



Business Network

ENGAGE • INSPIRE • INVEST



IS YOUR BUSINESS
GETTING ENOUGH

SUN?

Join the network of business that have made a commitment to scale up nutrition in their operations through innovations that help them make a difference in the nutrition space in Nigeria and quality of food processed for consumers.



Can your business take the **NUTRITION Challenge?**

Hello there and welcome to this quick look at the Scaling Up Nutrition (SUN) Business Network in Nigeria. You likely already know that malnutrition is persisting at high levels. Worldwide, 1 in 11 people are hungry or undernourished, and 1 in 3 adults are overweight or obese in Nigeria, the situation is no different. The private sector has a critical role to play in improving nutrition especially in the creation of nutritious and safe foods. The scaling up Nutrition Business Network (SBN) is the only dedicated global platform for business and nutrition, with the aim of reducing malnutrition in all its forms. By engaging and supporting businesses to act, invest and innovate in responsible and sustainable ways, our actions and operations help to improve nutrition. Globally, SBN is co-convened by the Global Alliance for Improved Nutrition (GAIN) and World Food Programme (WFP).

Launched in Nigeria in 2016, the network is facilitated by GAIN and provides a neutral platform to broker partnerships and collaborations between business and all actors on nutrition at the national, regional and global level. SBN also provides technical and financial support where necessary and possible to the business within the Network. Every private sector stakeholder, whether in Agriculture, Finance, Retail, Telecommunication, Extractive Industry, Transport & Distribution, Pharmaceuticals, Construction, or Food production & processing should join the Network and take action towards eliminating malnutrition.

You and your company can engage in workforce nutrition activities such as nutrition education for staff (which is linked to worker productivity), fortify food and drink products, provide affordable financing options, innovate and invest in new product development for nutritious consumables, create awareness and participate in advocacy campaigns, commit to responsible marketing, support community engagement, mobilization and interventions, etc. As part of the membership process, we invite businesses to identify at least one of their corporate goals which will also contribute to improving nutrition in Nigeria as a Nutrition Commitment and or decided on a voluntary commitment to improve nutrition, which is beyond their existing business goals. The SUN Business Network aims to support you in attaining these objectives which will enable us to progress towards national nutrition goals.

So how about it? Do you think your organization can step up and help make a difference? There is a membership form attached to this brochure and we look forward to hearing from you!



Good Business drives good nutrition: How?

Entrepreneurs are great at problem-solving. They just know to look at problems in ways that deliver optimal solutions using the least possible resources, it's what makes the rally good businesses thrive.

Many of the problems of nutrition in Nigeria are not even about food at all- there are major obstacles involving transportation, preservation, education and awareness, infrastructure, power supply chains and even marketing. An array of services and products is required in order to meet our nutrition objectives and business owner and managers are some of the most passionate and inspired people to turn these challenges into win-win opportunities for all stakeholders.

SBN uses its know-how, relationships, research and resources to stimulate the environment for business to do what it does best, in order to meet some of Nigeria's most critical development goals through better nutrition for all. Our principles are all about helping you solve problems that unlock benefits across value chains in the food sector.

What challenges are you trying to overcome? Our network will be excited to learn more and work with you to achieve your big innovative solution, if its' going to help end malnutrition!

SBN Overview

 **>350**
Members with S.M.A.R.T
nutrition commitments

 **36** States
+ FCT
Member's Product
Reach

 **5000+**
Business Personnels trained

WHY THE SUN BUSINESS NETWORK NIGERIA

BIG BUSINESS



BUSINESS OPPORTUNITIES IN NUTRITION



FOOD AND AGRICULTURE: 1 of the 5 fastest growing sector in Nigeria



Improved **labour productivity** by 10%



75% of Population under 25 years Nutrition savvy age bracket

NETWORK



LINKS TO GLOBAL OPPORTUNITIES



We work with **1,000 businesses** around the world to bring business, government and funding sources together to identify and accelerate solutions that are **good for business and good for nutrition.**

BENEFITS



EXCLUSIVE MEMBER BENEFITS

- ✓ Great access to consumer insight
- ✓ Business linkages and partnership opportunities
- ✓ Links to investors
- ✓ Support with advocacy and Government engagement
- ✓ Member workshops and training

