering the less privileged. It achieves this by helping members of its Cooperative with agricultural inputs, provide information and a better output markets. New KOSOL Group helps farmers increase their yields and incomes by pooling their resources to support collective service provisions and economic empowerment, extend training and other capacity building initiatives and also show members and



### Alfred T. Madakapwa

ALFRED T. MADAKAPWA is a dynamic, hardworking, and highly Intellectual individual with verifiable results evidenced in Academic Excellence, philanthropy, and Business Development. Alfred is also a vibrant academician who has obtained several degrees in various fields of endeavor both home and abroad.

He is certified in Computer Science and Statistics by Federal Polytechnic Mubi, Economics by University of Abuja, Electrical Engineering by University of South Africa and Management Information System (PGD) by Kaduna State University.

He has gained over 20 years' experience providing IT and business Development Solutions in both the Banking and IT industries in Nigeria. He served as Systems Administrator for Zenith Bank Nigeria for 9 years and later moved to head the Technical Support team of Pure Technical Services; a partner company with the FRSC responsible for providing full Technical Support for the FRSC Drivers Licence Project Nationwide. Alfred is Trustworthy; He has managed the New KOSOL Project from inception to date and has been able to earn the trust and confidence of members, investors and even borrowers over the years.

He is dogged, diplomatic, and people/result oriented. His experience and personal attributes combine to make him rounded and capable of presiding over the affairs of New KOSOL Group and New KOSOL Cooperative



## HISTORY OF OREOLUWAPO IBAFO

We started Oreoluwapo Union in October 2016 with few societies. Among which are: Ona-opemipo oluwa, Orilowo maba, Opemipo-oluwa, Oluwadabira, Orimerunmu, Itesiwaju oluwa, Olowotedo, oluwalogbon etc.

Our Union, in no time grows rapidly in population which in due course fast track the building of our Union house after the purchase of the land in year 2019 of which the foundation was laid in the year 2020.

More societies were given birth to as the union fax stronger and developed steadily up to date.



## CITATION ON NATIONAL HOSPITAL STAFF MULTIPURPOSE COOPERATIVE SOCIETY, ABUJA

The National Hospital Staff Multipurpose Cooperative Society Limited (NHSMCSL), was established in the year 2005, with just an average of 50 members in the first year. In over 17 years, the incumbent President, Engr. Shokunbi Olusegun Adesina, is the fourth President of the Cooperative Society. Today, NHSMCSL boost of over 1675 members, despite the presence of three other Cooperative societies in the environment of operation. The Cooperative Society has become a reference point in FCT Abuja, as many other Cooperative Societies have had course to pay us courtesy visit to understudy our activities. Among this category were, the Federal Medical Centre Jabi Cooperative Society, Nigerian Communication Commission (NCC) Cooperative Society, and Court of Appeal Cooperative Society.

The NHSMCSL had created confidence among her members, by conducting regular yearly training, with over 500 members participating in the last three years, prompt payment of member's dividend, which is usually a maximum of two days after the resolution and approval at the Annual General Meeting (AGM), and fast processing of members loan request within a period of three days maximum. The Cooperative Society boost of a robust financial management. On average our loan profile ranges between N70million to N100million on monthly basis, in the last two years.

Furthermore, the Cooperative Society invested in other activities, such as operation of Consumable Shops to meet member's urgent needs, running of a Basic Nursery and Primary School at affordable prices, and operation of Crèche facility for our Nursing mothers. In addition, we invested in Landed Properties. Today we have certified C of O, on one of our properties, while awaiting two others, which have been granted R of O. It is therefore not surprising that our return on investment over the years has kept growing, with a surplus of over N100million in the last calendar year for the first time.

General Secretary



# MTNN Employees (Eti-Osa) Multipurpose Cooperative Society (MEMCOS)

## Brief History of MEMCOS:

MTNN Employees (Eti-Osa) Multipurpose Cooperative Society (MEMCOS) was established in the year 2006 out of the desire of employees of MTN Communication to pool financial resources together for the common benefit of her members.

The creation of MEMCOS has provided members the opportunities for wealth creation as well as securing a better future for members.

MEMCOS is governed primarily by an executive committee comprising seasoned MTN professionals who have been tested and are trusted in their various fields of endeavors and are elected to serve a two-year term by a general assembly of members of MEMCOS.

This committee is headed by the elected president and comprises various executive committee members. However, the day-to-day running of the affairs of the cooperative is entrusted to the care of the General Secretary; which he does with the cooperation of all the executive committee members and staff of the cooperative. For proper accountability, stewardship, and transparency this executive committee is guided by the cooperative by-laws and also an elected supervisory committee. The membership strength grew from about 30 founding members in 2006 to 1,291 members as of December 2021.

### Management Team

Kingsley Uchegbue	President
Ayoola Adelani	Vice President
Noble Asinobi	General Secretary
Temitope Adewumi	Asst. General Secretary
Taiwo Olodude	Treasurer
Omotayo Oresanya	Financial Secretary
Halima Garba	Ex Officio 1
Gbenga Adewoye	Ex Officio 2
Benjamin Adereti	Ex Officio 3
Chinyere Adibe	Ex Officio 4



## HISTORY OF OREOLUWAPO ILARO COOPERATIVES THIFT AND CREDIT UNION LTD

Our story began in 2018 with two society's, back then we were under Oreoluwapo ibafo. We are now badge/approved/given union on the 18th of October 2021 with eighteen society's.

