

# 2020

## Annual Report Performance Review



Better Standard Living  
Development Initiative

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## SPEECH FROM THE PRESIDENT/ FOUNDER

Dear friends, followers, patrons, trustees, Board Members, Volunteers donors!

We present to you the integrated annual report, performance report and financial report for the first full year after the formation of Better Standard Living Development Initiative ("BSLDI ") in Berne on January 3<sup>rd</sup>, 2020 was registered on February 21<sup>st</sup>, 2020. The Malawi branch began in February 2020 and was registered on June 2020.



We have constituted ourselves as an organization; and, with legal headquarters domiciled in the Lagos, have obtained tax exemption status from the FIRS.

In 2020, the operational focus was on creating awareness, networking, collaborating and partnering with other organization. Project work in Nigeria and Malawi. BSLDI primary focus is on Nigeria and Malawi.

I subsequently concluded to deal more intensively with the basic needs of the Nigerian and Malawians. I was predominantly concerned with the question of what is needed to improve the quality of life of the rural dwellers, the vulnerable, indigent persons, widows, children and persons with disabilities in Nigeria and Malawi.

BSLDI now pursues this goal in a variety of ways. We subdivide our projects into seven different project groups: the Health Environment, empowerment, Education, advocacy, awareness and development. It is important for us to realize projects in harmony, my preferred mantra and credo remains one of **sustainability**. Although this fashionable term has already been embraced by many, and for a thousand times, few people are conscious of how sustainability describes a concrete principle for action in the efficient use of resources. Sustainable development is, however, only possible if all party can collaborate to actualize this vision.

This leads me to another important point: our team. Large goals can only be achieved together, which is why I am convinced that networking is

indispensable. This includes not only all contacts established in Nigeria, but also in other countries. I have already set up respectable teams in both Nigeria and Malawi in order to implement challenging and extensive projects with these outstanding and loyal co-workers.

In order to be able to meet the basic needs of the local population, the following questions arise:

How can we solve water problems during times of drought? How can farmers be aided to multiply their crop yields? How can farmers be convinced to use compost as a fertilizer rather than a chemical compound? Careful handling of fertilizer and insect repellents, as well as alternative soil treatment methods are important to ensure that human health is not jeopardized. This is especially true for vegetables, fruit and herbs. Another question is:

How can we advance into remote areas of Nigeria and Malawi in order to guarantee a basic education there? **In seeking the answer, the** Nigeria and Malawi (below-average life expectancy, educational inequality, and above-average illiteracy rates) can be addressed.

I would like to draw the attention of the people in Nigeria and Malawi and overseas to certain things which, in my view, are mission critical for delivering sustainable aid: we at BSLDI want to motivate the local population to actively participate in the design of our projects and to create a future that can make everyone happy in the long term.

Many thanks for supporting us as we build BSLDI

## **BSLDIMISSION STATEMENT**

“To enhance better living through the provision of good health, sound education, Scholarship, clean water and enabling environment, low and affordable housing schemes, agricultural development to boost food and raw materials for agro allied industries as well as things that will make life comfortable for humanity.

## **BSLDI VISION**

“To transform lives in order to enhance better living standards for the vulnerable, downtrodden, persons with disabilities, children and widows.

