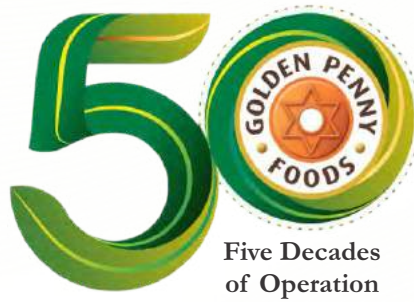


NNFM
Northern Nigeria Flour Mills Plc.



FIVE DECADES OF DEVELOPING LOCAL CONTENT

**A SHORT BIOGRAPHY OF NORTHERN
NIGERIA FLOUR MILLS (NNFM) PLC**



A SHORT BIOGRAPHY OF NORTHERN NIGERIA FLOUR MILLS (NNFM) PLC

**5 Decades of Providing Best Quality
Food Products to Our Customers**





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Dedication

This book is dedicated to:

George S Coumantaros

Chairman Emeritus.

(23rd July, 1922 - 17th October 2016)

A brother, a husband, a father and grandfather, that selflessly
took on the task to feed a developing Nation.



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Introduction

This book is dedicated to those that came before us. We carry their passion into the future. May the stories reflected in this book take you from the past into the future for Northern Nigeria Flour Mills (NNFM). As our vision is aligned with our parent company's, Flour Mills of Nigeria Plc (FMN), to be the leading food and agro-allied group in Africa, focused on local content development.

Our mission is to produce and supply products of superior quality and value to the market, thereby enriching the lives of consumers, customers, communities, employees and all stakeholders.

Through the years, Kano remains the center of Commerce in Northern Nigeria. The state is rich with tradition but also steeped in history in terms of trade and industry. Starting with leather and textiles, Kano state grew into food and other produce manufacturing endeavors. In the face of volatile socio-economic climates, Northern Nigeria Flour Mills has found ways and solutions to remain in business in Kano, over the last 50 years.

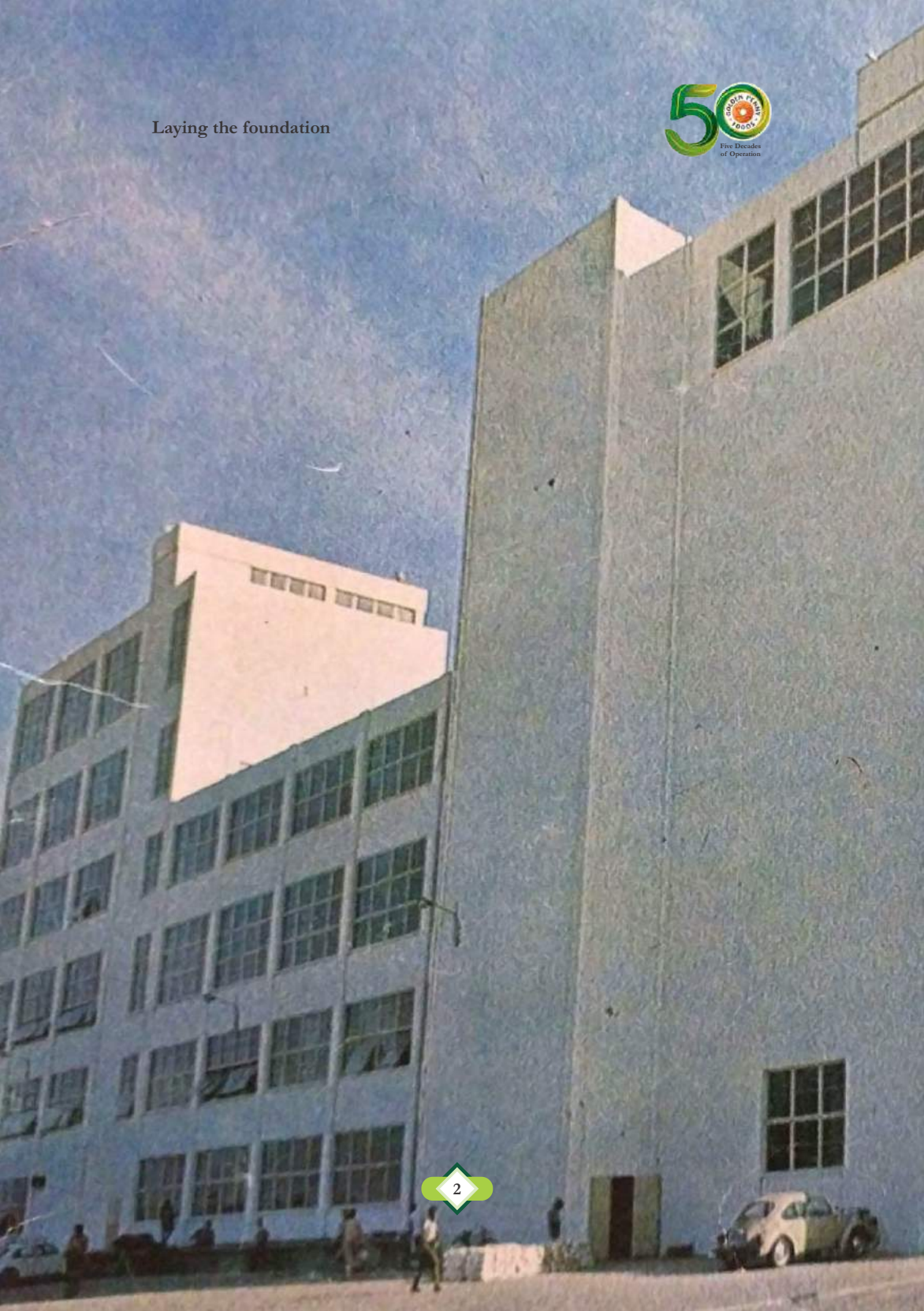
We believe that this book will inspire various industry players and stakeholders to stay strong and resilient in the face of adversity, knowing that dedication, commitment, hard work, and consistency imminently fosters success.