Today we are privileged to have at least sixty-nine society's and still increasing in different local government in ogun state and some in other states. Oreoluwapo Ilaro is named after Oreoluwapo ibafo where Mr Ganiu fatoki Aderemi is their president, while oreoluwapo Ilaro president is Mr Adegbite Adewale Azeem. Our logo is co- operation with truth and God's fearing.

Oreoluwapo Ilaro is being control/manage/direct under seven trustee's, thirteen staff's and sixty-nine President's and still increasing. We owned a very large building which is located at Along odo- Aje road beside okobo junction Ilaro( yewa south) ogun state. Where we normally meet on Monday morning every fifteen days for the progress of our societies.





## Hon. Jamiu Lawal

PRESIDENT, SHOMOLU MCU Ltd. Lagos

Hon. Jamiu Lawal is an astute professional Accountant and a pragmatic Cooperative leader.

He holds a Higher National Diploma in Accounting from the Federal Polytechnic Ede Osun state, Bachelor of science (Bsc) in Accounting and Masters of science (Msc) in Accounting from Caleb University Lagos. He is a Fellow Chartered Accountant (FCA) and a Fellow of the Chartered Institute of Taxation of Nigeria (FCTI). He is currently the Chief Financial Officer (CFO) of Alpha Morgan Capital Group, an asset Management and Investment Banking Firm in Victoria Island, Lagos.

He was the President of NLPC Cooperative Multipurpose Society Limited from 2017 – 2021 and currently the President of Somolu Cooperative Union and a Board member of Lagos State Cooperative Federation (LASCOFED).

His achievements in the Cooperative space include:

1. Establishment of various Cooperative societies under Somolu Cooperative Union.
2. Grew the total AUM of NLPC Cooperative Multipurpose Society from N190Mto about N500M between 2017 and 2021.
3. Contributed actively on the Board of the Lagos State Cooperative Federation (LASCOFED)
4. Established various social projects and team bonding activities for Cooperative members.
5. Funded series of real estate financing for cooperative members.
6. Effective and efficient management of NLPC cooperative Multipurpose Society and Somolu Cooperative Union. Amongst others.

He loves swimming, playing football and table tennis. He is happily married with kids.



## Bosede Modupelola Oyekunle

Secretary ETI-OSA MCU Ltd. Lagos

Bosede Modupelola Oyekunle is a registered Engineer with the Council for Regulation of Engineering in Nigeria (COREN). She holds a B.Sc. in Electrical & Electronics Engineering 2004, from the University of Ibadan, Nigeria, with several professional certifications and trainings. She currently works as a Senior Instrumentation and Control Systems Engineer with DeltaAfrik Engineering Limited (a JV of Worley Company, Australia & DeltaTek), with experience in Design, Construction and Procurement Management of offshore & onshore facilities of major IOCs (ExxonMobil, Shell Nigeria, Seplat, Chevron, Addax etc). She functions as Project Instrumentation lead in turn-key projects and has worked on international and national oil and gas projects in the industry within her over seventeen (17) years' experience across various sectors. She is currently the General Secretary of Eti-Osa Multipurpose Cooperative Union which has over two hundred primary societies under the union. Prior to attaining this position, she is the 1st Female President and Engineer till date to become the President of DA-DT Multipurpose Cooperative Society her primary society where her executive led team in 2018 transformed the societies operation tremendously, improved the turnover with over 35% increase and digitalized the entire system. She has also served as the Chairman, Supervisory Committee, member Credit & loan facility, lands and building committee and member Supervisory Committee.

Bosede's exceptional skills and work ethics has earned her some of the following awards and recognition amongst many others; Association of Professional Women Engineers of Nigeria (APWEN), National leadership award 2021, 100 Professional Women in Construction & Engineering Award 2019, Worley Women in Engineering 2019, Pollinate Energy Fellow India 2018, Toastmasters International Advanced Leaders Award 2018, Toastmasters International Competent Communicator Award 2015, 2nd Runner up Employee of the Year 2013, Health Safety Environment Security Employee Year 2013, Quality Assurance & Quality Control Employee of the Year 2012, EPCM Employee of the Month Award 2008. In addition to being a registered engineer with COREN, she is the Southwest zonal coordinator of Association of Professional Women Engineers of Nigeria (APWEN), member of the Nigerian Society of Engineer (NSE), Nigerian Institution of Electrical & Electronic Engineers (NIEEE), International Society of Automation (ISA), Society of Women Engineers (SWE), Institution of Engineering Technology UK, New York Academy of Science. She currently holds leadership positions in some of the professional bodies mentioned above. As an ardent cooperator she has attended several trainings, workshops and retreat that has continuously motivated her to be part of the positive transformation in Lagos state cooperative and the nation at large. Bosede believes in service to humanity and her passion keeps fueling her energy to volunteer in different channels on several initiatives. She is happily married to a Prince Abiodun Oyekunle and the union is blessed with Children.