## **WHO WE ARE AND WHERE WE OPERATE**

BETTER STANDARD LIVING DEVELOPMENT INITIATIVE is a nonprofit and a nongovernmental organisation established on 3rd of January, 2020. The NGO was registered on 21st of February, 2020 under the Corporate Affairs Commission (CAC) with registration Number CAC/IT/ NO. 144586. BSLDI currently has three (3) branches which are situated in Lagos, Delta State and Malawi, southern Africa. The Malawi branch started on the 7th of February and was registered on 8th of June, 2020. The organisation was founded as a result of the passion for helping humanity of the initiator. This dream of solving challenges facing humanity is something that has been driving him to look for a solution to the problem of mankind especially in Nigeria where there is abundance of natural resources and untapped potentials deposited in our youths which is now channeled towards nectarous activities and this is bringing bad image and reputation to our country. Hence, he rose to bring alive the Better Standard Living Development Initiative BSLDI to transform, touch lives and change the negative narrative about our nation. He started service for humanity as the pioneering secretary of the Nigerian Association of the Blind, Delta State chapter in 1998. He joined the Ekiti State chapter of this same association. Samson identified with a lot of NGO's like the Renewed hope of the Disabled People, *REHFODIP*, he also started the *Better Living foundation of the Disabled BELIFOD* while he was an undergraduate student of Mass Communication at the Adekunle Ajasin University. Most of the organizations that he is associated with and even the established are focused solely on persons with disabilities. He identified other programs that appear to attend to the challenges he has spotted but they could not quench his hunger

because of his passion for making humanity live a comfortable and happy life that is what has given birth to the Better Standard Living Development Initiative so that he and his team and all those that believe in this vision can join hands together to make the world a better place.

## FINANCIAL REPORT

### Accounting - Preliminary Remarks

1. The present financial statements have been prepared in accordance with the provisions of Nigeria law, in particular the articles on the commercial accounting and accounting of Nigeria for Non-Profit Organizations. BSLDI's fiscal year ends on December 31 of each reporting year.

2. In particular, the income statement is prepared according to the principle of *gross accounting*. As a result, fundraising expenses and the resulting donation income are not at all offset against each other.

3. For the period considered, all donations were non-dedicated and therefore freely available. There are no recurring donations (permanent standing orders) to be mentioned, nor any contributions from the public sector ("Public Private Partnerships").

4. A Statement of Changes in Capital cannot be created in the first year, as the balance of the capital on Jan 1, 2020, was zero.

5. This Financial Report 2020 is not certified by a trustee. However, the figures and books were taken into consideration by our trustee and as they are needed for the year-to-year comparison for the 2020 accounts (2019 is not a meaningful comparison and 2020 is BSLDI first full financial year).

6. In addition to the financial statements for Nigeria, this report also details the operating accounts for our activities in Nigeria and Malawi. The operating account was installed, monitored and validated by our local accounting department, and the reporting currency is Dollars, Naira and Kwacha. The set of accounts between the two countries is fully aligned.

7. BSLDI has no participations held by or held in other associations or companies.

### Income Statement BSLDI Nigeria / 01 Jan 2020 – 31 Dec 2020

	\$	%
Donations from private individuals	\$4,450.56	
Donations from institutions, grants		
Income from donors		
Total income		

Funds transferred to BSLDI Nig	\$1,000	
Transfer to BSLDI Nig	\$1,000	
Salary and related expense	\$852	
Personnel expense	\$852	
Costs for internal events		
IT/Media expense	\$100	
Office supply	\$500	
Telephone/Porto	\$700	
Marketing expense	\$300	
Advertising expense (Prints, flyers etc)	\$250	
Travel expense	\$800	
Food expense	\$573	
Total, non-project related expense		
Banking costs		
Financing expense	3,047.71	
Interest income		
Financing result	600,000	
Total expense		
Net income/loss		

### Cash Flow Statement Bsldi Nigeria/ 01 Jan, 2020 – 31 Dec, 2020

	\$	%
Net gain/loss for the year	50	
Cash flow from operating activities	50	100.00
Investment in plant, property and equipment		
Cash flow from investing activities		
Change in other liabilities		
Change in equity, capital of association		
Cash flow from financial activities		
Net change in cash at hand		
Net cash at hand, January 1		
Net cash at hand, December 31		
Change in net cash at hand	50	



Financial Statement		
	Current Year(2020)	
Income	USD	Local Currency
Individual Donations	1,649.12	624,191.92
Corporate Donations		
<i>List each corporation and corresponding amount</i>		
Grants		
<i>List each grant</i>		
Events and Fundraising		
Membership Fees	14.92	5,647.22
Interest Earned		
Other ( <i>specify</i> )	1022.40	388,000
<b>Total Income</b>	<b>2,686.44</b>	<b>1,017,839.14</b>

## Appendix to the Annual Financial Statement of BSLDI Nigeria

Notes to the Income Statement:

**E1: Transfer of funds to BSLDI Nigeria:** 99.9% of donations are received in Nigeria. On a regular basis funds are transferred to BSLDI in Nigeria, so projects can be implemented on the ground. The annual report provides detailed information on the use of these financial resources.