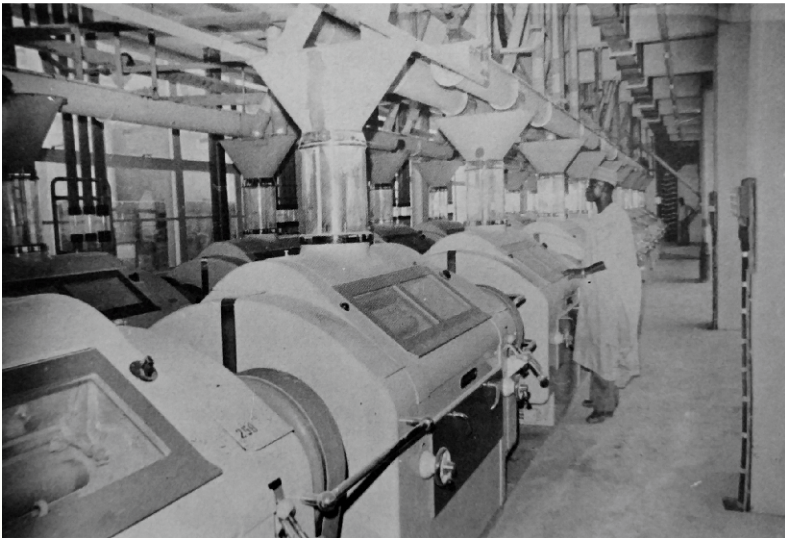
PART I

Laying the Foundation

Laying the foundation



Laying the foundation





ONE

Ideas Brought To Life

The Planting Phase

“It's not about ideas. It's about making ideas happen”
(Scott Belsky)

The chilly North-east trade wind had just started blowing in after a short period of hot weather that followed the heavy rains of August. The fog ushered in the cold period of harmattan and along with that, the start of a company that would soon dominate the dining of the rich and poor in Northern Nigeria. Mr. George S Coumantaros has finally completed the incorporation of Northern Nigeria Flour Mills Limited (NNFM) in Kano State as a private liability company on 29th October 1971 and registration number assigned RC.9409. Its registered office and factory were located at No. 15 Maimalari Road, Bompai, Kano. A major shareholder was Flour Mills of Nigeria Limited., Founded by Mr. George Coumantaros, Northern Nigeria Investment Limited and Dantata Investment & Securities Limited.

The Golden Individual



The Chairman Emeritus of Flour mills of Nigeria Plc. (FMN), late George Stavros Coumantaros was a Greek American entrepreneur, industrialist and shipping magnate. Mid-1960, George visited Nigeria and made application to establish a company for the purpose of erecting and operating a flour mill at Apapa in Lagos after becoming privy to the information that the Nigerian government was looking for independent investors to set up a flour mill in the country. This could be the beginning of a new era in Nigeria or a venture to end in futility: a huge risk. George was willing to make the wager. His foresightedness and doggedness as an entrepreneur gave birth to the Flour Mills of Nigeria Ltd., which was incorporated on 29th September 1960, on the eve of Nigeria's independence.

“By God, I have never seen a foreigner that had so much confidence in Nigeria, its people and economy, like the late Chairman George had. He would say, “Don't worry, we will get through this too, we will overcome it” or it will be done.” And it was done.”

Rabiu Gwarzo, OON

George was described as a down-to-earth, polite, and easygoing gentleman. One of his unforgettable legacies was his kindness and generous disposition. From the personal perspective of the management to lower ranking staff of NNFM

Laying the foundation



Plc, the resounding character attributed to the late Chairman Emeritus, George Coumantaros was his kindness, his warmth towards everyone he made contact with.