## Wing Commander John Chinedum Igwenagum

**PRESIDENT 301 HEAVY AIRLIFT GROUP  
MULTIPURPOSE COOPERATIVE SOCIETY**

1. Wing Commander John Chinedum Igwenagum was appointed President of 301 Heavy Airlift Group Cooperative Multipurpose Society (301 HAGCMS) of the Nigerian Air Force on 15 October 2021. Within a period of one year as the President he championed marketing initiatives to Nigerian Air Force Units located in different parts of the country. This initiative led to an increase in 301 HAGCMS membership strength from **12,071** as at December 2021 to **13,676** as at 20 October 2022 an increase of about 13 per cent within a year. Additionally, the President successfully organised the fourteenth Annual General Meeting (AGM) of the cooperative after 3 years of not holding being able to hold an AGM. This AGM was particularly unique in that it was conducted in a Hybrid format allowing both physical attendance and online participation which allowed more members to participate despite the restrictions occasioned by the Covid-19 Pandemic.
2. As an astute leader Wing Commander Igwenagum understands the place of personnel motivation in enhancement of productivity and service delivery. Accordingly, he as the president, championed the implementation of staff welfare initiatives such as payment of gratuity for staff leaving the Cooperative after working for a reasonable length of time as well as the payment of various performance-based allowances. This has greatly motivated the staff and enhanced their productivity. The President also initiated the conduct of training for staff on the use of multimedia for digital marketing.
3. Stemming from the above stated feat achieved by the Wing Commander Igwenagum in the space of one year as President of 301 HAGCMS, he obviously has demonstrated sterling leadership qualities worthy of emulation and deserving of recognition.



## Ojo Godfrey Osas

**BSC, MSC, PGD, CNA, FCIMC, CIPM, CILRM**

Mr. Godfrey Osas Ojo, is an alumnus of the prestigious University of Benin, Benin City where he obtained a Bachelor of Science degree in Accounting in Year 2006. He thereafter proceeded to the Nigerian College of Accountancy, Kwall, Jos, where he successfully passed the required exams and obtained a Post-graduate Professional Diploma in Accounting. He was thereafter admitted into the Association of National Accountant of Nigeria (ANAN) and was inducted as a Certified National Accountant. In his quest to advance in knowledge, he studied a Post-Graduate Diploma programme in Forensics and DNA Analysis at the University of Benin. His quest for academic prowess, despite his extreme job schedule, made him to undergo a master's course in the Wellspring University, Benin City.

Mr. Godfrey Osas Ojo is not only a Professional Accountant, but he is also a Professional Manager of human resources and financial assets, an astute Administrator, he is a Fellow of the Chartered Institute of Management Consultants (FCIMC), and a Senior Chartered Member of the Chartered Institute of Public Managers (CIPM). He is also a Senior Member of the Chartered Institute of Loan and Risk Management of Nigeria. A Strategic Management Consultant with proven successes in business and project management. He is vast with vast experiences spanning over fourteen (14) years.

He began his career as an Accountant in the University of Benin Teaching Hospital in Year 2008 and rose through the ranks and job schedules to his present position of Chief Accountant.

He was elected in Year 2009 as Secretary of the University of Benin Teaching Hospital Staff Multi-Purpose Cooperative Society, Benin City where he was saddled with enormous responsibilities for nine years. He was elected unopposed as the President of the Cooperative Society in January 2019 and was returned unopposed in January 2022 having successfully piloted the affairs of the Society on the path of accelerated growth against all odds.



## Olanipekun Gafar Oyedele

- I was born over 40 years ago to family of Mr/Mrs Olanipekun.
- Fellow member, ICOPRON.
- Associate member ISMN
- Member NIM
- Chairman Education committee LASCAM.
- Member, OGSCOMAS.
- Professional Diploma in Cooperative Management
- Bsc Economics (in view)
- HND in accounting
- Secondary School Certificate.
- First leaving certificate

### WORKING EXPERIENCE

I joined Cooperative profession in 1997 as a Cooperative itinerary secretary under Owotutu (Ilasamaja) Coop Union Cooperative itinerary secretary to several Unions. General Manager to Cooperative Multipurpose Union. Principal partner, Zymbol Coop Magt Services.

As a Cooperative account manager in Lagos and Ogun State, I have organised seminar to many Cooperative Societies and unions in both states. Our private institute ZYMBOL COOP TRAINING INSTITUTE has graduated numbers of Cooperative itinerary secretary and leaders in different capacities.



## Mr. Filani Ojo

Mr Filani Ojo was born to the family of late Mr J.O.Filani in 1973 . He hails from Somorika , Akoko Edo LGA Edo State.

A graduate of Sociology from Ambrose Alli University, Ekpoma Edo State.

He is in the employ of the Edo State Urban Water Corporation where he is serving in the position the Human Resource Manager.

His Cooperative Leadership carrier began in 2012 as Secretary to the Cooperative primary society. He joined the State Cooperative Federation Board same year.

He ascended to the position of the President in January 21, 2017 and was re-elected unopposed in 2022.

He has also served in different capacities in Cooperative Federation of Nigeria, firstly as the South-South Regional Coordinator and now a member of Cooperative Act Reviewing Committee.

He is a song composer. One of his songs include “The Coop Slogan Song”



## Dr. Austine Maduka

Dr. Austine Maduka, is the Founder and National President of Community Allied Farmers Association of Nigeria (COMAFAS), a Political Scientist, and National Director COMAFAS Cooperative Society Limited. Maduka has Over 22 years' experience as a farmer and community developer with 16 years' experience in Cassava Business.