INNOVATION



BE PART OF THE PACESETTERS

300+

business members and growing fast

CAPACITY BUILDING



INCREASE RESPONSIVENESS TO CHANGING MARKET CONDITIONS

- ✓ Individual
- ✓ Organization
- ✓ Systemic

SUCCESS



SUCCESS FOR MEMBERS IS SUCCESS FOR NIGERIA

“ We now value a new dimension to the cassava value chain and have taken advantage of opportunities that have emerged from the SBN linkages, SBN is a Blessing
Chairman, Bridicity Agro-Allied ”

“ Boosting nutrition boosts the economy
Akinwumi Adesina, President of the African Development Bank ”

OPPORTUNITY



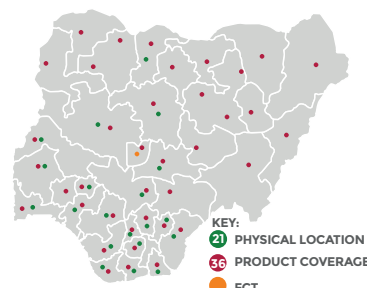
HUGE OPPORTUNITY ALONG THE FOOD VALUE CHAIN



REACH



TOGETHER WE REACH THE WHOLE COUNTRY



MEMBERSHIP



MEMBERSHIP IS GOOD FOR BUSINESS

There are so many more opportunities events and benefits for members.

If you want to be part of a community of businesses that contribute to improved nutrition in Nigeria contact: SBN Coordinating Team


- E: sbnnigeria@gainhealth.org
- E: joinsbnnng@gainhealth.org
- T: @SUNBizNetNg
- F: /SunBizNet
- Y: SUN Business Network Nigeria
- @: @sbnnigeria

SUN 3.0


In tandem with the global vision of the SUN Movement, SBN Nigeria is committed to driving greater food and nutrition outcomes for the over 200 million Nigerians. The next phase of SBN's programme implementation is geared at strengthening the ability of businesses, especially Small and Medium sized Enterprises (SMEs), to contribute to better nutrition indices in Nigeria. These businesses play a vital role in how our food is grown, processed and delivered. Thus helping them position around objectives that reflect the country's specific nutrition needs is a smart move. This strategy involves:



Country-led Growth
Growing the network is a priority in SUN 3.0 – the needs of members and national stakeholders will drive this focus with national businesses and business associations forming a vital plank. We will be innovative with the form and style of network collaborations we adopt.




Building the Investment Case
SBN will be looking to organise SMEs to present high-value opportunity to draw more investment in nutrition. In this regard, the network will be targeting a variety of strategic partnerships and funding models.



Scaling up innovations
Against the backdrop of the Nutri-Pitch Competition, we will challenge and support SMEs to identify and scale up disruptive innovations that are fit for purpose. All over the value chain, we will be showcasing exciting new approaches, products, and services, which are not only commercially viable but also improve the availability of affordable nutritious foods.



Empowering women-led businesses
With eyes on SDG 5 (gender equality and empowerment for all women and girls) we will identify how SBN can support women-owned or women-led businesses and address the challenges they face in accessing finance and business development services.



Addressing malnutrition in all its forms
Along with mobilising to address under-nutrition and micronutrient deficiencies, it is imperative to direct the power of business towards obesity and diet-related non-communicable diseases. More effort will go into raising awareness of the broader definitions and implication of malnutrition.

Facilitating access to finance and Technical Assistance



NUTRITIOUS FOODS FINANCING FACILITY

"N3F"

FINANCING SMES TO IMPROVE NUTRITION IN
LOW-INCOME COUNTRIES IN AFRICA:
A PARTNERSHIP BETWEEN INCOFIN IM AND GAIN



Frequency Asked Questions about the Nutritious Foods Financing Facility (N3F) Programme

The Nutritious Foods Financing Facility (N3F) Programme is a unique blended impact investment fund that focuses on having a positive effect on nutrition in Sub-Saharan Africa. In this document we elaborate upon some commonly asked questions about the N3F programme, the Fund. As the program continues to develop and we engage with different stakeholders, additional questions and answers will be added at later stages.

GENERAL QUESTIONS ABOUT THE NUTRITIOUS FOODS FINANCING FACILITY (N3F)

1. What are the different components that make up the Nutritious Foods Financing Facility (N3F) Programme?

The Nutritious Foods Financing Facility (N3F), a programme developed by the Global Alliance for Improved Nutrition (GAIN), includes three components. Firstly, there is the N3F Fund, an impact-first fund with consumer nutrition at its core and a blended finance structure, which will provide financing to small- and medium-enterprises (SMEs) providing safe and nutritious foods to local consumers in Sub-Saharan Africa. In addition to the Fund, the N3F programme will provide support beyond financing, through the additional components of technical assistance and monitoring, assessment and learning.

