



NAPAAS ECONOMIC EMPOWERMENT AND DEVELOPMENT FUND

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NAPAAS ECONOMIC EMPOWERMENT AND DEVELOPMENT FUND

BACKGROUND

The National Personal Assets Acquisition Scheme (NAPAAS), is "PPP" initiative that bridges the gap of private sector participation in veteran affairs; addresses and caters for the needs and welfare of interested ex- servicemen, ex-paramilitary and pensioners to achieve sustainable standard of living, for self-reliance, poverty alleviation and self-sustenance. To ensure this implementation of these goals, NAPAAS operates projects in housing, health, capacity development (education), agriculture, finance, transportation, skill acquisition and in accessing basic need items through the use of special purpose vehicle (SPV) and NAPAAS portal (www.napaas.com.ng).

NAPAAS is in partnership with government intervention initiatives, corporate organizations (CSR), grants & donor agencies, Telecoms, investors, NGOs, and financial institutions all for the benefit of interested beneficiaries farming machineries and provision of starter packs to include fertilizers, better quality seedlings and some farming tools.

NAPAAS Economic Empowerment and Development Fund

For the implementation of its programme, NAPAAS operates an appeal fund known as NAPAAS Economic Empowerment and development Fund. The main purposes of the fund are presented as follows:

The occasion presents an opportunity to launch the NAPAAS Empowerment Development Fund (NEDF): an apparatus for sourcing and managing funds obtained through the Public Private sectors including government donations, private investors, donor agencies, corporate social responsibilities of corporate bodies etc. In order to initiate and execute various developmental projects for the benefit of Ex-servicemen, Ex-paramilitary, and all other organized pension bodies.

The NEDF is a private sector led government endorsed complimentary effort to engage the donor market place both local and global, to mobilize funding to potentiate the reversal of the Nigeria Ex-servicemen. It is not a takeover of government responsibility, as it reflects current and popular tempo of public private participation.

The NAPAAS Empowerment Development Fund (NEDF) is to Partner/Collaborate with the Nigeria Emblem Appeal fund and Fallen Heroes project devoted to sourcing of funds/grants, donations and sponsorship to be used to alleviate the plight of and cater for the need of the Nigeria Ex-servicemen, Widows, Wives and Children of the fallen Heros.

The fund will be used to:

1. Educational Support for Children of the Fallen Heroes

Set up and run an Education Scholarship programme for the children of the Ex-servicemen particularly the children of our fallen heroes and incapacitated veterans.

2. Empowerment Programme for Widow/Women and Children

Establish a Skill Acquisition Programme where beneficiaries and their family members especially widow and children can be engaged and trained in various skills of commercial value for either corporate or self-employment for self-reliance and sustainability.

3. Support through Agricultural Scheme

Assist and support beneficiaries to access Agricultural schemes such as CBN Anchor Programme, out grower programmes and support agribusiness through training, financing, farming machineries and provision of starter packs to include fertilizers, better quality seedlings and some farming tools.

4. Support through Housing Scheme

Establish various affordable Housing Schemes accessible to Ex-servicemen and pensioner, and for commercial purpose (Joint Venture commercial Partnership).

5. Support through Health Care Services

Establish contributory Healthcare sendees for beneficiaries and their family member.

6. Transportation (Joint Venture Commercial Partnership)

Provision of commercial buses to be operated by a established private transport company on behalf of the Legion/NAP AASJV.

7. Investment for Revenue Generation (Joint Venture Partnership)

Invest in Federal Government Bond and other money-making ventures.

8. Establish a Microfinance Bank

For setting up microfinance bank across the 6 geo-political zones to enable beneficiaries process and obtain soft loans and financial assistance for wealth creation.

Fund Management

The fund will be the Special Purpose Vehicles (SPV) for all transaction. To ensure transparency in funds management, inspire donor confidence, and in line with international best practices, we propose a Board of Trustees for the NEDF with institutional representative drawn from stakeholders/investors as follows:

1. NAPAAS Empowerment Development Fund (NEDF) to partner with the Emblem/

Appeal Fund with the introduction:

- Fund from private donor organizations
- Stickers/Emblem
- Beneficiaries
- Public Private Partnership (PPP)
- Grants, Donations and Government Interventions/Concessions
- NGOs and Donor Agencies, foundations
- Internally Generated Revenues
- Banks/Financial Institutions

- Investors/Suppliers/Partner Companies
- Special Purpose Vehicles (SPV)

Proposed NEDF BOARD OF TRUSTEES

1.	Nomination	Chairman
2.	Rep. Bank	Member
3.	Rep. Insurance	Member
4.	Rep. Veteran Affairs Division/Legion	Member
5.	Rep. NAPAAS	Member
6.	Rep. Investors	Member
7.	Secretariat (Legal/Admin)	Member

The Board of Trustees shall have direct control over all income to the NEDF and management shall set up an Executive Council in collaboration with National Personal Asset Acquisition Scheme (NAPAAS), reporting to it, and which shall see to the day to day administration and implementation of the NEDF,

1. The support widows, children and wives of Ex-Servicemen
2. Educational support (Scholarship) for Ex-servicemen, especially children of our fallen heroes
3. Housing development at affordable and discounted rates for Ex-servicemen, and other commercial housing project for revenue generation
4. Development of Health centre, including special medical assistance for incapacitated veterans
5. Creation of skill acquisition centre

Development of Agricultural schemes and support through provision for fertilizers, machinery (rice mill, threshers etc) and other farm implements Investment in Transportation for revenue generation with special rebate for Ex-servicemen reversal of the Nigeria Ex-servicemen. It is not a takeover of government responsibility, as it reflects current and popular tempo of public private participation.

25 MOST PROFITABLE AGRIBUSINESS IDEAS

Looking for opportunities in the agriculture industry? Traditional agriculture might not sound too appealing to the youngsters of today, but the modern agriculture has diversified into many areas which make for lucrative avenues that just might be your thing. And, contrary to popular belief agriculture is one of the most remunerative business which can also be a glamorous one.

For starters the investment costs are generally low, and the payouts are decent. While, with organic farming coming into vogue, the opportunities have grown manifold. Agriculture might actually prove to be a way of life, away from the cut-throat competition and stressful corporate life, for the driven youths who aren't afraid to tread the offbeat path.