Prior to its incorporation in 1971, Northern Nigeria had no standard Wheat mill and all flour had to be imported. Alhaji A.B Manzo was the sales executive of Flour Mills Nigeria PLC in Kano state from the late 60s to the early 70s. Working from a distribution facility, MDS logistics located at Bompai. They received Golden penny flour from Lagos, Apapa where FMN milling complexes were domiciled, to Kano in specially converted wagons provided by the Nigerian Railway Corporation and would then move to allocate to dealers who in turn redistribute to bakeries and consumers.

Mr. George Coumantaros had earlier expressed willingness to offtake locally produced wheat from the northern part of the country to the premier of Northern Nigeria, Sardauna of Sokoto, His Excellency Sir Ahmadu Bello when he paid a visit to the Apapa mill of FMN in 1964 on Wednesday, 16th of September. The government requested for an intervention that would encourage the growth of and build a market for wheat grown in Northern Nigeria. George replied that he would gladly patronize local farmers so long as their quality was good enough to produce bread flour, acceptable to the consumers and on par with international wheat prices from those early years, the visionary that he was, Mr. Coumantaros already had the breakthrough thought of a backward integration program to source materials locally and reduce on importation.

Laying the foundation



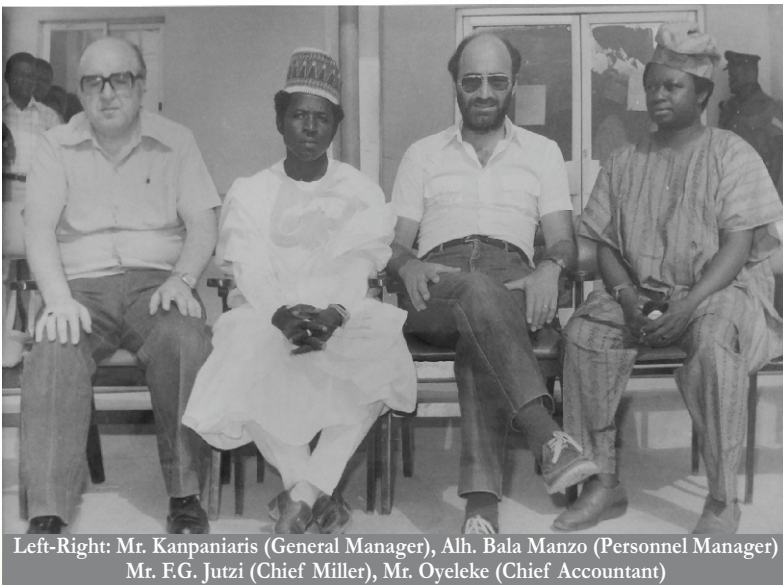
The idea to set up a mill in the northern part of the country was born after research revealed similarity between the local wheat and Hard Red Winter (HRW) wheat in terms of gluten content. The company's Board of Directors believed that with irrigation, wheat farming could be done all year-round. As such, Mr. Coumantaros felt if good quality wheat was available all year in the North, then why not set up a mill within the region to take advantage of the huge market opportunity it presented. With great potential for economic growth, FMN took a bold step towards creating a state-of-the-art milling company that will feed the North of Nigeria and beyond. The idea turned into reality after the Chairman Emeritus, George S. Coumantaros approached the Kano State government of Audu Bako with a proposal to build a flour mill which was well received. With the immense support of the then Emir, Late Alhaji Ado Bayero, the whole process of setting up began.

While the company was under construction, Alhaji Manzo continued acting as a representative and upon completion, became one of the company's first management team in charge of staff development with Mr. Kanpaniaris as the General Manager and Mr. Jutzi, Chief Miller.

This is the Beginning

NNFM Ltd. commenced production in November 1975, four years after incorporation and was officially commissioned by the Governor of the then Kano State (Now Kano/Jigawa), Colonel Sani Bello on the 7th of April 1976. The period overlapped with the regime of late Murtala Ramat. His reign was marked by a period of rampant economic prosperity with the Naira ahead of the dollar.

Wheat consigned to NNFM Plc. arrived by rail. Through a conveyor system, it is stored in the silos. From the silos, wheat enters the milling section after cleaning and conditioning had taken place. The wheat is then milled into finely ground flour through multiple processes which are then stored in bins before packing into polypropylene bags.





The original administrative set-up of Northern Nigeria Flour Mills when commissioned was headed by Mr. Kanpaniaris (General Manager), Mr. F.G. Jutzi (Chief Miller), Mr. West (Asst. Chief Miller), Mr. Oyeleke (Chief Accountant), Mr. Mcllam (Sales Manager), Alh. Bala Manzo (Personnel Manager), Mr. Adebisi (Quality Control), Alh. Hassan Mashi (Warehouse Supervisor), Mrs. Martins (Clinic), and Mr. Hadejar (Workshop Supervisor).