The Fund is managed by Incofin Investment Management (Incofin), with GAIN providing nutrition expertise. The two other components, technical assistance and monitoring, assessment, and learning are managed by GAIN.

2. The N3F is an 'impact first' fund, what does this mean?

An impact-first fund is an investment fund well-suited for investors who want to financially support enterprises or invest in other funds that have high-impact potential, seeking social returns in addition to financial returns. Such types of funds are often in a more challenging position to raise financing because they are either too early-stage or too risky, expected to generate only modest returns, or require a longer investment time horizon.

3. Why set up an investment fund that is mainly focused on nutrition investment?

Existing food and agriculture funds rarely target improved operations of nutrition focused enterprises, and there is no existing large fund that specifically or primarily targets crops of foods with a focus on nutritional quality. Rather, existing funds often focus on export crops. Many of these crops have limited nutritional value (e.g., coffee) and are not meant for consumption by people in the lower-income countries where they are produced. With a primary focus on nutrition, the N3F fund thus fills up a gap in impact investment. Proof of concept is needed to mobilize additional finance that specifically targets nutrition, by demonstrating that nutrition is investable and drawing lessons to catalyse future nutrition investments.

4. What is the value of the partnership between GAIN and Incofin in the N3F programme?

GAIN and Incofin provide a perfect combination of skills and expertise. On the one hand, GAIN brings nutrition expertise with significant presence in Sub-Saharan Africa, having provided technical assistance to over 700 SMEs across the food supply chain in the past three years. Incofin, on the other hand, is a licensed investment fund manager, with over 20 years' experience in private debt and equity investment in emerging markets and 1 billion euros in assets under management.

N3F'S FUND STRUCTURE AND PIPELINE:

5. What is the geographic focus of the N3F fund?

N3F focuses on small- and medium-enterprises in Sub-Saharan Africa (SSA). This includes countries where GAIN has a presence - Tanzania, Kenya, Mozambique and Nigeria – as well as a range of other countries including Rwanda, Burkina Faso, Ivory Coast, Niger, Senegal, Benin, Uganda, Mali, and Ghana.

6. What criteria will be used for the selection of SMEs that will be part of the N3F's pipeline?

Work is ongoing to develop a promising pipeline of SMEs delivering nutritious safe foods. To define whether the criteria of nutritious and safe foods are met, we use a classification based on the GAIN's definition of nutritious and safe foods. By focusing on nutrition impact for local consumers, we focus on SMEs that provide nutritious safe foods for domestic or regional markets within Sub-Saharan Africa mainly, rather than for export outside SSA. We also examine non-nutrition-specific aspects of impact, such as gender equity and environmental sustainability. As the N3F Fund is a debt fund, we are looking at SMEs that are ready for scale and have unmet capital and technical assistance needs, with operational track-record and ability to repay a loan.

7. Does N3F provide financial services to SMEs in local currency or otherwise?

The N3F Fund will provide financing to SMEs mainly in local currency, evaluating the SME's ability to repay and not burdening the enterprise with having to repay increasing hard currency loan amounts negatively affected by depreciating local currencies.

8. What is the N3F's fund structure?

N3F proposes a blended finance structure, providing different capital tranches designed to accommodate for different risk profiles. Such a structure is intended to attract a variety of investors interested to contribute to the nutrition improvement

N3F'S REACH AND IMPACT

9. Why is it important that we support small and medium enterprises to produce nutritious safe foods for low-income consumers in domestic markets?

Small and medium enterprises are the backbone of many food systems and thereby a critical engine of transformation. In Africa, for example, they produce over half of calories and over 80% of animal-source foods, fruits and vegetables, while processing or handling about 65% of food in later stages of the value chain. For low-income consumers SMEs are particularly essential for ensuring access to nutritious, safe foods. Regardless of their importance, SMEs face significant barriers in obtaining financing and about half of the formal SMEs in low- and middle-income countries do not have access to needed formal loans or overdrafts.