He is also the Pioneer President of Ukwulu Youths and a Chief in Ukwulu Kingdom with the Title of Nwachinemelu and obtain B.Tech and a license Electrical Engineer and the National Vice President of Federation of Agricultural Commodity Associations of Nigeria (FACAN), National Vice President, Root & Tubers, All Farmers Association of Nigeria (AFAN), National President National Walnut Growers, Processors and Marketers Association of Nigeria (NAWAGPMAN), National Secretary, Potato Growers, Processors and Marketers Association of Nigeria (POGPMAN) National PRO Nigeria Cassava Growers Association (NCGA). Agricultural Consultant and Consultant to National Carrot Growers, Processors and Marketers Association of Nigeria (NACAPGMAN) and National Coordinator Action Against Open Defecation In Nigeria

Through his skills, Maduka supports his organization in achieving its strategic and operational objectives by interpreting and influencing both the external and internal environments and by creating positive relationships with stakeholders through the appropriate management of their expectations and agreed objectives. COMAFAS Cooperative Society Limited was established in 2017 immediately Community Allied Farmers Association of Nigeria was incorporated by CAC and within this short period of her existence has created and established chapters across the 36 and FCT with over 5000 Members across the States of the Federation. Testimonies are endless from members and partners and that brought us recognition, we have trained and empowered some other Cooperative just to mention but a few, Merit Women Multipurpose Cooperative Society Limited, Edosen Cooperative Society Limited, Umugama Multipurpose Cooperative Society Limited. When the vision for the creation of CRASON was conceived I was privileged to offer so technically advice and today we are witnessing the impart CRASON is bringing to the Cooperative Society business in Nigeria. Dr. Austine Maduka is also an Advisory Board Member of CRASON. He specializes in corporate and brand reputation programmes, media relations, as well as issues and human management



## Engr. Shokunbi Olusegun Adesina

**(PRESIDENT OF NATIONAL HOSPITAL STAFF MULTI-PURPOSE COOPERATIVE SOCIETY)**

Engr. (Pastor) Shokunbi Olusegun joined the service of the National Hospital, Abuja on 1st September 1999, as a pioneer staff in the department of Maintenance as a Principal Engineer (Electrical). Currently a Deputy Director and Head of the Department. He is a family man, married and blessed with children. Though a COREN trained Engineer, his passion for financial management is second to none.

In the year 2007, at the peak of Stock Market boom in the country, he authored a book, titled 'Stock Market Made Easy'. Management was so impressed that at the launching of the book that 400 copies were procured for all staff as a means of enlightening staff and equally as a birthday gift to all celebrants. Prior to the book launch, he had joined the Cooperative, as a pioneer member and served in the capacity of Loan Committee Chairman for ten (10) years, for no fewer than two past Presidents.

A certified Project Manager, with Master degree in Project Management from University of Roehampton, United Kingdom, he stood and contested for the highest office of the Cooperative in 2018, and won in an open, free and fair election, conducted by the office of the Chief Registrar of Cooperative FCT, Abuja.

As the fourth President of the Cooperative, his wealth of experience over the years came to the fore, as he crashed the interest rates operative then to a single digit, in fulfillment of his campaign promises.

Today, the Cooperative society is a beneficiary of the depth of knowledge of this astute administrator per excellence, with his transformational leadership style that cut across everyone; from staff members who have had increase in salary after several years of stagnation, to Cooperative members who have experienced unprecedented return on investment of over 100% compared to year 2018.

To God alone be all the Glory!

## UBTH STAFF MULTI-PURPOSE CO-OPERATIVE SOCIETY BEHIND DOCTORS HOUSE, UBTH



SUPERMARKET



DIGITAL ABATTOIR *for healthy meat & fish*



DIGITAL ELECTRONICS/PHONES



## Akinola Dare

A native of Iye-Ekiti, Ilejemeje Local government, in Ekiti State. Akinola Dare joined the MTN Cooperative (MEMCOS) in 2009 as an account officer. Through dedication and hardworking, he rose to the position of head of credit and account in 2012 which position was later metamorphosized into Credit and Finance Manager for the cooperative in 2015.

He won the best staff of the year in 2013 for his outstanding performance and has consistently deployed his best for the progress and success of the cooperative.

Went to Ondo State Polytechnic now Rufus Giwa Polytechnic. Studied at Yaba College of Technology and am currently a student at the Institute of Chartered Accountants of Nigeria.

He has attended several pieces of training at home and abroad on cooperative management and administration, risk and credit management, sustainability and strategy, disruptive innovation and digital transformation strategies etc.

He is happily married to Mrs. Sarah Ayonla Akinola-Dare and blessed with three lovely children. He is a Christian and a lover of God.

He is an experienced and goal-oriented Account Executive. Possess exceptional work ethic and team player, can work with or without supervision. Have learned to work under pressure and meet tight targets at very short notice. Accustomed to a fast-paced project where deadlines are a priority and handling multiple jobs is the norm.



## Salako Olusegun Taorid

**Deputy Director of Cooperative  
F.C.T. Dept of Cooperative Services**

Salako Olusegun Taorid hail from Offa local. Government in Kwara State married to Christiana Analonye and blessed with 5 children. He is currently the Deputy Director of Cooperative FCT..Saddled with the statutorily responsibility of ensuring Cooperatives in FCT conform to the set standards policy of the FCT Administration as well as cooperative extant laws and principles and adhere to the global best practices.

Besides, he is an articulate, confident person who relishes challenges and work under pressure and his greatest strength are research, communication and writing skills over the past 25 years in the service of FCT Administration.