However, an agriculture business does not necessarily mean you have to get down to actual farming. Some of the suggestions and ideas we have for you can well be undertaken indoors and relate to the allied areas of agriculture. Most of them can also be undertaken with little or no training. Just some DIY guides and a keen interest can get you started. And, they might actually prove to be great avocations along with vocations.

Intrigued? Here, check out the list of the most profitable agricultural business ideas for young entrepreneurs!

1. Vegetable Farming

Spinach, lettuce, pumpkin, broccoli, cabbage, and cucumber et al, are all vegetables that are consumed in every part of the globe and can also be cultivated in every part of the world. This goes to show that there is a very large market for vegetables. So, if you are looking towards starting an agricultural crop cultivation business, then one of your options is to go into vegetable farming.

2. Mushroom Farming

Mushroom farming is one of the most profitable agricultural business ideas for young entrepreneurs, which has a turnaround period of only three weeks. Yes,

up. You can focus only on chicken, eggs or both. You meet poultry farmers, buy their stock and resell them in the market to wholesalers and retailers. It does not need any special skills, only your marketing abilities and a working vehicle.

7. Fertilizer Distribution Business

If you like the idea of making a profit by helping people work with the soil, you might enjoy being a part of the fertilizer industry by starting fertilizer distribution business. Entrepreneurs can initiate fertilizer distribution business with a proper selection of products from any location. Find suppliers willing to do business at a suitable price in your area. Obtain quality products at a reasonable price from a reliable source. You can go for import also in the case of bulk purchase. In fertilizer distribution business, the source you choose will depend on your start-up budget.

8. Soil Testing Lab

Soil Testing is agronomically sound, beneficial and environmentally responsive tool used for monitoring the nutrient as well as making precise fertilizer recommendations for various crops and cropping sequences ensuring no damage to the environment. Establishing a soil testing lab is one of an ideal agriculture business ideas.

9. Agriculture Consulting

As with other consulting services, agriculture consulting requirement is surely



expected to grow with coming days. People with experience and knowledge in a specified field of farming activity can consider offering consulting services to organizations and farmers.

10. Livestock Feed Production

This business is small scale manufacturing. Having confidence in distribution, one can start this business to make money out of livestock feed production.

11. Fodder Farming for Goats and Cows

Fodder is any agricultural foodstuff used specifically to feed domesticated livestock, such as chickens, horses, pigs, cattle and goats. The term refers to food given to animals, rather than the food they forage for themselves.

12. Vermicompost-Organic Fertilizer Production

Vermicompost organic fertilizer production has now become a major component of agro-business models across the country with a very low initial investment. An entrepreneur can start this business with the proper know-how of the production process.

13. Fish Farming

Commercial fish farming business is a lucrative investment that can spin money at any time of the year continuously. With the implementation of modern



19. Firewood Production

If you have trees on your land, you could use sell the firewood to those who need it. Creating a long term sustainable business would depend on expanding the amount of land on which you can harvest trees and also systematic replenishment through continuous replanting.

20. Tree Seed Supply

You could also harvest seeds from different trees and sell them to people who want to plant new ones.

21. Agricultural Equipment Rental

If you have the capital to purchase farming or agriculture equipment, you could start a business where you rent or lease that equipment out to farmers.

22. Fruit juice-Jam-Jelly Production

Fruit juice-jam-jelly production business has the huge market opportunity. Most important thing is the production process is not that complex and can be initiated small-scale basis.

23. Fruits and Vegetables Export

An entrepreneur can start an export business of fresh fruits and vegetables by collecting them from local farmers. one can start this business from a home





location only having a phone and computer with internet connection.

24. Florist

One of the very profitable agriculture business ideas. Having a retail space and connection with the flower growers one can start this business. An entrepreneur also can generate a substantial online sale by offering customers door-step delivery.

25. Worm Farming

Worm farming is another agribusiness that is suitable for enriching farm soil and also to supply animal protein for fishes reared in ponds. This is a one of the very good agribusiness ideas that isn't being exploited.

Microfinance

Phillips Consulting (the Program Manager) in conjunction with NAPAAS are progressing to secure \$100 Million Dollars World Trade Investment Chambers of Commerce (WOTICOM) Fund for setting up microfinance banks in all 6 Geo-Political Zonal in the country, to enable interested beneficiaries access soft loans and other financial support for wealth creation.

Insurance Cover

Interested beneficiaries to get life insurance cover of N300,000 on a premium payment of N2,000 ONLY renewable yearly. In case of death, default or shortfall as the case may be, theft and accident of item.

Skills Acquisition

Various training and support programmes for human capital development which includes sewing, fishing, farming, metal and wood works, etc



BENEFITS – The Business Value Add

Benefits Highlight of NAPAAS

- Total economic empowerment for interested pensioners nationwide
- Accessing NAPAAS scheme easily without any additional cost to the federal government
- Collaboration with government and all stakeholders for the benefit of interested pensioners nationwide
- Federal Government money market investment
- Reduction in incident of crime, youth restiveness and the emerging clime of terrorism
- To promote social welfare
- To complement the federal Government in its job creation policy in order to fight the scourge of poverty and promote food security
- To restore respect and enhance the corporate image of the ex-servicemen and pensioners



Features – Special Events

Highlight of Special Features

- Presentation of NAPAAS Mascot to Mr. President
- The NAPAAS Mascot will be official by presented to His Excellency A.A.A. Abdulsalam, GFRC for onward presentation to Mr. President
- Introduction of the NAPAAS Enterprise Portal
- The new NAPAAS portal for monitoring and coordinating the NAPAAS activities will be introduced, operational procedure, process and controls
- Inauguration of the NAPAAS Advisory Governing Board Council, Zonal Coordinators, Management Council and State Council
- Launch of Book on Economic Empowerment





INTRODUCTION OF NAPAAS

The National Personal Asset Acquisition Scheme (NAPAAS) is an economic empowerment initiative through Public Private Partnership for Ex-servicemen, ex-paramilitary and other organized pension group for self sustenance, self reliance and poverty alleviation. This social initiative was born out of the need to appreciate and cater for the welfare of our ex-servicemen, who have served this nation meritoriously, sometimes paying the ultimate sacrifice for the peace and unity of our nation; keeping its territorial integrity.