10. How many SMEs does the N3F aim to support?

Depending on the final size of the Fund as well as the average loan size (which will be based on firms' needs and capacity), the N3F aims to support 50-60 SMEs operating in the nutritious safe foods value chain in Sub-Saharan Africa.

11. What additional support beyond the Fund's support will the N3F provide to SMEs?

Provision of technical assistance will focus on 1) general business management practices, to support SMEs to becoming more efficient and financially sustainable, such as business planning and strategy development; and 2) nutrition and food safety, such as product formulation and labelling. Through this technical assistance, the N3F aims to help SMEs reach their potential and become more effective and efficient, thereby increasing their ability to serve domestic markets.

12. How will the N3F's experience stimulate other investors to make nutrition-sensitive investments?

The N3F aims to demonstrate that financing nutritious safe foods through SMEs works and can be scaled sustainably. One barrier to nutrition-sensitive investment happening at present is that investors lack agreed-upon metrics that define nutrition as an investment theme. The N3F will help address this by developing and validating metrics for targeting nutrition-sensitive investments.

NUTRITION IMPACT AT SCALE

PROGRAM BRIEF

ABOUT GAIN

The **Global Alliance for Improved Nutrition (GAIN)** is a Swiss-based foundation driven by the vision of a world without malnutrition. Created in 2002 at a Special Session of the UN General Assembly on Children, GAIN works with both governments and businesses, to transform food systems so that they deliver more nutritious food for all people. Through alliances, we provide technical, financial, and policy support to key participants in the food system. We use specific learning, evidence of impact, and results of projects and programmes to shape and influence the actions of others.

ABOUT NUTRITION IMPACT AT SCALE (NIS)

Through the **Nutrition Impact at Scale** program, GAIN seeks to scale the impact of its work to increase access to safe and nutritious foods, especially for low-income consumers. By working with other organisations (Enterprise Support Organisations) that are willing and have the requisite capacity to attach a '**nutrition lens**' to their work with SMEs, Nutrition Impact at Scale (NIS) will enable a large-scale and accelerated nutrition impact for the masses.

OUR REACH

NIS will leverage on the work already started in four GAIN countries (**Mozambique, Ethiopia, Nigeria, and Kenya**) to continue to bring attention to nutrition-related issues and bring actionable knowledge and practical tools to sustainably help relevant stakeholders/actors to better support and/or incubate SMEs to improve nutrition impact. The project will work with existing SME support providers with a wide SME reach.

OUR METHODOLOGY

The program will use a Market Systems Development approach to improve food systems, increase inclusivity, and, ultimately, nutrition outcomes. In supporting the supply of high-quality Technical Assistance and Business Development Services, we believe the sustainability and scalability of our interventions will be increased outside of GAIN.





Areas of Support

Building upon extensive experience in this area, GAIN will provide training and support to ESOs in the following areas:

- **Technical Assistance** – training of ESOs on high-quality provision of nutrition-focused (Technical Assistance) TA to SMEs covering business development, nutrition enhancement, food safety, and business efficiency.
- **Tools** – access to a range of proven tools to ESOs to address supply chain challenges and introduce innovations in products, markets, and approaches
- **Alliances/Community of Practice** – connecting ESOs to industry peers to exchange knowledge, and build business linkage opportunities within the food systems.
- **Qualifications and Certification** – Support the development and qualification of ESOs staff to become recognised Nutrition Enterprise Development experts.
- **B2B Mentorship** – providing access to a network of business and industry leaders with technical and practical knowledge from which local businesses can benefit.



gain
Global Alliance for
Improved Nutrition

**FOR MORE
INFORMATION**

Contact:
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mmiruka@gainhealth.org

Visit our Website:
www.gainhealth.org

Picture Story



Winner of 2019 Nutripitch Competition in Nigeria and Overall winner of 2020 SBN Global Pitch Competition - Baby Grubz



Winner of 2018 Nutripitch in Nigeria and Overall winner at the SBN Regional Pitch Competition in Nairobi, Kenya - Kennie O Cold Chain Logistics



Top 10 Businesses in a Boot Camp session for the Nutripitch Competition in Nigeria



Eatsafe Innovation Challenge 2022-105



Top 5 Winners of 2018 Nutripitch representing Nigeria at the Regional Pitch Competition in Nairobi, Kenya



SBN in partnership with Sahel Capital organized a training for Businesses on Access to Finance



Packaging Workshop for Micronutrient Retention held for Businesses in partnership with UNICEF