The structure has changed over the years with a board of Directors and Vice Chairman leading the Management Team. Four General Managers were heading various divisions of the Company i.e., Finance, Technical, Production and Human Resources/Admin. A Director was heading Commercial Services, all reporting to the Managing Director of the Organization.

The Wheat kernel is composed of bran (15%), germ (3%), and endosperm (82%). Endosperm is processed into wheat flour, and in the process, bran is extracted as a byproduct. At the start of operations in NNFM, bran produced as a byproduct of milling was dumped at Gundumawa area, a designated landfill site where Locals roaming with their herds would set them to graze and feed. Although the Locals would not know the nutritional value the wheat bran has, but they saw the good results it yielded on their cattle, and it became popular. Hence, the wheat bran was found to be palatable to livestock, from then people began anticipate the disposal of the bran from NNFM so they could collect to incorporate it into mashes to sell as animal feed.

Thus, it became clear that wheat bran is indeed valuable and NNFM began to commercialize it. From the early to the mid-eighties marked a tremendous period at NNFM. It was good times, with much goodness that cascaded down the chain to major suppliers and customers, the marketers, vendors and consumers. There was so much profit from huge demand and supply for flour. Wheat flour was sold at a price of ₦9 to dealers and they in turn sold it out to consumers for about ₦1.

The Dawn of Semovita

“I was thrown aback when I realized FMN was the parent of Semovita, no company can produce it and give it that name for it is FMN's exclusive right, trademarked; Others can only call it semolina.” –
Manzo recounts a customer's narration

Semovita was coined from “semolina” and “vitamins”. Semolina is the generic name for purified wheat middlings extracted during the process of milling. Semovita was introduced with a preparation method of similar fashion to the local northern staples, particularly the most common “tuwon masara”, a swallow (Ball food) made from 100% finely sieved maize flour. It had a new different taste and did not take as much time to cook as maize did. This made it acceptable to the people and it eventually did so well in the North.

But as Alh. Manzo fondly recalls, it was not an easy feat. At this time, there was no designated department that handled marketing or product development, so the management team together with the quality control personnel took up the task to

create awareness for the product.

“I remember vividly how at a particular village within Kano, we came across a house, the redbrick houses usually coated with thin layers of mud, only this time it was covered with Semovita batter (Mixed with water)!”

The team tirelessly worked to educate the people as to what semovita was. Several outreach programs were organized to encourage trials and boost household consumption. Trained cooks were hired to prepare it with scrumptious soups and sample it at community gatherings and open markets. With such creative initiatives aimed at creating awareness and showing benefits and convenience of the product, an unprecedented growth in demand for semovita was recorded.

NNFM had started out as a Private Company, but major changes in the share ownership structure took place down the line. In 1972, the Federal Government promulgated The Nigeria Enterprises Promotion Decree (NEPD) in line with the indigenization policy. The decree seeks to give Nigerians the desired involvement in the control, management, and ownership of the country's productive enterprises; this will provide an opportunity for indigenous capital to have assertive control of the economy. This law restricted some of the economic activities of foreign firms and obliged the firms to partner with Nigerians. Up to 1,130 companies were affected as majority of companies transferred equity through private placement; on the other hand, 81 companies listed on the Nigerian Stock Exchange with shares worth a total value of ₦210 million.

The decree at the initial stage was having double schedule, 1 & 2, which was modified to 1,2 & 3 in 1977 to increase participation of Nigerians. Northern Nigeria Flour Mills was required to have 60% of its ownership held by Nigerians and consequently in 1978 NNFM converted into a Public Liability company and its shares were listed on The Nigerian Stock Exchange with FMN participating as a shareholder. This created more employment for Nigerians and maximized local retention of profits. Expatriates were gradually replaced by freshly trained indigenous personnel, thus equipping them with the required technical and managerial skills.

KABOJI FARMS

In 1985, NNFM started making moves to establish a corporate farm. Alh Jibir Wudil, a state civil servant who had just completed his tenure as a Kano state Commissioner of Agriculture was appointed as General Manager, Agricultural Services for the company. After several attempts to secure a suitable land in Kano proved abortive, they turned to Niger State. Favorably, Alh Wudil was acquainted with the then military Governor of the state, Garba Ali Mohammed, and Alh A.B Manzo hails from Niger state. With their combined personal ties, connections, and influences in the Niger state governing Powers, they worked hand in hand, travelling several miles to and fro to facilitate the approval of a land in Kaboji. The farm occupies a vast area of about 10,000 hectares near Kontagora in Niger state. Working together, they facilitated and succeeded in the acquisition and setting up of the farm which was operated by Employees of NNFMPLC.

