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REPORT OF THE IMPLEMENTATION AD HOC COMMITTEE FOR THE UCEF SMALL  
BUSINESS ASSISTANCE PROGRAMME  
PROJECT: LOUIS AND SCHOLAR NWOKE FOUNDATION GRANT 2025

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**EXECUTIVE SUMMARY**

**Introduction**

1. This report details the work of the Ad-hoc Committee of the UCEF in disbursing NGN10,000,000 (“Grant Funds”) allocated by the Louis and Scholar Nwoke Foundation (“Grant Donor”) for assistance to microbusiness owners and operators of Umuabali origin operating in Umuabali (“Grant Purpose”).

2. The Committee was composed as follows:

- |     |                      |                    |
|-----|----------------------|--------------------|
| 2.1 | Mr. Okey Ezeala      | Chairman           |
| 2.2 | Prof Babington Esonu | Member             |
| 2.3 | Engr. Abba Imebuogu  | Member             |
| 2.4 | Mr. Nzeakor Atulomah | Member & Secretary |

**3. Purpose**

3.1 The purpose of the Committee was to establish and manage the framework for the disbursement of the Grant Funds to the applicants to support microbusiness owners in Umuabali local community through UCEF.

**4. Objectives:** The objectives of the Committee were to:

- 4.1 Develop and implement a fair and transparent process for evaluating grant applications.
- 4.2 Ensure that grant funds are distributed in accordance with the Grant Donors’ guidelines and objectives.
- 4.3 Support projects and applications that address identified community needs and priorities.
- 4.4 Ensure grant coverage to diverse interests including the kindred families.
- 4.5 Provide accountability to the Grant Donors and the community for the disbursement of grant funds through UCEF.

**5. Responsibilities:** The Committee was responsible for:

- 5.1 developing and analysing application guidelines, and eligibility criteria.
- 5.2 reviewing and evaluating grant applications based on established criteria.
- 5.3 conducting due diligence on applicants
- 5.4 making funding recommendations to the Umuabali Citizens Empowerment Forum.
- 5.5 determining the amount of funding to be awarded to successful applicants.
- 5.6 ensuring compliance with grant terms and conditions.

5.7 recommending any necessary changes to the grantmaking process or guidelines.

**6. Meetings:** The Committee met a total of 13 times between 23 March 2025 and 18 April 2025 during which detailed deliberations were held and data analysis conducted in respect of the applications.

**7. Decision-Making:** All decisions of the Committee were made by consensus of its members.

**8. Application Data and Evaluation Methodology:** UCEF submitted 210 applications to the Committee. The resulting longlist of 210 applications, detailed in Appendix A, required assessment and recommendations. Following its discussions, the Committee established the subsequent evaluation criteria and their respective weightings:

8.1 Place of Origin

8.2 Formalisation of business (Business Name)

8.3 Type of Business (whether existing or new business)

8.4 Documentation (Business Profiles and Business Plans)

8.5 Statement of Use of Funds (Purpose)

**9. Weighting Standards**

9.1 *Place of Origin (30%)*: Awarded to all verified applications of Umuabali origin

9.2 *Formalisation (10)*: Any applications with a business name (whether registered or not) gain 10%

9.3 *Type of business*: Existing businesses presented a stronger case for support and won an additional 30%. New businesses gained 15%

9.4 *Documentation*: Existing businesses with a business profile won 20% while new businesses with a business plan won 30%

9.5 *Statement of Use of Funds*: Applicants with a stated proposed use of grant received (in the case of existing businesses) 10% and (in the case of new businesses) 15%

**10. Preliminary Disqualifications:** The Committee deliberated and agreed<sup>1</sup> upon the grounds for preliminary disqualifications. A number of applicants were disqualified on those grounds. While some were not evaluated at all, others were evaluated<sup>2</sup> and subsequently dropped after the Committee satisfied itself regarding the facts of their disqualifying grounds. The disqualifying criteria are as below:

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<sup>1</sup> The Committee decided that spouses of disqualified individuals (“primary subjects”) on grounds of financial delinquency and illicit drug trade would also be disqualified (“secondary subjects”). This policy was thoroughly discussed from both legal and ethical standpoints. The Committee unanimously agreed that it is necessary to reinforce the idea that spouses share in the responsibility for encouraging socially acceptable and healthy behavior among their partners.

<sup>2</sup> Applicants who did not meet the evaluation criteria were not evaluated. Such applications were classified as “fatally flawed”

