

## Borrower Profile: Martina Okhuelegbe

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Name: **Martina Okhuelegbe**    Loan Amount: **\$626**  
Age: **54**    Business: **Soap Production**  
Location: **Nigeria**



Martina Okhuelegbe is a hardworking and forward looking client of LAPO who, despite the travails of life, has been able to build the future of her children through proceeds from her soap (soda) business. Judging by her difficult circumstance and ordeals in life, nobody would have expected her to be alive today to tell the story of her life.

A widow with six mouths to feed, Martina has been very unlucky with marriage. She had been married twice to two different men but unfortunately lost them through the same way – auto crash. To add salt to injury, she was subjected to unwholesome widowhood practices, disinherited and abandoned by her late husband's relatives who claimed she was responsible.

Age 52, she was born into a polygamous family of 32 and had no opportunity to achieve a good education due to her poor parental background. The only life-surviving skill she was lucky to acquire as a growing child was soap production which she managed to put into use when she started to slide deeper into poverty after the death of her second husband in 1991. It was with friend's support and a little savings from her farm work that she had raised the initial capital to start, although on a small scale. However, the situation did not improve much as the little proceeds could hardly make any significant difference.

A friend told her about LAPO in year 1998 and she went to an informational meeting. There, she decided that LAPO loans were just what she needed to scale up and make enough money to support her family. With her first loan of N5,000 (US \$39), Martina bought more chemicals, palm oil and other raw materials to produce soap. With subsequent loans from LAPO, she was able to increase her production capacity and market share which translated into an increase in family income.

Now, Martina is in her eighth loan cycle in LAPO which is N80,000 (US \$626). The little business she had started with a paltry sum of N850 (US \$7) in 1993 has grown tremendously. Her capital base has climbed to N240,000. Her repayment is so good that in 1996, she was granted a Special Business Loan of N50,000 (US\$ 392). After expenses, she used her profits of N40,000 (US \$313) to N50,000 (US \$392) per month to send her children to school, feed her children and maintain her home. Her first son has graduated from the University of Lagos (UNILAG) with an M.Sc degree in Computer Engineering and others are in various stages of schooling, all through her efforts.

She sells at wholesale prices at Ilushi, Ahia and Ubiaja markets. Amongst her customers are businesswomen who come from far away Kogi to do business in the Edo state. Martina's strength lies in her quality products, unequalled by her competitors. They are also beautifully designed and delightfully packaged. Martina is indeed a model to women micro entrepreneurs.

### Invest in the organization that helped Martina Okhuelegbe:



Lift Above Poverty Organization

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