



Small Business Empowerment
SBE

WOMEN PROJECT 2025



**FCT
EDO
LAGOS**

**EMPOWER A WOMAN TO EMPOWER A FAMILY
EMPOWER A FAMILY TO EMPOWER A COMMUNITY
EMPOWER A COMMUNITY TO EMPOWER A NATION**

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1.0 Introduction

The Small Business Empowerment (SBE) Women Project 2025, implemented by the Frugal Empowerment Foundation (FEF), is a strategic intervention designed to support vulnerable women (Petty Traders) through business training, financial literacy, and business start-up grants. The 2025 cycle targeted 500 women nationwide, with 200 beneficiaries selected from the Federal Capital Territory (FCT) across four communities: Kuje Gwagwalada, Lugbe, Nyanya, Karu, Kabusa, Dutse, Dawaki, and Bwari.

The project is aimed at reducing poverty, improving livelihood opportunities, and increasing women's economic participation. This report highlights the full implementation and outcomes of the FCT phase.

2.0 Objectives of the SBE 2025 FCT Project

1. To equip vulnerable women petty traders in the FCT with essential business skills and financial literacy.
2. To provide start-up grants to selected women to support their growth from nano to micro-enterprise development.
3. To foster women's economic resilience, independence, and ability to contribute to household income.
4. To strengthen partnerships with government agencies, private sector organisations, and development partners.



Dr. Peter Osezua
Funder FEF





◆ 3.0 Partner Organisations

The success of the project was made possible through the collaboration of key institutions:

- Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) – provided business training.
- Union Bank Nigeria Plc – official banking partner for financial facilitation.
- FBS Money (UK) – official sponsor and payment platform for grant disbursement.
- Onye Enyere Foundation – provided collaborative support.
- Frugal Empowerment Foundation Volunteers – project logistics & coordination.





4.0 Project Phases and Activities



4.1 Phase One –

Registration and Community Sensitization (April to June 2025)

The FEF Team went directly to the various locations for awareness sessions conducted on the business spot registration across the Nine FCT locations: Kuje Gwagwalada, Lugbe, Nyanya, Karu, Kabusa, Dutse, Dawaki, and Bwari.

Women were introduced to the objectives of the SBE programme, selection criteria, and the empowerment pathway.



4.2 Phase Two –

Orientation Sessions

The orientation meeting were zoned to four centres:

- 13th September Dutse
- 16th September Kabusa market
- 25th September Kuje
- 4th October, Nyanya

The processes that beneficiaries must follow to qualify for the grant, including:

- Document verification
- Opening accounts with FBS Money app
- Participation in mandatory training
- Understanding the empowerment journey

Were properly related to the women who were also encouraged to learn the “Empower Her” song by Dr. Frugal for motivation and participation rewards.

➔ 4.3 Phase Three –

SMEDAN Entrepreneurship Training (Oct–Nov 2025)

SMEDAN trainers conducted intensive sessions across: · Kuje (22nd Oct) · Nyanya (25th Oct), · Kabusa (29th Oct) · Dutse (1st Nov), Training topics included: Business planning, Basic accounting, Book Keeping, Market identification
Over 200 women completed the training.

➔ 4.4 Phase Four –

Grant Disbursement Event (29th November 2025)

The grand FCT Grant Giving Event took place at the Cyprian Ekwensi Centre for Arts and Culture, Area 10, Garki, Abuja.

VIPs and institutions present or represented included:

- Ministry of Humanitarian Affairs & Poverty Reduction,
- SMEDAN FCT Directorate
- Union Bank, · Onye Enyere Foundation
- FBS Money (UK) FEF Trustees, volunteers & partners

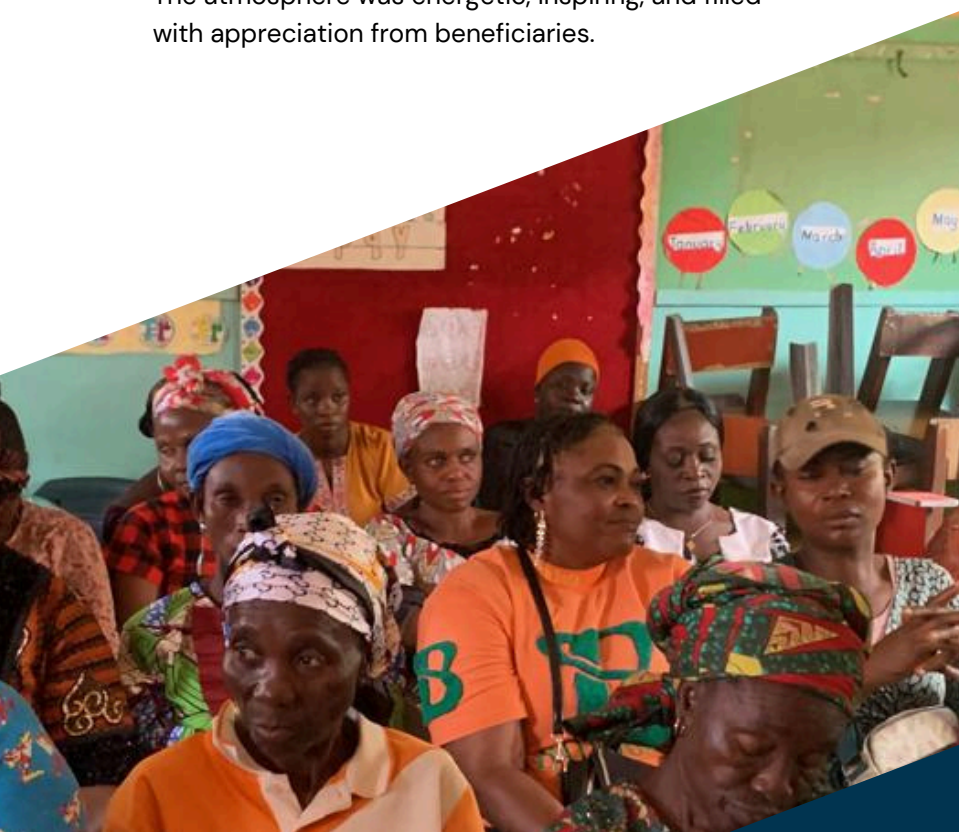
All selected women received their grants instantly and confirmed receipt through the FBS Money app.