In advanced nations of the world, government takes up the welfare programmes for ex-servicemen and their dependants including pensionary benefits, re-employment and rehabilitation. They facilitate required training to retired officers to enhance their qualifications and skills in order to help them get quick employment within/outside the country; provide employment opportunity through concessions and security agencies and also provide self sustenance/employment schemes such as financial assistance for ex-servicemen to set up small and medium enterprises.

Assistance through numerous public private initiatives abound to improve the lots of the serving and ex-servicemen, particularly the veterans; in form of various programmes like Hiring Our Heroes initiative (U.S), The Veterans Inc. Supportive Services for Veterans and Veteran Families Program (U.S), Ex-servicemen Welfare Scheme (India), Ex-servicemen Children Scholarships etc.

Here in Nigeria, NAPAAS partners with the public and private sectors (the first of its kind) to access federal government intervention programmes and mobilize funds for investment in projects, businesses and social enterprises with the intention to improve the living standard of ex-servicemen / pensioners, and also generate good financial returns for the Nigeria Legion and for its sustenance. To ensure the implementation of these goals, NAPAAS operates projects in the asset financing, housing, capacity development, agriculture, transportation, healthcare, environmental and hospitality sectors of the Nigerian economy.

Stakeholders and partnership under this initiative include the Federal and State Governments of Nigeria, The Private Sector, Donor Agencies, Non-profit Organizations, Financial institutions geared towards economic development, multinational corporations, cooperative societies and the Nigerian Public.

Furthermore, NAPAAS is working towards actualizing the President Mohammadu Buhari's social intervention programme for Nigeria. This empowerment programme known as the Social Safety Net programme provides a safety net to individuals and families to protect them from poverty. The Safety net programs include cash and in-kind transfers targeted to poor and vulnerable households and presented in form of N-Power programme, Home Grown School Feeding, cash transfer as well as Government Empowerment and Enterprise Programme.

NAPAAS intends to partner with the Special Adviser to the president on Social Investment in order to key into the various government programs for the exclusive benefit of Ex-servicemen/veterans, ex-paramilitary and pensioners.

Objectives

Vision: To support the Ex-servicemen, Ex-paramilitary and pensioners in achieving sustainable standard of living, and alleviating poverty through various intervention, programs and other schemes.

Mission: To empower interested pensioners with basic needs items at affordable, structured, discounted and flexible repayment plan

ENDORSEMENTS

Presidential Endorsement:

The President of the Federal Republic of Nigeria, Muhammadu Buhari GCFR endorsed the PAAS scheme on the occasion of launch of the 2017 Armed Forces Remembrance Day Emblem and appeal fund, November 15th, 2016

Ministerial Endorsement:

The Minister of Defense has given support for this program

Nigeria Legion Endorsement:

Nigeria Legion, the national body of the ex-servicemen(legionnaires) has expressed its full support for the NAPAAS scheme, and ready to work in partnership with NAPAAS for the benefit of its members.



Scope of NAPAAS Scheme

1. Personal Asset Acquisition Scheme (PAAS): Interested beneficiaries can access affordable basic need items such as consumables (like rice, groundnut-oil etc), household equipments (like Television, Generator Sets) and motorcycles; with a structured, flexible and convenient repayment plan.
2. Telecommunication: NAPAAS partners 9 Mobile to provide CUG lines & phones for ease of communication within the Nigeria Legion body, and between legionnaires and family members. Benefits include endless calls, Quickcash and access to other items
3. Health Scheme: Setting up HMO scheme so that pensioners and family members can go to hospital for medical care at little or no cost. This is however a contributory health scheme program.
4. Housing Scheme: In collaboration with Federal Mortgage Institutions and private developers, NAPAAS is setting up affordable housing estate scheme for interested beneficiaries and commercial purpose.
5. Agricultural scheme: This scheme is to include implementing the out-growers agricultural program with FG Intervention and other partner companies; supporting agribusinesses through financing, provision of fertilizers, farming machineries and better quality seedlings for improved production.
6. Skill Acquisition: Various training and support programmes for human capital development which includes sewing, fishing, farming, metal and wood works, etc
7. Insurance Coverage: Interested beneficiaries to get life insurance cover of N300,000 on a premium payment of N2,000 ONLY renewable yearly. In case of death, default or shortfall as the case may be, theft and accident of item.
8. Transportation Scheme: Accessing to commercial transport services i.e. buses for interested beneficiaries, Groups or Area and State Council.

9. Microfinance: Phillips Consulting (the Program Manager) in conjunction with NAPAAS are progressing to secure \$100 Million Dollars World Trade Investment Chambers of Commerce (WOTICOM) Fund for setting up microfinance banks in all 6 Geo-Political Zonal in the country, to enable interested beneficiaries access soft loans and other financial support for wealth creation.

10. Education Scheme: Providing opportunity for educational assistance through provision of educational materials and scholarship scheme for children and dependants of the legionnaires, particularly children of our fallen heroes and incapacitated retired soldiers



Partnership and Funding

Partnership

- Phillips Consulting (Project Consultant)
- Technical Partner (9 Mobile) ,
- Nigeria Legion , Federal & State Governments
- Insurance Company
- NGOs, Partner Companies

Funding

- Banks (Unity Bank, Fidelity Bank , First Bank)
- Companies (Corporate Social Responsibility)
- Donor Agencies, Foundations - Grants /Gifts
- Private Lenders/Investors

Phillips Consulting - Role

- Program Managers
- To monitor & evaluate NAPAAS team activities- project coordination and implementation
- Provide guideline consistent with best practices, government regulations and standards
- Organize and host forum for targeted stakeholders /investors
- Help secure donor and grant schemes for ex-servicemen
- Authenticate scheme with corporate international presence and involvement
- Ensure transparency, integrity and accountability of the scheme

Project Status/ Update

- All necessary documentation and approval obtained including Presidential and Ministerial endorsements
- Banks alignment and involvement secured
- Suppliers/Investors engaged and ready to deliver basic need items, some already made commitment payment
- Insurance Company engaged –Standard Alliance Ltd.
- Funding for proposed Microfinance Bank secured
- BG offer obtained/ Instrument been processed
- Other Financial Investors have been engaged
- Book launch on Economic Empowerment initiative for Ex-servicemen been developed
- Held NAPAAS Mascot Unveiling and National Launch/ Flag-Off of NAPAAS scheme on March 22 & 23, 2018 in Jos, Plateau state