- 10.1 **Age:** New business-type applicants within the ages of 60 and 70 were ruled ineligible. Applicants of the same age range with existing businesses were duly considered. SIX APPLICANTS WERE CATEGORISED HERE
- 10.2 **Unverifiable Abali Ancestry:** Applicants whose surnames the committee could not, after reasonable investigation, link to any Abali ancestry were disqualified. FOUR CANDIDATES WERE AFFECTED UNDER THIS HEADING
- 10.3 **Historical Financial Delinquencies (FD):** A number of applicants were identified as delinquent in a number of past financial interventions including the following:
- 10.3.1 *Louis and Scholar Nwoke Foundation Microcredit Programme of 2021-2022 (FD1):* The Committee received information from members of the UCEF Microcredit Committee indicating that some beneficiaries of the 2021-2022 Louis and Scholar Nwoke Microcredit Programme who did not repay their loans had applied for this grant. Consequently, these applicants were disqualified. THREE APPLICANTS FELL IN THIS CATEGORY
- 10.3.2 *Electricity Committee/Task Force (FD2):* As a result of the electricity billing disputes with Enugu Electricity Distribution Company (EEDC) in or around 2021, the community established an Electricity Committee to manage the collection of monthly bills from all households in Umuabali. These funds were intended to support the community billing model agreed upon with EEDC. Unfortunately, some members of this Committee have failed or neglected to fully account for the collections they received, leading to a standstill. Consequently, those members who applied for the grant were disqualified. THIS CATEGORY AFFECTED FIVE APPLICANTS
- 10.3.3 *Nwokeafor Microcredit Programme (FD3):* Mr. Nwokeafor had provided grants to support microcredit for eligible persons. The beneficiaries have failed to repay the credit. The committee promptly disqualified those of them who had applied for this grant. FIVE APPLICANTS WERE AFFECTED BY THIS HEADING.
- 10.4 These particular disqualifications are significant for their potential to reinforce the need for good behaviour in the community and offer a deterrence in the future. All applicants named in the above lists were disqualified.
- 10.5 **Students:** Young applicants who had not yet completed the National Youth Service Corps (NYSC) scheme were classified as students and thus did not meet the eligibility criteria for this particular intervention. However, the UCEF offers a separate yearly program specifically for students, which these applicants may be eligible for in the future. 15 APPLICANTS WERE ADJUDGED STUDENTS AND DISQUALIFIED

10.6 ***History in controlled substances trafficking:*** The Committee discovered that one applicant had a documented history of selling and distributing illegal drugs within the village, thereby exacerbating the existing problem of addiction. This individual was therefore disqualified. ONE APPLICANT AND HIS SPOUSE WERE CATEGORISED UNDER THIS HEADING.

**11. Evaluation Scoresheet:** The above criteria and weighting parameters were embodied in a scoresheet unanimously agreed by the Committee. The sample scoresheet is Appendix B.

## **12 The Scores**

12.1 The eligible prequalified applicants were scored against a maximum of 100 marks distributed across the five performance fields stated in paragraphs 8 and 9, namely:

12.1.1 Place of origin

12.1.2 Business name

12.1.3 Business type

12.1.4 Business documentation, and

12.1.5 Statement of purpose (or use) of grant

12.2 Following the agreed-upon standards, Committee members evaluated each eligible application with minimal individual discretion, adhering to an all-or-nothing scoring method for the performance criteria. As a result, 16 applications achieved the highest possible score of 100%. Additionally, three applications scored 90%, 10 applications scored 80%, 50 applications scored 70%, and 20 applications scored 60%.

12.3 The Committee therefore recommends 99 applicants for the award of grants as in the Provisional List of Successful Applicants Recommended for Grant (Appendix C).

12.4 The provisional list results from rigorous, evidence-based interdisciplinary work encompassing expertise in finance and management, academic research and administration, engineering consultancy, and law. The Committee approached its demanding task with strict professionalism. Within the constraints of empirical data, the Committee made considerable efforts to accommodate the diverse interests within the Umuabali community. This was done to ensure fairness and prevent any perception of dominance or marginalization of specific kindred groups.

## **13 Data Disaggregation**

13.1 Analysis of the application and evaluation data revealed several notable trends. A significant majority of successful applicants, 68%, were female. Furthermore, 77% of those selected indicated they already had established businesses, while only 22% reported plans to start new ones. The distribution of successful applicants across different family kindreds closely mirrored the overall population and demographics, as

well as the number of applications received from each group. Data disaggregation facts are as in Table 1. Data aggregation by criteria is as in Figures 1, 2, 3, and 4.

Data Disaggregation by Criteria

Parameters	Distribution				
Gender	<i>Male</i>			<i>Female</i>	
	31			68	
Kindred	<i>Umuekpe</i>	<i>Umuede</i>	<i>Umunwoke</i>	<i>Umuokoroafor</i>	<i>Umuezeodu</i>
	14	34	34	10	7
Business Type	New			Existing	
	22			77	
Score	<i>100%</i>	<i>90%</i>	<i>80%</i>	<i>70%</i>	<i>60%</i>
	16	3	10	50	20

[Table 1]

