Mrs Grace at her roadside shop in Benin City, where her Akara business has grown into a small family enterprise.

ENTREPRENEUR EMPOWERMENT PROGRAMME

Empowering Enterprise: Mrs Grace's Growth Journey

A zero-interest loan, a shrinking profit margin, and a woman who turned one shop into three businesses.

Written by Mitchell Eromosele, Program Manager, LYNRMII

Every morning, Mrs Grace starts her day preparing and selling Akara from her small roadside shop. She is a wife, a mother, and a hardworking entrepreneur determined to support her family and create a better future for her children.

Her journey with Love Your Neighbor Rescue Mission International (LYNRMII) began in April 2025 during a malaria awareness outreach. LYNRMII had taken to the streets to educate community members about malaria prevention, and Mrs Grace was one of the beneficiaries. She became interested in LYNRMII and began attending our bi-monthly meetings, where beneficiaries and community members share their experiences, discuss challenges, and learn more about LYNRMII's work.

An LYNRMII volunteer checks in at the frying pot during a site visit — the same kind of grassroots engagement that first connected Mrs Grace to the programme.

Listening First

LYNRMII is a people-centred organisation. Its approach is to understand people's specific needs and develop solutions that address them. For Mrs Grace, the need was working capital for her small Akara business.

She was buying beans and vegetable oil in very small quantities because she lacked the capital to buy in bulk. With prices continually rising, her profit margins were shrinking. Buying more stock at once would allow her to manage her costs better and increase her earnings.

As part of the assessment for the Entrepreneur Empowerment Programme, LYNRMII also considered her character and reputation within the community. People spoke positively about her, and members of the community were willing to vouch for her integrity and responsibility.

LYNRMII staff meet with Mrs Grace as part of the community-based assessment process.

Beneficiaries and volunteers build relationships that outlast a single visit.

A Loan, and a Turning Point

In November 2025, during LYNRMII's annual Family Day, Mrs Grace received a ₦250,000 zero-interest loan with a three-month moratorium before repayment began.

The loan gave her the working capital she needed to purchase more ingredients and improve her business. She also saw an opportunity to expand beyond Akara.

> "Because her family responsibilities made it difficult to fry Akara throughout the day, Mrs Grace began using her shop to generate income during other hours."
>
> — from LYNRMII's programme notes

Mrs Grace serves freshly fried Akara — the business that started it all.

Building More Than One Business

She added pap, bread, and other complementary food items, and later began selling charcoal, which is widely used by households that rely on it as an alternative cooking fuel. This helped her keep the shop active during the afternoon and evening, when she was no longer frying Akara. Her entrepreneurial thinking has been encouraging to see.


A day's fry: Akara and potato wedges, ready to sell.

Charcoal, one of Mrs Grace's newer product lines, keeps her shop earning after the frying pot cools.

The Progress So Far

By August 2026, Mrs Grace had repaid almost half of the ₦250,000 loan while continuing to expand her business. Her progress demonstrates the potential of LYNRMII's zero-interest loan model to support very small businesses that may otherwise struggle to access commercial financing because of limited collateral or credit history.

₦250,000	**3**
Zero-interest loan received at LYNRMII's Family Day, with a three-month repayment moratorium	Income lines now running from one shop — Akara, complementary foods, and charcoal

The programme has faced challenges. Some beneficiaries have defaulted, while others have stopped operating their businesses. LYNRMII has also experienced financial losses. Yet the organisation continues because there are entrepreneurs like Mrs Grace who demonstrate that the opportunity can make a real difference.

The goal is for every successful repayment to return capital to the programme so that another entrepreneur can be supported.

Mrs Grace is still on her journey, and we are cheering her on as she works towards completing her repayment and building an even stronger business and thriving family.

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Help Fund the Next Loan

LYNRMII's Entrepreneur Empowerment Programme runs on repaid loans and donor support. Every naira returned by an entrepreneur like Mrs Grace helps launch the next one.

Support the Programme →