Personal Asset Acquisition Scheme (PAAS) - For acquiring Basic Items

- The interested legionnaires can acquire basic items at affordable prices with a structure flexible repayment plan upon meeting the requirements
- These items include but not limited to:
 - Consumables like Rice, Groundnut Oil, Tin Tomatoes, Garri
 - Household equipment like Television, Fridge, Generator Set
 - Motorcycle, Tricycle (Keke)
 - Laptop





Transaction Dynamics

- Payment of a Mandatory non refundable security deposit/ participatory fee of N10,000
- Life Insurance of Beneficiaries & Comprehensive insurance of non consumable items
- In-built Cost of items to include: Transportation, Handling Charges, Warehousing, Road Settlements, Admin Charges, Bank Charges
- Consultancy Services , Commissions and facilitating payments

Contractors Obligation

- Purchase of registration form (non refundable fee)
- Provision of necessary registration documents
- Acknowledgement of Award letter and Management
- Letter of Acceptance of award/ contract
- Pro forma Invoice and delivery note of supply
- Supply schedule

Requirement from Beneficiaries

- Interested Beneficiaries to obtain and complete application form
- Sign and issue ISPO in favor of supplier
- Pay Non refundable mandatory contributory security deposit of N10,000
- Sign Life Insurance documents
- Provide all relevant documents like I.D Card etc





The Schemes

A close-up photograph of several bright orange fruits hanging from a tree, surrounded by lush green leaves. The lighting is natural, highlighting the texture of the fruit and the vibrancy of the foliage.

AGRICULTURAL SCHEME FOR LEGIONNAIRES



Smallholder Cottage Scheme

According to World Bank

- According to World Bank, economic growth from agriculture is two to four times more effective at reducing poverty than growth from any other sector
- Developing agribusinesses and investing in smallholder farmers has the potential of transforming agriculture in Africa by creating jobs, increasing incomes, and boosting crop yield and productivity

NAPAA Scheme

- Basic Needs: Interested beneficiaries access to affordable basic needs such as consumables, household equipments, motorcycles, CUG Mobile lines/phone
- Health Scheme Setting: Setting up HMO scheme
- Housing Scheme: Accessing low-cost housing estate in collaboration with Federal Mortgage Institutions
- Agricultural scheme: Implementing the out-growers program with FG Intervention and concession
- Transportation Scheme: Accessing transport services
- Microfinance : Setting up Microfinance Bank
- Education Scheme: Providing educational items (Children)



NAPAAS provides the platform and framework for legionnaires including family members, to be engaged & participate in various agricultural outgrower scheme of both public and private initiatives

OBJECTIVES

- Agricultural scheme as a tool for self reliance, economic empowerment, Job creation and food security for the legionnaires.
- Scheme to provide training and skill acquisition for various types of farming procedure/ technology
- Scheme to support agribusinesses through financing (proposed NAPAAS Microfinance Bank), provision of fertilizers, farming Machineries and better quality seedlings

OUTGROWER PROGRAM





Outgrower program is a program that provided a pre-arranged contract between the smallholder farmers and partner companies to produce specific crops with possible technical and financial support, and a plan for off takers for either local or international markets.

MODALITIES

- NAPAAS to partner financial institutions, government agencies and various private Agribusiness companies involved in Outgrower program
- Initiate and progress plans to involve legionnaires in Outgrower program
- Provide guidelines for engagement and support
- Coordinate and ensure implementation of program. Objective should be SMART - Specific , Measurable, Actionable , Realistic & Time bound

Types of Outgrower Scheme

Contract Farming: The partner company

- 1) links farmers to a secure market
- 2) pays a fair market price for their produce
- 3) may supply input on credit or provide assistance with micro financing, extension services, training. Transport and ackaging

Capacity Building and Training

- 1) Typically donor-funded
- 2) Invest exclusively on farmer themselves through skill building, technology transfer through workshops or set up and run demonstration plots

Commodity Aggregation: The company sets a price for a commodity that smallholder farmers can grow and may providing transport to a processing facility

Participants in Demonstration
Plots – Rice Farm



Principles of Success of Scheme

- **A Market Driven Approach:** Assisting the farmer access consistent and reliable market drives economic activities in the rural area, a recipe for sustainability
- **Input Support:** Providing appropriate agricultural input on credit /finance often overcome high initial cost layout
- **Farmer Selection:** Selecting suitable farmers to participate can be crucial to Success of Scheme
- **Farmer Training:** Training in farming practice, business skills, social issues and other area
- **Commercial and financial viability:** both commercial partner and farmer need to make profit
- **Management Tools:** Close monitoring is essential

RECOMMENDATIONS TO NIGERIA LEGION



RECOMMENDATION TO NAPAAS

- To provide cultivatable /arable land area for scheme
- Access to irrigation- constant water source all year round OR availability of irrigation plan
- Land Ownership- Land may be owned by partner company, Individual legionnaires or Nigeria Legion, sometime with possible transfer of ownership opportunity to the farmer after some stipulated period/ buy-off plan
- Ensure all Land Tenure and community issues are resolved before investment negotiations
- To recommend interested farmers or youths who are ready to farm, not forces to be engaged
- NAPAAS to ensure grants and financial supports are made available to the trained farmers to help deploy their new trade e.g. Startup Capital, fertilizer and improved quality seedlings for Capacity building outgrower program type
- NAPAAS to ensure scheme included some processing equipment for adding value to farm produce and engage other legionnaires in supply chain dynamics e.g. Rice Mill, Maize Mill etc
- Microfinance Bank: The proposed NAPAAS WOTICOM MFB is very essential to effectively carry out this scheme. However, may utilize grants and funds for now with a planned repayment structure