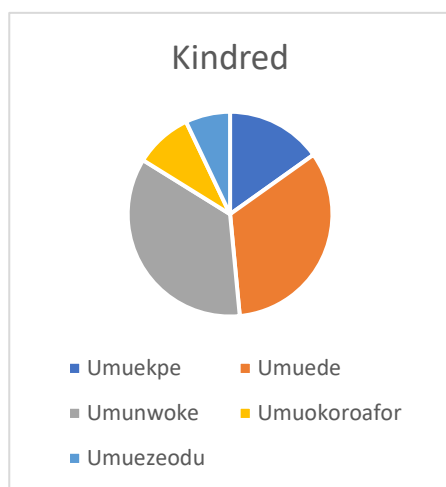


Fig. 1

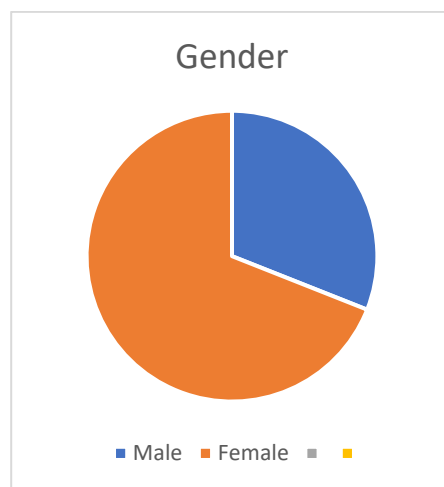


Fig. 2

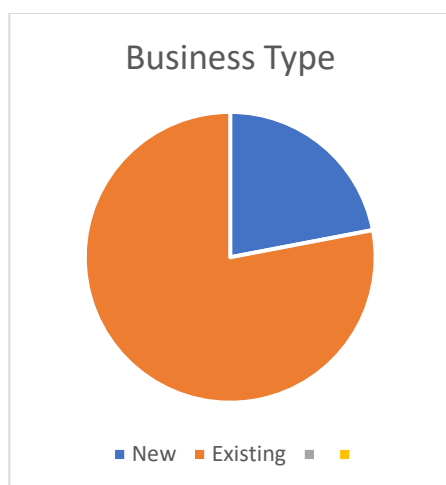


Fig. 3

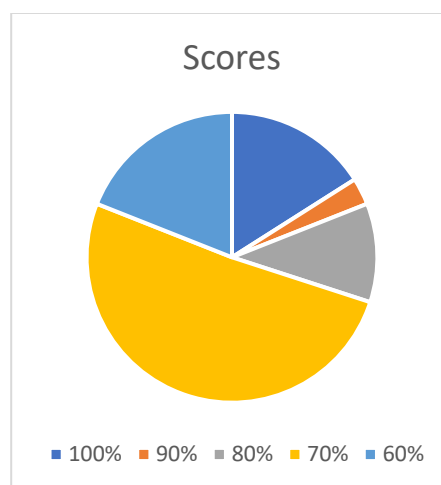


Fig. 4

## 14 Observations and Further Points of Note:

- 14.1 **Aboriginal Family Names:** The Committee faced considerable difficulty reviewing applications containing incomplete and unclear information. Many applicants failed to provide enough detail to link them to recognized family names within Umuabali. Since the traditional family names of Umuabali are well-established and known, the Committee had to undertake additional investigations to ascertain the true familial connections of numerous applicants. We strongly recommend that future application processes require full and clear identification with established Umuabali family names as a condition for consideration. Specifically, married women should provide their husband's full name, family name, and kindred name. Similarly, young applicants should state their father's full name, grandfather's name, and kindred.
- 14.2 **Concealed Applications:** It appears to the Committee that many applicants attempted to conceal multiple applications from the same family by using unusual surnames. Subsequent investigations revealed these names often were the middle names or aliases of their husbands or fathers, who were also applying for the same grant. This practice significantly increased the committee's workload. Moving forward, we recommend that any application not clearly surnamed according to the established family names in Umuabali be rejected outright, without further review. The committee should not be required to investigate these applications.

## 15 Recommendations

- 15.1 **Monitoring and Evaluation:** UCEF should consider a programme of Monitoring and Evaluation (M&E). Successful applicants should participate in an evaluation and assessment programme to measure the grant's impact after a specified period. Monitoring and evaluation will be essential for tracking the achievement of grant objectives, specifically poverty reduction and sustainable development. Applicants' outlined usage of funds underscores the importance of M&E, allowing for verification of fund utilization and the assessment of resulting business outcomes, and perhaps

highlighting areas of possible further intervention aligning with the overarching objective of creating successful, impactful businesspeople of Umuabali extraction.

- 15.2 **Applicant Enlightenment:** For future programmes, it is important that applicants are well-informed about the application requirements and the necessity of providing comprehensive details on the form.
- 15.3 **Continuing Interdiction:** All the applicants disqualified for various financial delinquencies should remain so disqualified until they clear themselves of the grounds for disqualification.

### **Conclusion and Appreciation**

The committee extends its gratitude to the Louis and Scholar Nwoke Foundation for the grant funds that initiated this work. We also thank the UCEF Board of Trustees, under the capable leadership of Dede Collins Obidike Okoroafor, for their continued confidence in our ability to serve the community. The committee members brought the highest level of professional expertise and patriotic spirit to the task of guiding Umuabali to its next phase of development in pursuit of its manifest destiny.

We commend the Report to UCEF for consideration and further action.

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Engr. Abanobi Imebuogu, FNSE, FNICE  
Member

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Prof. Babington Esonu, FASN, FNSAP, FCASN  
Member

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Mr. Nzeakor Atulomah, FCARB  
Secretary

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Mr. Okey Ezeala, FCIB  
Chairman