“Alh Jibir Wudil and Alh A.B Manzo were instrumental in making it a reality. The duo were great assets to FMN and to NNFM's success.”

Rabi'u Gwarzo, OON

They both retired early into the millennium after decades of unequalled dedication and service. Sadly, in 2015, Alh Wudil passed away after an illness. He was described as a man of his word who served the company with all sincerity and dedication.

“He was a gentleman with a huge sense of responsibility. He was vital in the setting up of Kaboji and ensured yearly planning and execution of operations at the farm.”

– Sani Umar

Despite the efforts of the team, operating the farm became very difficult, near impossible, as there was no consequential support from the Government. The farm, operations, and management were later relinquished to FMN PLC in 2013.

The Wheat Ban

“Our most significant opportunities will be found in times of greatest difficulty.”

- Thomas S. Monson

In 1987, the glory days rapidly turned dark as the federal government of General Ibrahim Babangida (IBB) banned the importation of wheat. This was at a time when the silos were filled with foreign produce and the existing stock very rapidly diminished in fulfillment of the steady demand.

Then the local wheat procurement game was set. The procurement manager, then Rabi'u Gwarzo led a team of devoted staff to source local wheat. They travelled across the Northern regions, from east to west, to states like Kano, Sokoto and Maiduguri. It was an open purchasing order, to aggregate as many metric tonnages as the region could offer. But they were only able to get about a quarter of the required volume. Sani Umar narrated how he would leave at night for Kura's (a local government area in Kano state) market day the next morning and arrange with dealers to secure the required raw material for the company.

“It was quite an experience. The situation was dire, and we would find ourselves in the most wretched circumstances, yet unfazed, our eyes remained on the goal; to get that volume. I remember the days and nights spent rummaging through the villages from the outskirts

of Kano to the marketplaces and farmlands of Maiduguri. In one instance, I camped somewhere between Zuntu and Saminaka. I parked my car – a brand new Peugeot 505 - under a tree in the middle of nowhere, I rolled up my window and slept without a worry in the world. At dawn, some Fulani nomads rapped on the car glass, offering assistance with some water for ablution.”
Rabi'u Gwarzo

NNFM at the time had four mills A, B, C, and D, with a combined capacity of about 2000 metric tons per day. An additional mill was approved, E mill. However, with the ban in effect, the E mill project was halted and one of the existing mills converted to mill sorghum to produce flour “Shinkawa.

As the period of wheat ban persisted, operating conditions at NNFM continued to suffer huge setbacks. Despite being more affordable, locally produced wheat and other grains were in short supply and consequently, mills were underutilized. To cap it all, the purchasing power of consumers was depressed.

The Federal Government had introduced the structural adjustment policy to reverse the downward trends in the economy, widen industrial base, provide a stimulus for increased exports, cut down on demand for foreign exchange, and meet up with better economic policies. The ban on wheat importation was to foster the use of locally produced wheat and corn by milling companies operating in the country. However, the aim was not to

be achieved as there was no prior plan on how to boost local wheat and other grains production to meet demand. Thus, the entire milling companies existing at the time were operating below 20% capacity. NNFM had already recorded a loss after tax of ₦5.96 million in 1990.

The anticipated increase in wheat production in Nigeria, unfortunately, failed to materialize and finally after almost five years, the ban was lifted in 1991. At that time, more than half of the staff, across all cadres, had been laid off.

It is pertinent to mention that the staff were especially supportive and understanding during the harsh period of the wheat ban and the company was ever appreciative.

The Rise after Fall

*“If I should fall a thousand times, a thousand times I shall get
back up”*

-Anonymous

Following the lift to the ban, retrenched staff were recalled, retrained and hard work was put in to revive the mills. On board to spearhead the revival were the board of directors:

Chairman Alhaji Aminu Dantata

Vice Chairman Alhaji Isa G Dutse

Managing Director Mr. Timothy Oyeleke

Deputy Managing Director Alhaji Rabi'u Gwarzoo

Directors (Mr. G S Coumantaros, Alh. M Dantata, Mr. C.

A Federico, Alh. K M Bichi, Chief J. O Fagbemi, Alh. M S

Sharfadi, Mr. J G Coumantaros, Alh A A Gashash)

Laying the foundation



After years of selfless service, Alh Isa Gambo Dutse retired as Vice chairman of the Board in November 1994 and was replaced by Alhaji Mahmud Isa Dutse who was inducted into the board on the same day.

By March 1995, profits after tax had risen to ₦72.536 million from ₦0.91million recorded in 1991 just before the ban was lifted. Flour Mills of Nigeria, after tax had risen to ₦72.536 million from ₦0.91million recorded in 1991 just before the ban, grew its' share capital from 40% to 44%.