**E2: Other operating expenses:** Marketing, IT and donation acquisition are by and large carried out by BSLDI Nigeria. These expenses are invoiced in Nigeria.

**E3: Tax:** BSLDI is exempt from tax and donations are tax deductible.

Notes to the Balance Sheet:

**B1: Long-Term Liabilities:** In the founding year 2020 and also in the financial year 2020 under review, the founding member Mr. Samson Ogowewo has paid out-of-pocket during times of financial bottlenecks. These funds are treated as a long-term, non-interest-bearing loan.

**B2: Capital of the Association:** Mr. Samson Ogowewo has donated the founding capital. At the time of the balance sheet preparation, BSLDI only has so-called 'organizational capital' (non-dedicated, 'free' funds) and no 'fund capital' at all (third-party funding earmarked for specific use).

## **Commentary Financials/Use of grants and donations**

### **BSLDI Nigeria with first-time income from donations**

Thanks to our first patrons and donors, all of whom were private individuals, BSLDI Nigeria achieved first-time funding of Naira in 2020 (previous year: n/a). The donation volume is spread over more than 2 patrons, with the largest donation (one-off, non-recurring) accounting for appr. 30% of the total income.

### **BSLDI Nigeria yet without its own income**

For our branch in Malawi, it was still too early to generate funding in its own right, as marketing and fundraising activities as well as personal networks were concentrated mainly on Nigeria. Nigeria therefore financed itself from existing cash and equivalents and transfers from BSLDI Nigeria.

### **First-time project expenses in Africa**

Thanks to these initial inflows, in the first full year of 2020, we were able to raise our expenditures for **concrete aid projects from zero to Naira**. These costs are attributable to media program, empowerment and operational cost.

### **Nigeria: Investment in Infrastructure and first-time personnel expenses**

Non-project-related expenditures focused on our Nigeria office in 2020, first salary payments (Chin), and expenses for volunteers, as well as rent, electricity costs, food and travel expenses.

### **Total non-project related expenses: USD 9'939**

The total cost of after-tax in Nigeria last year was Naira, of which 21% was project-related expenditure. This ratio has to be increased after the end of 'start-up phase' in order to make BSLDI more efficient. This is one of the prime objectives for 2020. The ratio should rise above 50% in the short term and over 80% in the long term.

All of the above prompted transfers from Nigeria of Naira. The difference to the total cost requirement was accounted for by cash and cash equivalents (bank balances, cash accounts, unpaid donations) of Naira.

### **Nigeria expenses: Fund transfers, Investment in Information Technology, Investment in Marketing**

In addition to the aforementioned transfer of donations to Nigeria (Naira or 67.7% of the total Nigeria expenditure of Naira), BSLDI Nigeria focused on

investments in IT technology/media and marketing measures.

We report a loss of CHF 2,139 in Swiss Francs in 2020, which was charged to equity for the year by means of a resolution passed by the Management Board. Cash and cash equivalents in Nigeria totaled ₦9,998,319.14 as of 31 December 2020.

## **Risk Assessment**

### **Financial Risk**

BSLDI might not be able to raise the required total amount for specific project commitments and thus lose funding in the form of funds or 'grants'. This can put at risk the continued functioning of the organization.

BSLDI might err in budgeting, and effective project costs could significantly exceed projected costs. Nigeria currently has high rates of inflation in wages, rents, electricity and land ownership.