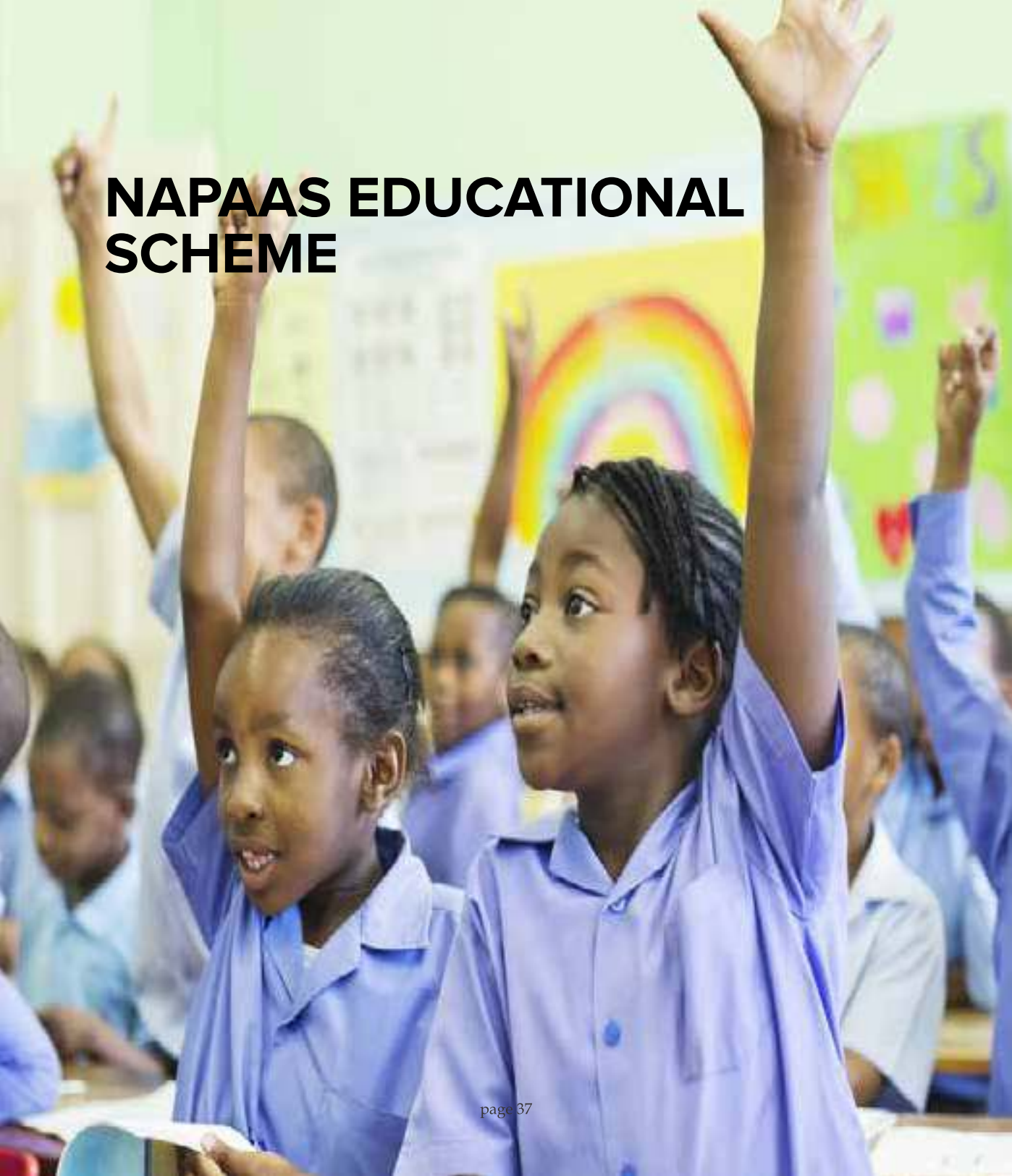
Some Current Available Outgrower Scheme In Nigeria

- Dangote Rice Outgrower Scheme in Sokoto
- FADAMA Rice Production Program Using Sawa Eco Technology from Japan –pilot scheme ongoing in five states of the federation
- Olam Outgrower scheme for cocoa, cashew, sesames seed production
- Cottage Industry Agricultural Training and Empowerment Scheme
- AgDevCo Smallholder Outgrower Scheme

Donor Agencies to Approach

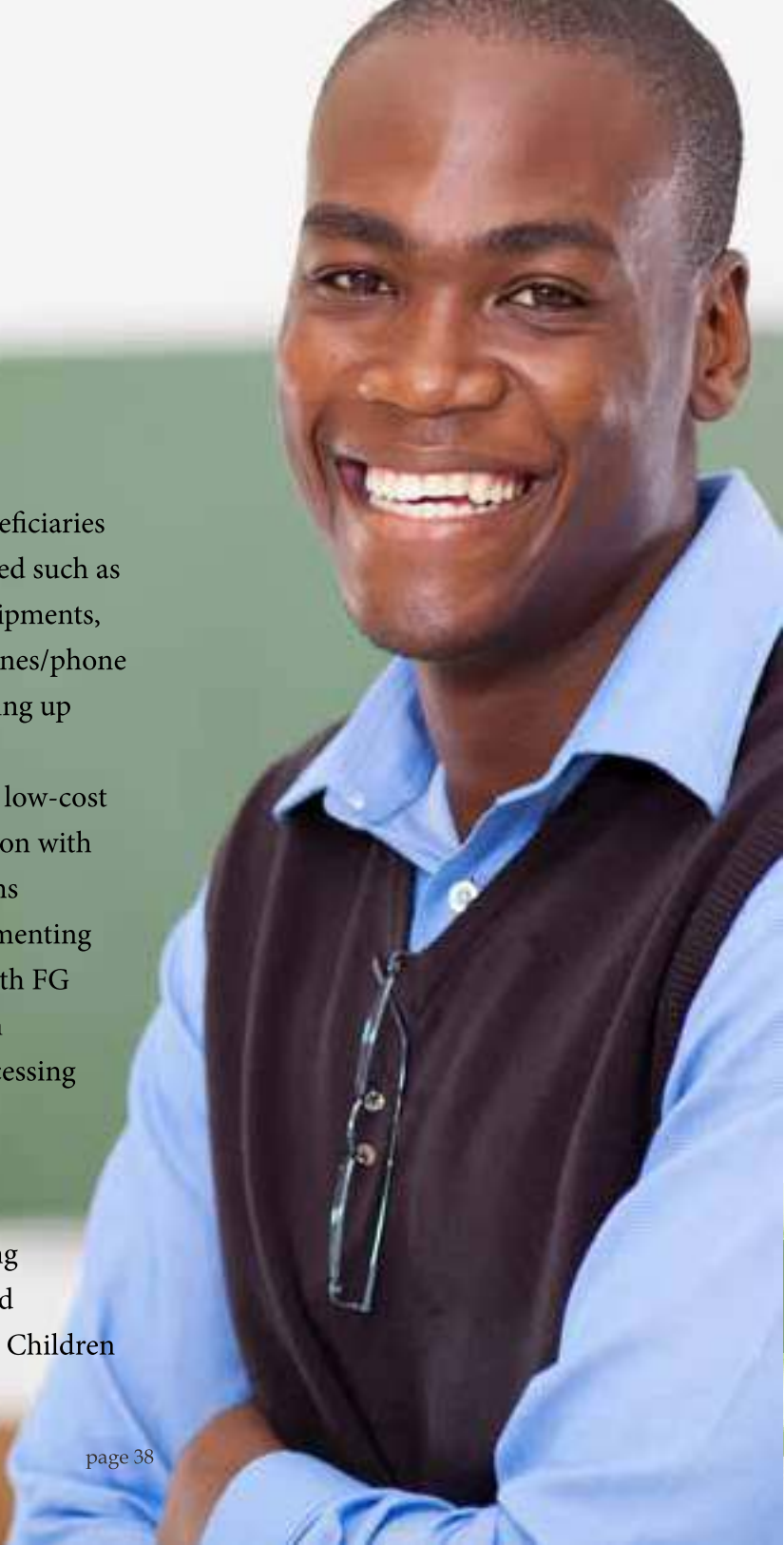
- The MasterCard Foundation: is a private foundation that works with visionary organizations to provide greater access to education, skill training and financial to people living in poverty primarily in Africa.
- Ukaid: The Department of International Development (DFID) leads the UK's work to end extreme poverty.
- AgDevCo: is a social impact investor and agribusiness project developer operating exclusively in agriculture in Africa