NNFM continued to purchase locally grown wheat from farmers and boosted cultivation at Kaboji farm. It was the start of a new era and a return to the good old glory days was gleaming from a near distance. In 1996, Kaboji farms planted millet and soya beans in addition to Maize and Sorghum. That was in continuation of its drive towards local sourcing of raw materials to complement the effort of the federal and state government to boost agriculture in the country.

Early in 2006, George S. Coumantaros, in a strategic move, led the Boards of FMN and NNFM to significantly raise their level of investment and commitment at Kaboji Farms.

Competition Is the Best Form of Motivation.

The early 90's ushered in competition for NNFM, which had for years been the only milling company in the North. Along with BUA and Dangote, other smaller firms emerged. NNFM, with a previous market share of 95%, dropped to about 50%. The company maintained its quality despite competition and by the early 2000s, BUA and DANGOTE had closed the Kano factories. Dangote began transporting down flour produced in Lagos to the Kano market. Golden Penny confectionary flour also debuted with the promise of affordability and quality attributed to the GP brand. This is to cater for the lower end user that wants value.



A happy customer (circa 2000)

Laying the foundation



Testimonies from customers spanning over three decades in the business prove how NNFM has always prioritized customer needs and maintained premium quality.

Speaking to managers of Sadaraki and Sahad stores, two (2) of the oldest modern trade outlets, they recounted on how well GP semovita and GP flour sell. According to the bakers, Golden penny flour is an essential ingredient for those that are not using golden penny flour 100%.

Laying the foundation



Board Changes

The board of Directors was on the build;

Babatunde Amusu, who started his career at FMN in 1972 came on board;

Aris Plytas, an amiable and hardworking Greek national and Alhaji Sani Dantata, a successful businessman.

12 years after joining NNFM, in 1997, Alhaji Rabi'u Gwarzo became the Managing Director with, Mr. F W Kuemmerle (German) as his deputy.

Alhaji Rabi'u Gwarzo, OON Managing Director 1996 to 2010

Alhaji Rabi'u started his career in 1985 as an accountant shortly after obtaining a certificate in Accounting and Finance from the University of Strathclyde, Glasgow, Scotland.

During that period, accountants were sought after, there were a lot of options for where to work, multiple choices to be in petroleum management, Hotel boards or Government parastatals. Yet he chose to work with Royal Electricity Board (REB) as Principal Accountant after being interviewed by Kano State Investment limited, because he felt it was a position that would give him the capacity to make an impact. Months later, after the death of a staff, Bashir Bayero, the vacancy he left was needed to be filled. Over dinner, a few directors on

the NNFM board and some management members, GM staff development inclusive, were discussing the need for an accountant; Alh Rabi'u's name came up due to his impressive record. Thereafter, he was contacted and presented with an offer. He willingly accepted the offer, took his appointment letter signed by the GM staff development, Alh Manzo, and on the 2nd of May 1985, he assumed office as Senior Accountant.

With nostalgia, he recounts his first meeting with the Late Chairman, Mr. George Coumantaros, and the then Managing Director, Mr. Jutzi introduced him as the staff proposed to be appointed as the new Raw Material Procurement Manager;

“I remember, myself, Mr Jutzi, Alh Manzo and the Chairman Emeritus were there, standing. As I was introduced, he said;

“Great!” he exclaimed. “Nice to meet you, young man”

“Nice to meet you too Sir” I replied, unassuming.

“We have trust and confidence in you to make things work, so make sure they do. We will give you all the support you need.” He added, with a friendly pat.

; and indeed, he did support me all through! Everything I needed, a car, a driver, you name it, it was availed to me.”



Rabiu Gwarzo was promoted to Raw Material Procurement Manager after 3 years in finance. In 1989, following the exit of Mr. Jutzi, Mr. Oyeleke was appointed as the new Managing Director with Alh. Rabiu as his deputy, the deputy managing director. This appointment came unexpectedly to Alh Rabiu, however to the NNFM board of directors and management it had been a well thought decision as a result of the promise he continued to show through his hard work and dedication.

Oyeleke succumbed to an illness in 1995, Alh Rabiu was confirmed to succeed his position in early 1996.

Laying the foundation



The company had a drawback in 2007, as loss after tax stood at ~~₦~~3.59million. This was due to a rise in the cost of production inputs, strong competition and weakened consumer demand. Erratic power supply left the company generating over 80% of its energy requirements. On that same note, prices of petroleum products skyrocketed thus increasing the cost of operation. The management invested in an aggressive marketing strategy that yielded positive results and by 2008, the company had bounced back with a profit after tax of ~~₦~~57.6million.