He have worked relentlessly as a field worker and have been highly dedicated to my duties and responsibilities. My goals and aspirations is to see that unemployment and poverty is reduced to the nearest minimum if not completely eradicated as well as ensure the cooperative movement take a center stage in the development and growth of our nation Nigeria





## Mr. Pius Okezie Obianyor

THE GENERAL MANAGER-CBN STAFF MULTI-PURPOSE COOPERATIVE SOCIETY LIMITED.

Mr. Pius Okezie Obianyor was born in September 26, 1974. He is a native of NKPOR in Idemili North Local Government of Anambra State.

- He started his academic career at Construction Primary school Asata Enugu in Enugu State where he obtained the First School Leaving Certificate.
- He proceeded to his secondary education at St Patricks Emene Enugu to obtain his west African examination council result
- He studied Business Administration and Management at Nnamdi Azikiwe university Awka Anambra State.
- He obtained his master's degree in Marketing from Bayero University Kano

His working career started with the National Insurance Commission and he later joined the industrial and General Insurance Company (IGI).

- In 2012 He was employed as the Manager of the Central Bank Of Nigeria Staff Multi-purpose Cooperative Society Ltd.
- He rose to the rank of General Manager

His professional qualifications include but are not limited to

- Member chartered institute of Administration
- Member Chartered institute of economic
- Fellow chartered institute of Management
- Fellow chartered insurance institute -Nigeria.

Achievements and Innovations as coop General Manager.

He and his team had been at the forefront of delivering on some notable CBN Staff Multi-purpose Cooperative Society projects like:

- River Park project I and II along airport road Lugbe Abuja. Housing Over 600 Members
- Wumba Project I and II Apo lokogoma Abuja Housing with over 300 occupants who are members of the society
- Enugu SolarCity project- Housing over 200 members
- Kaduna Project Housing over 50 Members
- Wumba Shopping Mall Project Apo Lokogoma
- The ongoing Katampe and Asokoro project and other upcoming projects in cities like Lagos, Gombe, Asaba, Ilorin, Uyo and some other states, etc.



## Prince Adewusi Adewole Adeolu

President, Obafemi Awolowo University (Ife) Cooperative Thrift and Credit Society, Ile-Ife, Nigeria

Birth:

Prince Adewusi Adewole Adeolu was born into a Christian royal family of ADEJOLU, Ajaba Compound, Ilare, Ile-Ife by Prince Johnson and Madam Moradeke ADEWUSI ANIBIJUWON, both of blessed memories.

Education:

Adeolu attended St. Peter's African Church Primary School, Bowaje via Ile-Ife for his elementary education. Afterwards, he proceeded to Oluorogbo High School, Ile-Ife for his post-elementary education. In pursuit of higher educational attainment, Adeolu attended the glorious University of Ado-Ekiti (UNAD) now the Ekiti State University (EKSU), Ado-Ekiti where he bagged B.Sc. in Public Administration. Being a focused young man, desiring academic greatness, Adewole later bagged the professional postgraduate Master's degree in Public Administration (MPA) from the great Obafemi Awolowo University, Ile-Ife.

Work experience:

Being his father's beloved child, as his father, Adeolu mastered and traded in Cocoa produce and Palm-kernel shortly after his post-elementary education. He later joined the services of Obafemi Awolowo University, Ile-Ife in 2001. Adewole is a member of various professional bodies and has attended different national and international conferences and trainings to hone his career discharge.

Positions of responsibilities held till date:

The dutiful and diligent Adeolu has served meritoriously in some positions at different times, these include: Executive member, Treasurer and currently, President of the OAU (Ife) CTCS, Ile-Ife. Treasurer, Olorunsogo, Okeogbo Quarters Landlords' Association, Ile-Ife, among others.

Social engagements:

Adewole is an outgoing socialite. He belongs to some reputable social organisations nationwide.

Awards/Laurels:

Adeolu have many commendable awards/laurels in his kit.





## Prince Aderoku Akinpelu Goriola

**PRESIDENT ETI-OSA MULTIPURPOSE  
COOPERATIVE UNION**

A Public Servant, Community Leader and Cooperative Administrator. Prince Aderoku Akinpelu Goriola was born into the family of Prince Emmanuel Alani Aderoku and Mrs Esther Aduni Aderoku on the 16th November in early 70' in Mushin Lagos State. He completed both his primary and secondary school education in Oshodi Primary School, Oshodi, and Ansar Ud-Deen Comprehensive High School, Okota, Lagos in the year 1984 and 1990's respectively. He Obtained a Diploma and Advanced Diploma in Accountancy from Ogun State University, Ago Iwoye. Diploma in Business Management from Federal training Center, Lagos. Certificate in final Account preparation in government from Administrative Staff College of Nigeria Topo, Badagry. He is an Associate of Institute of Cost Management of Nigeria. Associate, Nigerian Institute of Management (Chartered). Associate Chattered institute of Loans and Risk Management of Nigeria.

He attended several Leadership and Management Development Courses, Seminars, workshops programmes both locally and abroad. He is a currently a Chief Executive Officer (Account) with Nigerian Building and Road Research Institute, Abuja under the Federal Ministry of Science, Technology and Innovations) with over two and half decades of work experience. He is a recipient of many awards including Director General/ CEO Merit Award in 2010, One Star Fellow Award of Nigeria Lion Charity Foundation 2014. NBRRI long Service Award for Excellence 2018. Excellence leadership Award for the growth of cooperative development and movement in Lagos State 2021.