BSLDI might not have enough funds available in the form of free resources (e.g., membership fees, non-dedicated grants) to cover its fixed and overhead costs.

### **Operational Risk**

BSLDI might hire unqualified personnel in the context of assembling construction teams, which could lead to delays or even strikes.

Persistent covid 19 and the *End SARS* protest that was calling for a stop to police brutality and poor governance in Nigeria were the major setback we experienced. (especially between March and September) might destroy essential infrastructure during project preparation,

### **Political Risk**

The presidential elections on 19 November 2023 could lead to political changes and uncertainties, but at least to economic changes including recession. We firmly believe that we are prepared for economic headwinds since we are predominantly financed from abroad. We are also currently looking for partnerships with local grassroots organizations to mitigate risk. We are not, however, immune to any incipient acts of violence or unrest, and would have to postpone or cancel projects under such scenario.

### **BSLDI Specific Risk**

BSLDI might be deprived of critical local licenses if it violated laws and guidelines for NGOs.

Important employees might defect and join peer organizations or leave to enter into the commercial industry, or may require longer absence period due to illness.

BSLDI could lose the trust of important stakeholders in projects: village citizens, village chiefs, teaching staff at schools, parents, collaborators, donors, and many more.

## **Outlook 2021**

### **Making our Nigeria and Malawi back offices more professional**

We have also planned a great deal for 2021. To this end, we must fulfill state requirements in advance, such as the creation of a local management team consisting of at least three members.

At home in Nigeria, the main focus will be on raising funds, thereby using a more structured approach, allowing us to grow. For this purpose, it is our belief that BSLDI requires a Board of Directors, which should be in place come the end of 2021. We also need more code of conduct, professionalized employment contracts in Nigeria and Malawi and expense/budget management, as well as state-of-the-art accounting in both countries.

As mentioned in the financial section, BSLDI wants to increase its efficiency in Nigeria and Malawi in 2021; we aim for the share of project-specific costs as a percentage of the total expenditure in Nigeria and Malawi to rise from the unsatisfactory level (start-up effect) of 21% (2020) to over 50%. Consequently, for Nigeria, the share of funds to be transferred to Malawi for projects and overhead as percentage of total costs incurred in Nigeria is expected to increase correspondingly (2020: 67.7%).

**GOVERNANCE**



**SAMSON AYOTUNDE OGOWEWO  
PRESIDENT**



**KELVIN OSOKAM OGBUTA ESQ.  
SECRETARY**



**ODUNAYOMIDE OLAGOKE  
DIRECTOR OF ENVIRONMENT  
& SANITATION**



**SUNDAY BABALOLA  
YOUTH DEVELOPMENT  
& EXTERNAL AFFAIRS**



**IDOWU OSENI  
DIRECTOR OF WOMEN WITH  
DISABILITY**



**CHINONSO AZOGU  
DIRECTOR OF HEALTH**



**FRED AKPOMERA  
DIRECTOR OF EMPOWERMENT  
& ENTREPRENEUR**



**MUTIU OLALEKAN YEKEEN  
PUBLIC RELATION OFFICER**



**MACFORD CHINONGA  
COUNTRY DIRECTOR, MALAWI**



**ZIONE MATUMBA  
DIRECTOR OF BUSINESS DEVELOPMENT,  
MALAWI**



**LEONARD KWALOZA  
DIRECTOR OF AGRICULTURAL  
DEVELOPMENT**



**MOSES CHINGOMBE  
DIRECTOR OF ENVIRONMENT**



## Smaller Projects – Examples from our Pipeline

Furthermore, we are constantly supporting smaller projects, aiming to improve the quality of life of individuals or their entire families with this micro-project approach and help shape the selected villages of both Nigeria and Malawi to become 'communities'. We will largely implement these projects with moderate financial resources (USD 50 - USD 1000 per project).

### Construction and Renovation

Rural areas often lack sanitation facilities. This is why personal business is often carried out in the open air. In order to improve the hygienic conditions, we want to build a toilet facility in Jeddo, Warri and environs in Delta State, which will be available to thirty families.