In that same year, there was a change in the board as Alhaji Sani Dantata stepped down from the board after 25years of meritorious contribution. Greek, Mr. Theodorakopoulos and British, Mr. Trevor J Augustine were appointed to the board with Mr. Augustine assuming the post of Deputy Managing Director.

After intense political activities that heated up the polity and shifted emphasis of Government from economic and business issues, Nigeria achieved a huge landmark in democracy as the nation experienced its first peaceful civilian transition of power in 2007. Alhaji Umar Yar'Adua became the new president. This success resulted in an increase in investor's confidence reflected in the rise of foreign direct investment across all sectors of the economy. In the year that followed, NNFM posted an impressive result for the year ended March 31st, 2008.

In 2009, Flour Mills of Nigeria made additional strategic acquisition in the equity of NNFM from the floors of the Nigerian Stock Exchange by raising its participation in the equity to 55%. This enabled it to have better control and was in a position to make huge investments that will boost market share in the competitive landscape.



John George Coumantaros
Vice Chairman, NNFM Board of Directors
2009 – Till date

A distinguished American entrepreneur and scion of the Coumantaros family, John George Coumantaros was initiated into the family business as a teenager, straight out of college. His first visit to Nigeria was in 1978, and like his father, he fell in love with the country and its people.

“He would always accompany his father, George S. Coumantaros on his trips to Kano. An assertive and sharp-witted young man I recall, with a quick eye for opportunity. Where his father was outgoing, John was reserved yet always respectful and polite, it was humbling.”

- Alh. Manzo

John attended the prestigious Yale university, USA, where he earned a BA (Hons) in history in 1984. He joined NNFM as a non-executive Director in 1991. He was appointed Vice Chairman of the Board circa 2009.

Major bottlenecks within the economy remained: from the deplorable state of roads and unreliable power supply to high cost of diesel, running a business was challenging. Volatility in world currencies coupled with instability in oil prices due to political upheaval and uprising in North Africa and the Middle East compounded business atmosphere. The resultant effect was a sharp rise in the price of major commodities including the raw material utilized by NNFM, machinery and spare parts. 2012 was indeed a rough terrain and profit declared was poor.

With an impressive track record of dedication, Alhaji Rabi'u Gwarzo was appointed Vice Chairman of the board. Mr. Michail Tosos, a Greek, became the Managing director of NNFM PLC after Mr. Bob Cameron left the company in 2012. Alhaji Sani Umar was also appointed as the Deputy Managing Director.

MR Tosos' term was short due to personal reasons but ended on a positive note as within that short span, NNFM recorded profits. He left the following year and was succeeded by Gert Kriek.



Paul Gbededo
FMN Group GMD
2013 – 2020

On the 13th of March 2013, Paul Gbededo was appointed a member on the FMN Board of Directors, a non-executive Director on NNFM board and designate Group Managing Director / Chief Executive Officer, which position he assumed fully effective April 1, 2013.

A graduate of Polymer technology from the Loughborough University of Technology, UK, Paul began his career with the FMN Group at the Nigerian Bag Manufacturing Company (BAGCO) as a management trainee in 1982. Since then, he had taken up several



managerial positions within the group including, the first Nigerian Production Director for BAGCO in 1996, the pioneer General Manager/Director in charge of fertilizer operations, the pioneer General Manager/Director for Golden Pasta Company Limited, and Managing Director, Agro-Allied business with responsibility to implement FMN Group's backward integration policies, programs, and initiatives.

In August of 2013, Mr. Gert Kriek, a South African, was appointed as the new Managing Director; with his experience in the Fast-moving Consumer Goods (FMCG) industry he was perfect for the task at hand. He had previously worked as a General Manager for Tiger Brands and Foodcorp in South Africa and as Chief Operating Officer for United Millers in South Africa. With a strong team at hand, the business thrived in 2014.

Unfortunately, by 2015, Nigeria's foreign reserve had shrunk to less than \$34.55 billion and the Naira was devalued. To make matters worse, The Central Bank implemented a policy of 75% Cash Reserve Ratio (CRR) on public sector funds for banks. This negatively affected the loans and overdraft facilities enjoyed by many corporate and individual customers because the banks withdrew such facilities to meet up with the CRR. Insecurity in the North had escalated and movement within the region was highly restricted. These factors put together placed NNFM at an unfavorable position.

Laying the foundation



The collapse of crude oil prices globally made it difficult for manufacturers in Nigeria to secure foreign exchange thus unable to source for imported wheat. Locally produced wheat still significantly falls short of demand. The Directors took a strategic decision to stop wheat milling operations in the year 2016, which necessitated the retrenchment of staff. More than 70% of workers had to be relieved.