**Most Outstanding Cooperative Union Award 2022.  
Most Innovative Cooperative Union Award 2022 and many more to mention.**

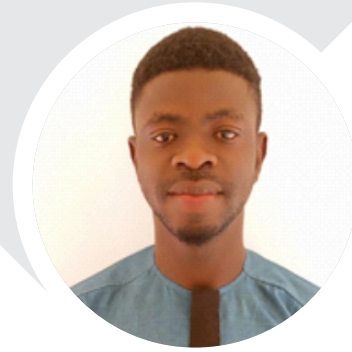
Prince Aderoku Akinpelu Goriola is very active in the Cooperative Movement of Lagos State, Presently he is:-

- \* President, Eti-OSA Multipurpose Cooperative Union
- \* Board Member Lagos State Cooperative Federation
- \* Member Bulk Purchase Committee, Lagos State Cooperative Federation
- \* Member Bye-Law Review Committee, Lagos State Cooperative Federation

To his Achievement he Succeeded in registering of two Subsidiary Cooperative Society's under Eti-osa Multipurpose Cooperative Union supervision:

- \* Eti-Osa Women Cooperative Multipurpose Society
- \* Eti-Osa Cooperative Finance and Investment Society Limited.

Finally Prince Aderoku Akinpelu Goriola is happily married with Children. He enjoys watching Football and sit out with friends.



## Badejo Adeyemi Emmanuel

**(ICT DIRECTOR, OGSCOFED LIMITED  
AND CEO ADEBOLA SERVICES)**

Badejo Adeyemi Emmanuel is from Ijebu Ode, Ogun State, Nigeria. He have been exposed to the Cooperative Movement all his life (his father is a Cooperative Pioneer in Ijebu Ode Local Government Area, Ogun State of Nigeria, a Co-operator per excellent) as he is presently studying Computer Science at National Open University, Abeokuta Study Centre, he studied Cooperative Professionally at Ogun State Cooperative College, Ijeja, Abeokuta, Ogun State, Nigeria) and National Diploma in Computer Science from Lagos State Polytechnic, Ikorodu, Lagos State. He is a certificate holder in Dual Vocational Training (DVT) in Office Administration and Project Management conducted by German International Cooperation (GIZ-SEQUA).

He was employed to the service of Ogun State Cooperative Federation Limited (OGSCOFED) an affiliate of Cooperative Federation of Nigeria (CFN) in the year 2010. His proficiency in ICT later came to the notice of OGSCOFED Management who promoted him to become the Head of the ICT Department of the organization in 2015. He have been using his wealth of experience in promoting the activities of the Federation to the world (like Alajeseku Alajumose Alafowosowopo Kari Aye, it is an indigenous radio programme in Yoruba Language aired on Ogun Radio Abeokuta OGBC 2 90.5FM, every Monday morning from 11:00WAT to 11:30WAT). He have been recognised as the Best Staff in the Service of OGSCOFED Limited in year 2015, 2017, 2018 and 2021. Also, he received OGSCOFED IT Innovative Award by Ogun State Cooperative Federation Limited (OGSCOFED) and Exemplary Leadership Award of Excellence for Best Use of .coop Domain Name Online by Cooperative Rating and Award Society of Nigeria (CRASON) in year 2021. He is a dedicated, hardworking and meticulous staff.

Presently, he is the member of Nigerian Youth Cooperative Alliance, Chairman of the Digital Committee of the Nigerian Youth Cooperative Network (NYCN-COOP) since 2011, driving the digital evolution of Youth Cooperatives in Nigeria. He was elected as the President of Ogun State Cooperative Youth Network in year 2020, Member of OGSCOFED Staff CTCS Limited since year 2012 and presently the President of Oluwaseyi Mawuko (Abeokuta) Cooperative Multipurpose Society Limited since year 2019. He contested at the International Cooperative Alliance Youth Committee (ICA-YC) Member at Large on 28th September, 2022 and he became 2nd in the world with 31% votes. He is also a Cooperative entrepreneur, he has experience the struggles, the joys and the full ride of what it means to be a young person which motivate him in wanting to guide youth in their struggles of life making use of Cooperative philosophy. In the last years, he like to think and have grown from a worker-cooperator into a cooperative activist. His experience in the worker cooperative sector in education and training at the Local and International levels, his participation in the youth committee and other groups of work of the Nigerian Youth Cooperative Network and his presence in various cooperative events has allowed him to be doing great.



## Mr Yussuf Olatunji Saka

**PRESIDENT OF NEW DAWN (OJO) CO-OPERATIVE  
MULTIPURPOSE SOCIETY**

Mr Yussuf Olatunji Saka, the president of new Dawn (Ojo) Co-operative multipurpose society is a native of Ijanikin, in Ojo Local government area of Lagos State, who has distinguished himself in the cooperative sector by propagating the growth of cooperatives through selfless and exemplary leadership.

A graduate of Ekiti State University who also bagged a Master's Degree from the prestigious Lagos State University, Ojo, Lagos. He started his cooperative journey as a member of a primary society under the Oyosowapo group of cooperatives. Having enjoyed the benefits of cooperative membership, he decided to establish a cooperative society in Ijanikin, to enable more people benefit from its numerous benefits.