### EDUCATION

Scholarship:

Joachim, a blind young man from Usi-Effurun in Delta State who become blind in his secondary school days is now a student of Nnamdi Azikiwe University, Awka (UNIZIK) to study political science, see our YouTube channel for more details.



Innocent Obey, a blind person needs scholarship to pursue higher education goal.



Scholarship for Peter Ogowewo to further education.



## **COMMUNITY DEVELOPMENT**

Construction of toilet facilities in rural communities.

In places like Udumewara in Jeddo Okpe Local Government, Upode Village, Aviara Clan Isoko South L.G.A of Delta State and other communities to be discovered. These communities will also enjoy the construction of borehole powered by solar energy, this project is meant to take care of 5,000 rural dwellers



## **HEALTH**

There would be establishment of mobile hospitals to take care of the health of our remote inhabitants in edere, obode, iri just to mention a few targeting over 100,000 occupants of our unreached rural dwellers.



## **EMPOWERMENT**

We will empower the youths, widows on farming, fish farming, poultry farming

etc, indigent women and widows will also be trained on baking and confectioneries such as baking of chin chin, peanuts, doughnuts etc. Women will also be trained on fashion designing (tailoring, shoemaking etc). Training on designing of beddings (bedsheet, pillow case making), interior design (painting, wall paper trainings), production of fast moving consumable goods (soap making, body cream, detergent, disinfectant etc), they will also be trained on computer appreciative skills (computer operation and data entry) provision of food for indigent people during Covid-19.



## AWARENESS

Continuation and sustainability of our television awareness and enlightenment of persons with disability program titled beyond the barrier.



## EDUCATION

Expansion and sustainability of our established nursery school in Malawi





Sharing seedlings under the seed multiplication project for farmers in Malawi



## **AWARENESS**

Speaking to the public about the welfare of persons with disabilities on Delta rainbow television on the 3<sup>rd</sup> of December which is international day of people with disabilities program titled "Morning watch" Thursday episode. Then also supporting the Nigerian association of the blind Delta State chapter on the celebration of the international day for persons with disability.

## **ENVIRONMENT**

Keeping the environment clean

### **Larger Projects – Examples from our Pipeline**

BSLDI has planned some major projects. Three of these are briefly Presented below. All projects bar one, a sanitary and school program in Jeddo, Warri and environs, are still in the pre-project phase. Data are being collected, programs are being designed, detailed architectural drawings are being produced and research is being undertaken.

### **Sanitary/Education**

Which child would like to drink from this water, go to such toilets and visit algebra or history lessons in such a class building threatened by collapse?

We would like to rally and lend support to a secondary school / high school - the only one in c50km radius!

The goal is the renovation/demolition of a teaching building, the

extension/renovation of the existing toilet facilities from 4 places to up to 15 places, the establishment of drinking water facilities (teachers and students currently use water from surrounding open rain water basins, badly contaminated with metals and E.coli bacteria). In the future, because of the long distances, we envisage the construction of an accommodation facility for teachers and pupils. Jeddo Town displays an above-average illiteracy rate, a below-average health profile of children, and longer access routes to secondary schools compared to the country's average.

This project will likely serve as a reference project for BSLDI - here we can show that we are now fit and proper and that we can handle more complex tasks!

## Water

Clean water is essential for a healthy life. Unfortunately, many Nigerian have no access to purified drinking water. Therefore, in regions where permanent potable water supplies cannot be guaranteed, there is a need for water reserves. We carefully calculate the required budget and have created some blueprints. It is only when this phase has been completed The water should be collected efficiently. Important are, for example, the following points must necessarily be included in the final planning: ]

1. The number of people who will actually use the reservoir
2. Average rainfall per year in this area
3. Area calculations for roof drainage as well as for the maximum volume flow
4. Geological conditions
5. Political and cultural situation on the ground, as well as avoiding, or preventing corruption.