NAPAAS EDUCATIONAL SCHEME



NAPAAS SCOPE

- Basic Needs : Interested beneficiaries access to affordable basic need such as consumable, household equipments, motorcycles, CUG Mobile lines/phone
- Health Scheme Setting: Setting up HMO scheme
- Housing Scheme: Accessing low-cost housing estate in collaboration with Federal Mortgage Institutions
- Agricultural scheme: Implementing the out-growers program with FG Intervention and concession
- Transportation Scheme: Accessing transport services
- Microfinance : Setting up Microfinance Bank
- Education Scheme: Providing educational items, grants and scholarship for legionnaires' Children



NAPAAS Educational Scheme

Objectives:

- To seek opportunities for scholarship scheme for children of the legionnaire
- To provide grants, tuition fees through Donor Agencies, NGO, School Scholarship Board etc
- To provide study aids to students in terms of educational Materials, Laptops, internet access
- To encourage ADULT Education Program
- To give preference to children of our fallen heroes and incapacitated veterans
- Organize quiz competition with prize items to include scholarships

Incapacitated Ex-servicemen



EDUCATIONAL
SCHOLARSHIP
TO BE OFFERED
WITH PREFERENCE
FOR CHILDREN
OF OUR FALLEN
HEROES AND
INCAPACITATED
EX-SERVICEMEN





SCHOLARSHIP SCHEME

NAPAAS RESPONSIBILITIES

- To create awareness for the need to help and support the children and dependants of our ex-servicemen through education
- To engage donor agencies, Foundations, CSR
- To seek and maintain scholarship Funds
- To structure and manage scholarship program
- To organize Fund Raiser events
- To publicize the existence of such scholarship opportunities to beneficiaries and family
- Keeping records and statistical analysis of success of program

- Eligibility Criteria: Applicants must be children or dependants of the legionnaires

Type of Scholarship Program:

1. Fulltime /parttime scholarship
 2. Study Aid Scholarship-Educational Items, laptops, Technological support
- Grants and Donations- Regular or One-off
 - Sponsorship Category: Primary, Secondary and Tertiary Education