The atmosphere was energetic, inspiring, and filled with appreciation from beneficiaries.

4.4 Phase Four –

➔ 4.5 Phase Five – Monitoring, Mentoring and Evaluation

FEF Team and The SMEDAN has emphasized that monitoring, mentoring and evaluation on the grant impact will follow after a few months to ensure all the beneficiaries properly utilises the grant and gets the needed mentorship support.





5.0 Outcomes and Impact

5.1 Direct Beneficiaries

200 women across the FCT received training, and grants.
Women reported increased hope and readiness to start or expand their business ventures

5.2 Financial Inclusion

· All beneficiaries successfully opened digital accounts through FBS Money, improving access to financial services.

5.3 Capacity Building

· The women acquired practical business knowledge delivered by SMEDAN-certified trainers.

5.4 Social Impact

- Boost in confidence and social belonging among the women.
- Strengthened community solidarity and empowerment culture.
- Enhanced partnership between FEF, government bodies, and private sector actors.

6.0 Challenges

- High demand exceeding available funding (over 973 applicants vs 200 slots).
- Logistical strain on volunteers due to simultaneous multi-location activities.
- Limited donor funds to expand training materials and grant sizes.

8.0 Conclusion

The SBE 2025 FCT Project was implemented successfully and has already begun transforming the economic lives of 200 women across communities. The partnership of SMEDAN, Union Bank, FBS Money, the Ministry of Humanitarian Affairs, Onye Enyere Foundation, and FEF volunteers was instrumental in delivering a transparent, impactful, and life-changing empowerment initiative.

FEF remains committed to expanding this programme to reach more women in Lagos, Edo, and across Nigeria.

7.0 Recommendations

1. Expansion of funding partnerships to double the number of beneficiaries in 2026.
2. Earlier planning cycle to accommodate higher demand and logistical needs.
3. Further collaboration with financial institutions for micro-loan extensions.
4. Strengthening monitoring and evaluation to track post-grant business growth.



Budget Overview

Total Projected Budget: ₦110,000,000

Total Donation: ₦110,000,000

Breakdown:

Grants for 500 women (₦150,000 per beneficiary) ---: ₦75,000,000

Training and mentorship programs-----: ₦10,000,000

Administrative and logistics costs-----: ₦15,000,000

Media and awareness campaigns-----: ₦5,000,000

Monitoring and evaluation-----: ₦5,000,000

SBE FCT Project Total Execution Expense: N 42, 465, 000

Grants for 200 women (₦100,000 per beneficiary) ---: ₦20,000,000

Training and mentorship programs-----: ₦6,950,000

Administrative and logistics costs-----: ₦ 9,730,000

Media and awareness campaigns-----: ₦3,802,000

Monitoring and evaluation (Projected) -----: ₦1,930,000

Project Timeline

➔ JAN- FEB 2025

- Preparations Documentation.
- Submission of proposals

➔ MARCH - APRIL 2025

REGISTRATION

- Registration of beneficiaries commences
- Media Campaigns Launched
- Sourcing Collaboration and Partnership

➔ APRIL - MAY 2025

ORIENTATION

- Orientation of Beneficiaries
- Launch of Fundraising Campaign
- Continued sourcing of collaborations and partnership

➔ JUNE - AUGUST 2025

WORKSHOP/TAININGS

- 1st, 2nd and 3rd workshops for Beneficiaries
- Continued Fundraising Campaign
- Continued sourcing of collaborations and partnership

➔ SEPT - NOV 2025

CONCLUSION

- Planning, Preparations and Hosting of the final event
- Verification and Documentation of Beneficiaries
- Continued Fundraising Campaign
- Continued sourcing of collaborations and partnership

IMAGES



SUPPORT/DONATE/SPONSOR ONE WOMAN TODAY

SMALL BUSINESS EMPOWERMENT PROJECT ACCOUNT

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OUR TEAM



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