Partnership with MeCAM on Nutrition training for journalists



SBN Team with Hon. Commissioner of Commerce, NASSI and CALCCIMA officials in Cross Rivers State



Basic Nutrition Training for Businesses in Enugu State



SBN Workshop on Nutrition Communication and Social Media Marketing



GAIN Country Director and Fate Foundation Executive Director with the top ten (10) Businesses at the 2019 NutriPitch



Food Safety Training for businesses in Calabar, Cross River State



Fund Application Masterclass for Business owners in Plateau State



Access to Finance Masterclass held for businesses in Kano State



SBN Coordinator with the National President of NASSI as well as the Chairman & Deputy Chairman NASSI Plateau State and the State CS-SUNN Coordinator



Top 10 Businesses selected for 2018 NutriPitch Competition in Nigeria



Scaling Up
NUTRITION

Business Network
ENGAGE • INSPIRE • INVEST

Improving
Nutrition
starts here



SUN Business Network Nigeria

MEMBERSHIP OVERVIEW

What is the SUN Business Network?

The SUN Business Network is the world’s leading private sector focused nutrition initiative:

- Scaling Up Nutrition (SUN) is a global movement which unites governments, civil society, the United Nations, donors, businesses and researchers in a collective effort to improve nutrition
- The SUN Business Network (SBN) is the private sector branch of this movement, and aims to support businesses in growing the role they play in nutrition
- In Nigeria, the SUN Business Network is facilitated by GAIN

The SUN Business Network is facilitated at a global level by WFP and GAIN



Vision of the SUN Business Network Nigeria

Vision: To be the focal point for promoting action by business towards improving nutrition for public health impact in Nigeria

Who can become a member of the SUN Business Network?

Private Sector Stakeholders



Food production & processing



Agriculture



Retail



Finance



Transport & distribution



Construction



Pharmaceutical Industries



Mobile networks & communications



Extractive Industries

Why join? Benefits of membership:

- Network with other companies that have an interest in nutrition and expanding the nutrition market
- Contribute to a collective voice & community for nutrition in Nigeria’s private sector, which does not currently exist
- Provide input into government policy decisions and support recommendations for regulatory improvements
- Receive updates on the food industry & relevant policy changes that may impact your business decisions
- Enable your business to showcase its contributions to improving nutrition at a national and global level
- Receive global exposure as a supporter of improved nutrition on the SBN website
- Access a wide range of Corporate Social Responsibility (CSR) opportunities for your business to improve nutrition in the community
- Explore partnership opportunities for private sector members to engage with each other, NGOs, professional associations and other interested organisations on nutrition
- Receive practical advice, guidance and training through workshops and events, to increase your company’s commercial engagement in nutrition
- Participate in a national movement, including major events, aiming to grow the market and expand business involvement in nutrition

Before you formally join the SUN Business Network to become advocates and supporters of improved nutrition in Nigeria, we ask that you acknowledge the following commitments :

Your organisation's commitments to the SUN Business Network and its objectives. You commit to:

- Supporting the SUN Business Network and being active in its Vision to be the focal point for promoting action by business towards improving nutrition for public health impact in Nigeria
- The Principles of Engagement of the SUN Business Network (below)
- Sharing general information about your organisation and its efforts to support nutrition
- Marketing consumables in a way that strictly follows and adheres to the established national regulatory framework

Principles of Engagement of the SUN Business Network Nigeria:

- Members should act in line with a commitment to uphold the equity and rights of all women, men and their children
- Members should recognise the importance of moral and social action within a competitive nutrition market. Be advocates for the cause of improved nutrition in Nigeria
- Members should support and respect the protection of internationally proclaimed human rights; and make sure that they are not complicit in human rights abuses
- Members should comply with UN guidance on health and nutrition, with a specific mention of the International Code on Marketing of Breast Milk Substitutes and World Health Assembly resolutions related to Maternal, Infant and Young Child Nutrition
- Members should work against corruption in all its forms, including extortion and bribery
- Members should uphold the elimination of all forms of discrimination in respect of employment and occupation

Membership nutrition commitments:

As part of the membership process, we invite organisations to identify at least one of their corporate goals which will also contribute to improving nutrition in Nigeria – these will be your “Nutrition Commitments” . The SUN Business Network aims to support you in achieving these goals which will enable us to measure the progress the private sector is making towards achieving national nutrition goals.