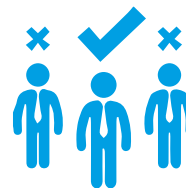


Special Interest On The Girl Child



Application Procedure

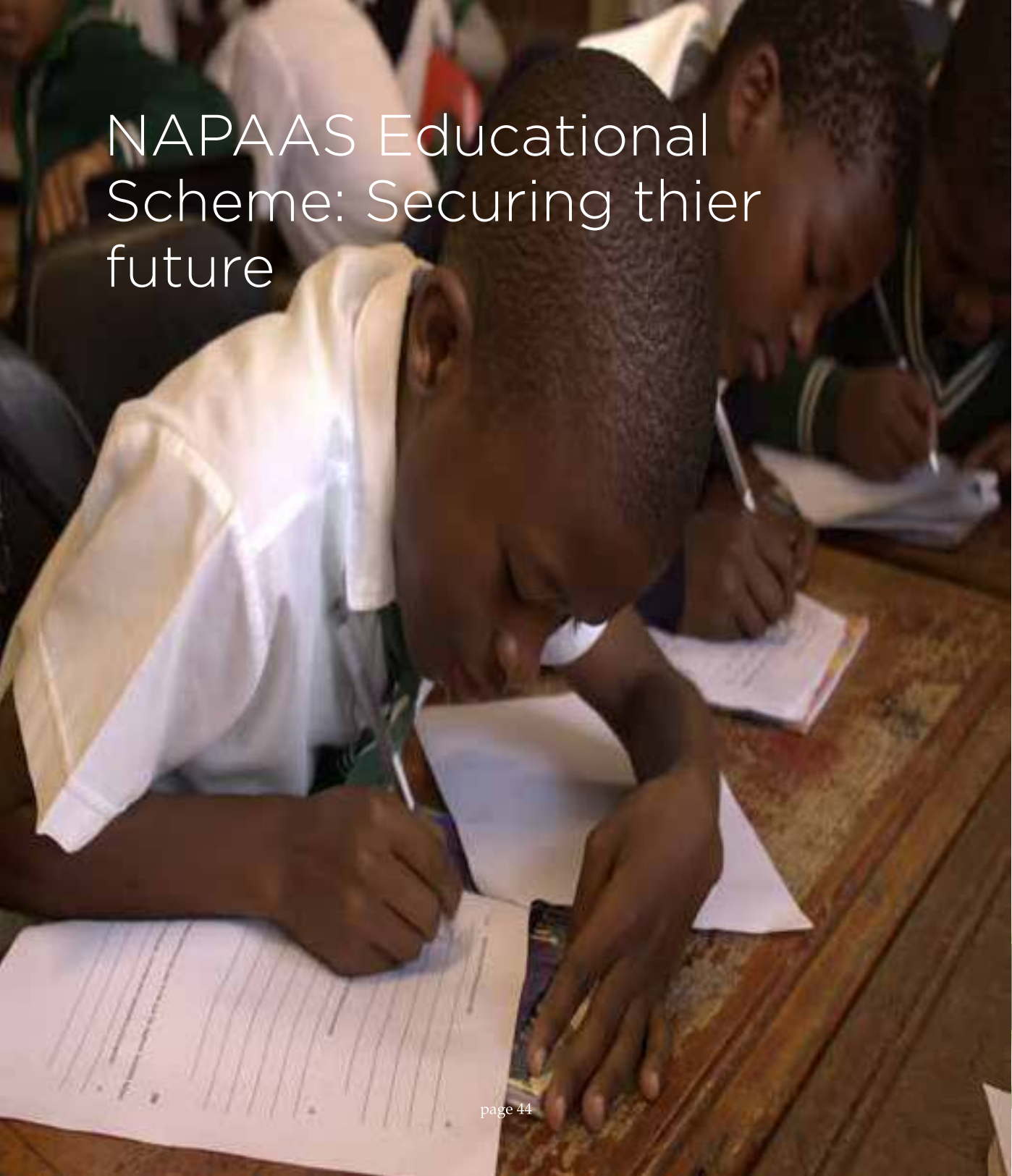
- Interested eligible applicants shall complete the scholarship form either an on-line or at NAPAAS office
- Applicants to pay processing fee (if any)
- Provide detailed supporting documents indicating relationship with the legionnaire
- NAPAAS shall contact applicant after preliminary review of their documentation
- Applicants to undergo qualification processes (if any)



Selection Options/ Processes

- An All-comers affair based on type of grant
- Selection by Merit through Educational Qualification
- Selection by Winning an organized Quiz Competition
- Selection based on Special Criteria e.g. children of our fallen heroes/ injured veterans
- Selection based on educational discrimination e.g. the girl child

NAPAAS Educational Scheme: Securing thier future



Relevant Agencies, Bodies and Organizations

- UNICEF
- COMPANIES' CSR
- WORLD BANK
- MASTERCARD FOUNDATION
- BILL GATES FOUNDATION
- NATIONAL SCHOLARSHIP

BOARD





HOUSING SCHEME



HOUSING SCHEME

- Napaas will collaborate with Federal Mortgage Institutions and Real Estate Developers to structure a low cost housing estate scheme for Interested beneficiaries
- This scheme will involve building 50 or 100 units of 2 bedroom and 3 bedroom bungalows in a closed estate setting in all 19 Northern States
- Interested Beneficiaries can access the low-cost housing estate upon meeting the requirements

Scope of Estate Facilities/ Layout

- 2 & 3 bedroom bungalows (50 or 100 units)
- Basic road network - Main roads and layout
- Electrification / Street light
- Portable Water
- Drainage system
- Individual Sewerage/Septic Tanks
- Electrical Metering System Installed
- Perimeter fencing
- Parking lot
- Security post
- Playground
- Community Center





Well Planned Out Affordable Housing Scheme



Not So Organized Housing Scheme



NAPAAS Management Team

Responsible for the following actions:

- Coordinate goals and efforts,
- Seek funding opportunities,
- Establish supply and demand for housing (Number of interested beneficiary),
- Identify target areas for housing development, and
- Search for best deal from Developers
- Maximize utilization of resources/ Quality



Financial Implication- Tentative

- 3 Bed room Bungalow (cost to be provided)
- 2 Bed room to Cost (cost to be provided)
- Initial Down Payment/ Deposit (10% of Cost) – to be discussed
- Monthly repayment value (to be determined)
- Tenor – 5 years
- Insurance coverage
- Security

Obligations to Estate Developer

- Information required;
Contract Agreement
Estate Deliverables

Requirements from Nigeria Legion

- To provide Developable Residential Land Area
- 120,000 square meters in each of the 19 Northern state) – Size not confirmed
- List of Interested beneficiaries

Requirements from beneficiaries

- Analyze income and ability levels of beneficiary (low, moderate, and middle-income pensioners).
- Eligibility Criteria
- Fill Housing Scheme Contract form
- ISPO Issued from their bank
- Initial down payment/deposit (10% of cost)

2 Bedroom Bungalow



3 Bedroom Bungalow

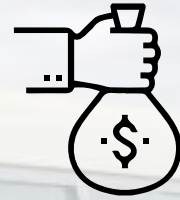


Perimeter Fencing

TRANSPORTATION SCHEME



As part of its business strategy to sustain the scheme and generate internal revenue, NAPAAS has introduced a transport scheme by which Nigeria Legion will provide buses to established transportation /logistics companies to operate on its behalf and provide return on investment at a agreed/shared percentage



Objectives of Transport Scheme

- As a source of income for Nigeria Legion /NAPAAS , been a business venture
- To provide boarding discount or rebate to legionnaires across the nation
- To help address the transportation challenges in-country
- To help promote the NAPAAS scheme as the busses will be branded
- As a source of internally generated revenue drive for Nigeria Legion and NAPAAS
- Nigeria Legion shall issue contract to selected investors to purchase the buses
- The buses shall be given out to qualified transport operators to operate on behalf of NL
- Repayment shall be done over a 5 year period at an agreed monthly amount



Eligibility Criteria

The eligibility criteria for Transporter to access the scheme shall be one or a combination of the following

- Membership of Nigeria Labor Congress. Trade Union Congress or other labor unions or affiliates; OR
- Membership of Association of Local Government of Nigeria (ALGON): OR
- State Government or Associated Road Mass Transit Agencies OR
- Private Sector road transit operators