As a result of his determination to use cooperatives in closing the poverty gap among people, he decided to seek further knowledge in the administration of cooperative by enrolling as one of the pioneer students of the Lagos State Cooperative College where he bagged a higher diploma certificate in Cooperative Studies and management with upper credit. It is worthy of note that he was one of just three students who were not on the government's payroll out of over 100 pioneer students of the institution. He immediately followed this up with his induction as a senior member of the Institute of Cooperative Professionals of Nigeria (ICOPRON). He has attended over 30 cooperative seminars, workshops and conferences.

His activities and leadership in community based cooperative is bringing positive results, as there is great increment in the number of people joining cooperative societies in Ojo and Badagry areas of Lagos state and community leaders specifically invite him to create cooperative societies in their domain. This is also evident in the speech delivered by the President International Co-operative Alliance (ICA-Africa) High Chief Tajudeen Oriyomi Aiyoola at the year 2020 annual summit of New Dawn Cooperative Multipurpose Society where he emphatically recognised the giant strides of Mr Saka in the growth of cooperatives as the positive results were very glaring with the numerous cooperative activities going on.

His efforts and activities has attracted over 500 members into the cooperative movement, from the initial three members who started New Dawn Cooperative under a tree opposite Ijanikin Police station in just three years.

In fulfilling the seventh principle of cooperative, which is concern for the community, Mr Saka Yussuf Olatunji has led various activities and initiatives in using the cooperative to reach out to the larger society, which had created good impression for the cooperative movement as an organization, which is not just about finance but also concerned about developing the community and its dwellers. His aim is to continue propagating the cooperative ideas and principles, to attract more members into the movement, and also use same to reduce poverty among the people to the barest minimum

SO HELP ME GOD



## Dr. Usman A. Usman

**PUBLIC RELATIONS OFFICER CABSCICS LTD KADUNA**

Dr. Usman A. Usman is an astute administrator, a core Cooperator and Cooperator per excellence, an Author, a Motivator and a Seasoned Cooperative Consultant, an Event Manager & a grassroot mobiliser, with superb passion for Cooperative. He grew along the Cooperative academic ladder obtaining literally all certificates in Cooperatives which earned him as one of the Nigerian Living Legend of Cooperative with all Cooperative Certificates you could ever think of Viz-a-viz; Intermediate Certificate in Cooperative, Advanced Certificate in Cooperative Studies, Diploma in Cooperative Studies, National Diploma in Business Studies, Higher National Diploma in Cooperative Studies, PGD in International Relations & Diplomacy, PGD in Cooperative Studies,, PDG in Education, PGD in Cooperative Economic and Management, MSc in Cooperative Economics and Management, PhD in Cooperative Economic and Management.

He is a product of Kaduna Polytechnic and Nnamdi Azikiwe University Awka, Anambra State. A fellow of Institute of Cooperative Professional of Nigeria (ICOPRON), Senior Member of Nigeria Association of Cooperative Educators (NACE) & a Member Teachers Registration Council (TRCN). A multiple award winner, recipient of different Awards, both Academic, Philanthropic and Sports in Nigeria and Aboard.

He is nick named by his admirers as Super Organizer because of his Event Management Skills. He is the Secretary, CRASoN Panel of Jury. A Former Badminton Player, a National Badminton Umpire & Former National Secretary General of Badminton Umpires Association of Nigeria, First International Badminton Event Manager in Nigeria, Former Member of Badminton Confederation of Africa Technical Committee (BCATO) First Umpires Representative of Association of Badminton Clubs in Nigeria, (ABCIN) Member Technical & Tournament Committee of Association of Badminton Clubs in Nigeria (ABCIN), Former Member Welfare Committee Badminton Federation of Nigeria (BFN) Coordinator of the First Nigeria Veterans Badminton Championship that Metamorphosed into Association of Badminton Clubs in Nigeria (ABCIN). Pioneer Member of Exclusive Badminton Club (1987) Kaduna, Pioneer and Current Students Coordinator CBMS, Kaduna Polytechnic, Former Head of Department, Cooperative Economics and Management Kaduna Polytechnic

His Hobbies are Sports, Reading and Travelling.

# To Launch the book

Kindly send all donations to:

Bank Name: GTBank  
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A/C Number : 0007393759

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Please, send the following information

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4. House or Office Address to send your Book including the State, LGA and name of Nearest Bus stop.

To WhatsApp No. +2348033949706



**MAIDEN EDITION**

***The Game Changers – Lagos 2018***



**SECOND EDITION**

***The Pathfinders – Abuja 2019***



# THIRD EDITION

## The COOP Stalkholders - Lagos 2021



# CoopSupport & CRASoN

Kick start their Health-Focused CSR project  
- The Cooperative National Hygiene Initiative



## FIRST & SECOND CSR OUTREACH

Held in Lagos at Ebute Elefun Senior High School & Dolphin Junior High School, Lagos Island



Dear Cooperators,

You will recall that earlier this year, we launched, on behalf of the Cooperative Sector a private-led CSR Project tagged **COOPERATIVE NATIONAL HYGIENE INITIATIVE**.

I am glad to inform you that we have kick-started the ambitious goal of reaching out to 10 million Students across the Country with the pilot scheme taking off from some schools in Lagos and Abuja simultaneously in July 2022.

We would love to appreciate the few individuals and Cooperative Societies who inspite of this being a fresh idea believed in our vision and supported us financially and otherwise to make this happen.