Examples of nutrition commitments include:

- Providing training to or investing in agricultural projects to encourage produce diversification, thereby reducing corporate risk and increasing dietary diversity
- Implementing education programs for staff around nutrition which will help to reduce the burden of sick leave and increase worker productivity
- Developing fortified food and drink products for sale to low income consumers
- Increasing the market penetration of your nutritious food products, making them more accessible for a wider range of consumers
- Working to reduce the cost of production of nutritious foods, thereby making your products more affordable in the marketplace
- Innovating and investing in new product development for nutritious consumables and establishing associated marketing campaigns
- Implementing innovative sales models (e.g. door-to-door sales) to improve the purchasing power and accessibility to nutritious foods for women and consumers in rural areas

In addition, you may also decide to include a ‘Voluntary commitment’ to improve nutrition which goes above and beyond your existing business goals. The SUN Business Network team can work with you to refine or update your commitments before we begin to support you in achieving your nutrition goals – just let us know!

Joining the SUN Business Network does not imply an affiliation with or endorsement by WFP, GAIN or any other organisation that participates in the SUN Movement and the use of their emblems, logos and names is not permitted.



SUN Business Network Nigeria MEMBERSHIP FORM

To become a member of the SUN Business Network, please complete the following form and return via email to joinsbnng@gainhealth.org. Membership is free.

Name of organisation: _____

Business Description: _____

Address of organisation: _____

Industry / Sector: _____

Contact name: _____

(This person will be your organisation's focal point for the SUN Business Network)

Gender of Owner: _____

Contact's position / title: _____

Contact's email address: _____

(Primary contact email address)

Contact's phone number: _____

(Primary contact mobile phone number)

Website and Social Media Handles: _____

Nutrition commitment: *(Identify at least one of your corporate goals which will also contribute to improving nutrition in Nigeria. These goals will be your 'Nutrition Commitments'. You may also decide to include an additional 'Voluntary Commitment')*

Indicator(s): *(Identify the indicator or 'measure of success' which will help us to track the progress of achieving your nutrition commitment)*

Please tick to confirm that your organisation's decision to join the SUN Business Network Nigeria has been approved by the CEO, MD or a member of the executive management team

(For food companies) Please tick to confirm that your food and/or drink product(s) meet the relevant local standards and regulations for commercial sale and distribution in Nigeria.

Note: You may be asked to provide relevant certification or licence information on the above, if required

(For food companies) Please tick if your company produces products targeted at children under the age of 2 years. *Note: Government approval of company membership of SBN Nigeria will be sought.*

By becoming an SBN member, you acknowledge the 'Commitments' outlined on the previous page

Signature: _____

Date: _____

Contact: **SBN coordinating team**

Email: joinsbnng@gainhealth.org

www.sunbusinessnetwork.org

SUN Business Network Nigeria

MEMBERSHIP FORM

Scan to join!



How to join

1. Open your phone's camera.
2. Scan the barcode below.
3. Allow the linked page to load.
4. Fill out the form that appears.



SBN IN NUMBERS

IMPROVING THE NARRATIVE OF FOOD & NUTRITION SMES



MEMBERSHIP

Over
500%
increase in membership strength
from 2016 to 2022



MEMBERS DISTRIBUTION

67%
increase in members distribution
across Nigeria with product reaching
the 36 states and FCT.



CAPACITY BUILDING

5,000+
persons and businesses have benefited
from different training workshops and
convenings organized or co-organized
by SBN



COMMITMENT

63%
of members are committed to
supporting healthy diets and
active lifestyle.

18%
of members are committed to
delivering affordable accessible
products, responsible marketing
appropriate product labelling

19%
of members are committed to
formulating new nutritious product,
develop corporate strategy and
nutrition advocacy to various
stakeholders



PARTNERSHIPS

20+
strategic partnerships
established.



GRANTS

N75+
MILLION
disbursed to SBN members from linkages
to financial opportunities.



TECHNICAL ASSISTANCE

500+
linked to industry professionals for
business/technical support and 25+ have
received direct technical support through
SBN



It is important for businesses to focus on women and children's nutrition within their business models



📍 Scaling Up Nutrition: Business Network

C/O GAIN - Global Alliance for Improved Nutrition
37A Patrick O Bokkor Crescent, Jabi, Abuja, Nigeria

🌐 www.sunbusinessnetwork.org  Sun BizNet Ng  sbnnigeria

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