Application and Documentation

- Application and Submission procedure (to be provided soon)
- Documentation
 - Each application must be accompanied by;
 - i) Feasibility Study/Business Plan
 - ii) Certificate of Incorporation/ Business Registration
 - iii) Form CAC 2-Statement of Share Capital and Return of Allotment
 - iv) Form CAC 7- Particulars of Directors
 - v) Form CAC 2.1 Particulars of Company Secretary
 - vi) Company Income Tax Certificate and/or Tax Payer
 - Registration Certificate
 - vii) Memorandum and Articles of Associate of the company (where applicable)
 - viii) Corporate Profile of the company including experience and track record in mass transit operations
 - ix) Audited Accounts of the company for the last 3 years
 - x) Bank Statement of the company for the last 6 months
 - xi) Management Account of the company for the year under review

NAPAAS ECONOMIC EMPOWERMENT PROGRAMME

- xii) Valid operating permit or license (where applicable)
- xiii) Letter of Introduction/membership of the National Union of Road Transport Workers (NURTW) or affiliates (where applicable)
- xiv) Current Annual Returns filled at CAC, and
- xv) Any other document that may be required by NAPAAS







9 MOBILE CUG PACKAGE

mobile



- 9 Mobile is the third largest communication company in Nigeria that caters for both voice and data telecommunication needs of the Nigeria populace.
- 9 Mobil has been in business in-country for about 10 years providing satisfactory services, and has earn its position as the preferred network providers among its competitors.
- 9 Mobile has agreed to partner with NAPAAS to provide CUG lines to the Legionnaires and family with other great benefits to the scheme



Features of the Scheme

- The 9 Mobile CUG package enables easy and cost effective means of communication amongst the legionnaires
- It provides better means of communication between the legionnaires and their family members
- It enables the legionnaires access to NAPAAS welfare scheme



9 Mobile Total Package Include:

- Scholarship scheme
- Group Life Insurance (N300,000)
- Health Insurance
- Access to Loan (KWIKCASH Loan between N5,000 to N100,000)
- Renovation of Legion Offices
- Qualification for a raffle draw to win fantastic prizes



Terms and Conditions

- Each Legionnaire to fill a CUG contract form
- Each Legionnaire to pay mandatory N1,000 access fee per month for 18 months
- Each Legionnaire to purchase a phone for N6,000 payable over a 3 months period (@ N2,000 per month repayment plan)

REQUIREMENT OF INTERESTED BENEFICIARIES/ PARTICIPANTS

- Interested beneficiaries must be bonifide member of a pensionable organization, union cooperative or association
- A beneficiary must have a regular source of income
- A beneficiary must fill a request form
- Participants must have a bank account
- For group participants, a comprehensive list of all interested beneficiaries must be submitted
- Beneficiaries to provide passport photographs and I. D cards
- Beneficiaries to provide the non-refundable mandatory contributory security deposit and insurance coverage.

REQUIREMENT FOR INTERESTED INVESTORS/ SUPPLIERS/PARTNERS

- Expression of Interest
- Documentation
- Each application must be accompanied by;
 - i) Certificate of Incorporation/ Business Registration
 - ii) Form CAC 2-Statement of Share Capital and Return of Allotment
 - iii) Form CAC 7- Particulars of Directors
 - iv) Form CAC 2.1 Particulars of Company Secretary
 - v) Company Income Tax Certificate and/or Tax Payer Registration Certificate
 - vi)) Memorandum and Articles of Associate of the company
(where applicable)
 - vii) Corporate Profile of the company including experience and track record in relevant operations
 - viii) Audited Accounts of the company for the last 3 years
 - ix) Bank Statement of the company for the last 6 months
 - x) Management Account of the company for the year under review
 - xi) Valid operating permit or license (where applicable)
 - xii) Current Annual Returns filled at CAC, and
 - xiii) Any other document that may be required by NAPAAS

- The supplier expected to meet the bank's requirement for issuance of financial instrument which includes i) prove of availability of funds, (ii) supply commitment of items, (iii) supply schedule, iv) inspection of goods at warehouse,(v) and submission of waybills
- Reference letter from suppliers bank indicating suppliers capability (ready, willing and able)
- Bank to progress Know Your Customer (KYC) of all suppliers
- Suppliers to open account with the Financial Instrument Issuing bank
- The Council will issue bank comfort letters, or post dated cheques pending issuance of the BG as the case may be.
- Penalty of Non-usage of issued financial instrument (5%) of the total Financial Instrument value amount issued to the company
- Inability to meet this basic requirement which will enable the bank issue the Financial Instrument will attract the forfeiture of any payments made and payment nonrefundable
- Submission of fake, forged documents or non-payment of required taxes, ITF, Pencom and other regulatory fee, on confirmation of such default or acts, will be declared as fraud and will be referred to the appropriate security agencies and your company black listed.

BENEFITS OF SCHEME

- Total economic empowerment for interested pensioners nationwide
- Accessing NAPAAS scheme easily without any additional cost to the federal government
- Collaboration with government and all stakeholders for the benefit of interested pensioners nationwide
- Federal Government money market investment
- Reduction in incident of crime, youth restiveness and the emerging clime of terrorism
- To promote social welfare
- To complement the federal Government in its job creation policy in order to flight the scourge of poverty and promote food security
- To restore respect and enhance the corporate image of the ex-servicemen
- Deduction and Remittance for Basic needs repayment in line with the international labor law of not more than 33% or 1/3 of income

- Price of Basic Need items include bank charges, administrative charges, handling charges, insurance (GIT)

CLIENTS/PARTNERSHIP

- Nigeria Legion (Ex-servicemen)
- Associations, Trade Unions, Cooperative Societies
- Ex-paramilitary (I.e.) Police, FRSC, Civil Defense, immigration, Customs, Prisons, NDLEA, Fire Services
- State and National Assembly
-

FUNDING

- Public Private Partnership (PPP)
- Grants, Donations and Government Interventions/Concessions
- NGOs and Donor Agencies, Foundations
- Internally Generated Revenues
- Banks/Financial Institutions
- Investors/Suppliers/Partner Companies
- Special Purpose Vehicle (SPV)

NATIONAL PERSONAL ASSET ACQUISITION
NAPAAS
SCHEME