In order for the project to function as efficiently as possible, a water treatment plant is also to be installed. We also rely on the cooperation of our local volunteers and experts in this project.

## Education

We would like to offer free school fees, feeding to nursery school students accommodation to students from poor families. Student hostels are designed to provide young people with the opportunity to study in the city and free of charge. Thus, they can use their money for enrolment or required material.



A home should accommodate 100 students. The rooms are designed for two people each and each one has its own simple desk. The floor area of the rooms will be about 20 to 25 square meters.

On the roof we intend to establish a lounge and common room, which is to be located beside tables and chairs also a small library. This creates a space in which the students can exchange and support each other.

The building will be two or three floors high. The length will be about 120 meters, the width will be about 40 meters. 500 square meters of floor area will be sufficient to ensure sufficient space. Thus, the building would have a total area of approximately 1500 to 2000 square meters. Shower/bath rooms will be available on each floor. Efficient roof drainage will be supplied to the sanitary facilities. In addition, a reservoir and a water treatment plant are to be built. A reverse osmosis system is to be installed for water treatment. The production volume aspires for a water requirement of 10 to 50 litres per hour. It should be sufficient for 100 people, as this is drinking water.

A careful and clean installation will be meticulous. In the ideal case, the connection to the public water network is omitted. When it comes to power, we want to ensure that we can cover a good part by photovoltaic. Nigeria is ideal for photovoltaic installations due to its many sunny days. A large part of the electricity requirement could thus be covered. We also want to build a small fermentation plant. The gas thus obtained serves, for example, for cooking. Organic waste or human excrements could thus be further processed, but a principle scheme would suffice. Mr. Prince Salem Eduviere has already gained a lot of experience in this field since he has already built various plants in the area of process engineering, under the guidance of project managers and engineers.

### **How to support BSLDI: Donations, Visits, Volunteering**

Donate with one of the payment processes provided below. We appreciate and welcome your contribution, even more so if you would like to specify the project or the project type that you want us to support on your behalf! Thank you very much, your BSLDI.

### **Financing concrete projects**

1. You donate for a concrete project, which appeals most to you. See Project Overview
2. Your donation flows directly into the chosen project.
3. You monitor of the progress and sustainability of the projects online.
4. Even with what one would consider a moderate 'one-time donation, you can help alleviate the sufferings of the rural population.

### **Become a patron / ongoing membership**

1. Support BSLDI Charity with an annual donation.
2. You can become a patron contributing from ₦100,000 per year.
3. As a patron, you are measurably backing the build-up work of BSLDI and support the coverage of fixed costs in Nigeria (notably ongoing salaries and rent due)

### **Uncomplicated, immediate support**

1. Donate quickly, safely and in an uncomplicated manner.
2. Your donation is used directly where it is most needed.
3. In the case of larger donations, you can contact us directly and discuss with

us where exactly you would like us to deploy your funds.

4. We offer numerous ways to make a financial contribution: Post Finance, Bank Wire, Credit Card, PayPal, SOFORT Transfer, Ammodo and The Charities Aid Foundation

For further information on the different donation possibilities, please visit our website: [www.bsldi.org](http://www.bsldi.org)

### **Philanthropists stopping by**

Think of patrons who donate, but at the same time also provide hands-on aid. Donors who prefer to coordinate how their contribution is used, plus learn about the culture of an exciting, under recognized part of Africa. It is also possible for you to visit our site at any time, to visit our work, and even to support projects. This way, you can see in action how and where the funds flow.

Our address is located in the Jeddo. We offer guests the opportunity to stay overnight undisturbed and with respectful distance, yet be close to the team.

### **Contact us via courier or via e-mail:**

A wholehearted thank you for your generosity!  
2020.

Annual Report

Connect With Us!

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Better Standard Living Dev. Initiative



Better Standard Living Development Initiative

Website: [www.bsldi.org](http://www.bsldi.org)



BSLDI2020





# 2020

## AnnualReport