However, like Oliver Twist, we would always come knocking on your door seeking more aid to be able to achieve the goal of the health-focused CSR Initiative anchored on oral, body, and menstrual hygiene. We would be having a second outreach later in the year in line with our decision based on your valued feedback, to have the outreaches twice every year.



Kindly donate to this noble cause to enable us to reach out to more students and other vulnerable groups in our society, noting that no amount is too small.

The account details to facilitate your financial support as contained in the e-flier remain as follows:

**Acct No: 5600778873**  
**Banker: Fidelity Bank**  
**Acct Name: Coop National Hygiene Initiative**

We wish to reiterate for the avoidance of doubt that participation is voluntary and Cooperative Societies donating to this cause may refer to such donations as part of the societies' CSR involvements in their respective Annual Reports & Accounts, even as individual donations from members of the public are equally welcome.

Thank you once again and God bless you as you support this noble cause of humanity.

Regards Yours Cooperatively,  
 Project Coordinator 08024472797.

#CoopHygiene #WeAreCoops  
 #CooperativeBuildsABetterWorld





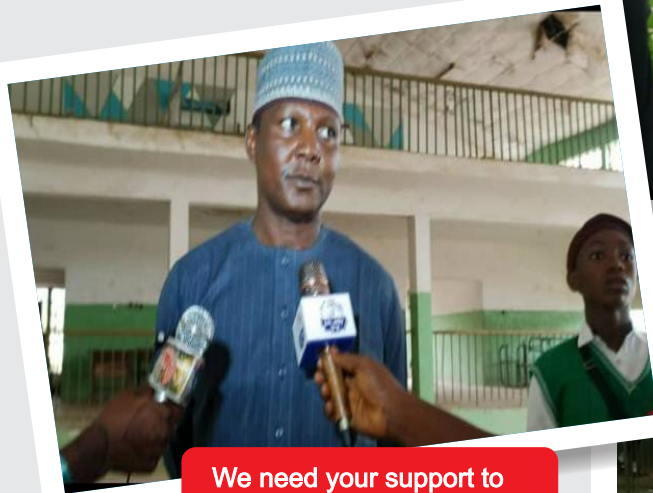
CoopSupport & CRASoN

**THIRD CSR OUTREACH**

We need your support to do More outreaches. Kindly Donate to:

Acct Name: Coop National Hygiene Initiative  
Account No: 5600778873  
Banker: Fidelity Bank Plc

**Government Secondary School.  
Tudun Wada, Wuse, Zone 4, Abuja. FCT**



We need your support to do more outreaches Kindly donate to

Acct Name: 5600778873  
Banker: Fidelity Bank Plc



CoopSupport & CRASoN

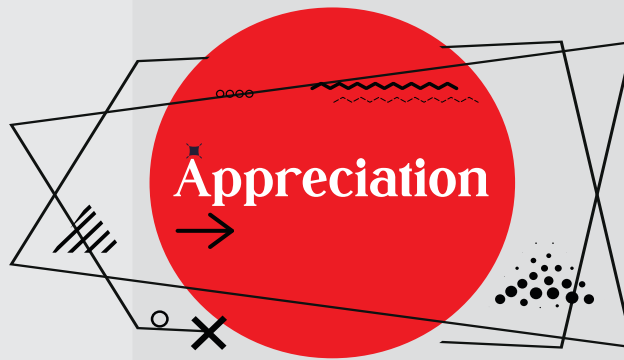
**FOURTH CSR OUTREACH**

We need your support to do  
More outreaches. Kindly Donate to:

Acct Name: Coop National Hygiene Initiative  
Account No: 5600778873  
Banker: Fidelity Bank Plc

**ECWA Academy Schools.  
NO. 34, Blantyre Street, Wuse 11, Abuja. FCT**





**#TheFrontliners #Abuja2022 #CoopAWARDS  
#CoopSYMPOSIUM #CoopCARE #CoopCOUNT**

## **4<sup>th</sup> NATIONAL COOPERATIVE AWARDS** SYMPOSIUM & EXHIBITION

**“THE FRONTLINERS – ABUJA 2022”**

Dearest Cooperator,  
On behalf of the CRASoN Advisory Board, Jurors, Management Team, and Employees, we say thank you for all the love and support given to us on our just concluded event.

Thank you from the bottom of our heart. It is wonderful to know that we are surrounded by amazing people. In spite of all our shortcomings, technical issue and the hotel management drama, you still choose to stay and made the event what it is - A success!

Thank you for still making us the biggest and most glamorous of cooperative event in Africa.

#APOLOGY - We apologise for all the inconveniences witnessed at the venue. We shall amend and ensure next year things gets better from the feedbacks.

We appreciate all your support and encouragement always. Thank you once again as we look forward to seeing you in 2023 November 17th to 19th at Uyo, Akwa Ibom State by God's grace. Amen!

TO VIEW ALL THE PICTURES FROM THE EVENTS - The Symposium & Masterclass and that of the Award Show & Dinner...

PLEASE COPY THIS LINK INTO YOUR BROWSER TO VIEW ALL PICTURES OF THE EVENT  
<https://crason.coop/crason-award-abuja-2022/>

Cooperatively Yours,

Victor Oyegoke  
President/CEO  
CRASoN.coop  
08033949706  
[victor@crason.coop](mailto:victor@crason.coop)





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