However, maize milling, which has been erratic as all focus was on wheat, had the spotlight turned on it. The products, “MasafLOUR” 100% maize flour and “Masavita” maize grits were re-introduced for retail into the market. Both products were well accepted, especially in the Northeast where Masavita became the most popular packaged grits for household use.

During this period, Alh Mahmoud Isa Dutse resigned from the board following his appointment as the Permanent Secretary, Federal Ministry of Finance by President Muhammadu Buhari. After over four decades with the FMN family, Chief Emmanuel A. Ukpabi resigned alongside Alh Garba A Hungu.

Dr. Jibrilla Mohammed, being the Managing Director of Kano State Investment and Properties Limited (KSIP) was welcomed into the board; so also, Sadiq A. Usman, a seasoned Banker with a master's degree in Development Economics from the School of Oriental and African Studies (SOAS), University of London, UK.

Innovation

*“Innovation is progress in the face of tradition”
- Divad*

As the Nation slipped into recession it became even harder to secure foreign exchange due to scarcity and depreciation in the value of the Naira making it stupendously expensive to buy the dollar. Industries also had to struggle with the challenges of insecurity, poor road infrastructure, dwindling power generation, and high cost of borrowing; capacity utilization had also gone down along with demand for products, and low purchasing power. The only way forward for NNFMM was diversification, to innovate on all the possibilities offered by the existing facility and the Nation's situation.

In Nigeria, Sorghum is the largest staple cereal crop accounting for 50% of the total output and occupying about 45% of the total land area devoted to cereal crops production. Nigeria's bulk of sorghum production is derived from Northern Nigeria. Although sorghum is predominantly used by companies producing beverages, it is also regarded as a traditional food crop in this region and consumed in various forms, including as a Tuwo (swallow/ballfood with soup), Kunu or Ogi (porridge). It had promising potential. This prompted FMN to collaborate with their foreign service providers and milling equipment manufacturer, Buhler Group in Switzerland to initiate a research program. This research confirmed the viability of using sorghum flour in composite with wheat flour for bread making. Also, locally it would become the first packaged sorghum flour in the market for Tuwo.



**His Excellency, Governor Abdullahi Umar Ganduje
in a handshake with John G. Coumantaros Vice Chairman, NNFM**

On Tuesday 18th July 2017, the executive Governor of Kano State, Dr. Abdullahi Umar Ganduje, OFR commissioned the new Sorghum mill. The Sorghum mill was also installed with a capacity of 80,000 metric tons per annum to produce flour from 100% Nigerian sorghum. FMN provided a working capital loan of N800 million and N1.4 billion to support the financing of the project in NNFM. At this point, NNFM was processing 100% homegrown products. This increased consumption of local grains and consequently created jobs and boosted agricultural and economic activity in the region. This has positioned NNFM as FMN's Group's hub for local content processing, which aligns with a key government policy.

Later in 2017, Mr. Peter Kradolfer was replaced on the board of Directors, following his resignation from his position as FMN Flour Operations Director by Mr. Richard Hedges, a Briton who joined the FMN family in succession of Peter's functional role that same year.

Alhaji Sani Umar retired in early 2018 as the company's Deputy Managing Director but remained on the board of directors as a non-executive director.



R-L: Aisha Abubakar, Minister of State for Industry, Trade and Invest.
His Excellency, Governor Abdullahi Umar Ganduje, Executive Governor, Kano State.
John G. Coumantaros, Vice Chairman, NNFM



Alhaji Sani Umar
Deputy Managing Director
2012 to 2018

In 1986, several job applications had been sent in to NNFM; Sani Umar was one of them. Fresh out of university, as a young man he had jumped into the labor market seeking for a job. After concluding the obligatory National Youth Service, he started his career as a lecturer at the School of Management Studies. Shortly after that, he was called for an interview at NNFM along with two others. The panel was chaired by the then Managing Director, Mr. Jutzi.

Giving a concise account of how he found himself at NNFM, Sani made clear the determination exhibited by Alh. Manzo to recruit indigenous staff in line with the nationalization policy promulgated by the Government of Nigeria and supported wholly by the late Chairman emeritus, George Coumantaros. The Chairman was enthusiastic about the process for two main reasons.

Firstly; it was of great importance to him that Nigerians should be able to work in the capacity of expatriates; Secondly, it would cut down the cost of hiring expatriates. After induction and months of prerequisite rotation across basically all units and departments, Sani, with a major in business administration settled to his duties in the department of procurement and stores.

Hard effort and dedication breeds recognition and growth, as it did with Sani. He got promoted to manager, purchasing and supplies where he rose through the organizational ranks to become the deputy managing Director in 2012. During his time as DMD, he brought on his acquired expertise contributing to the transformation and restructuring of the company to accommodate the new millennium. Sani dedicated 31years of service to the company.

Sani Umar was described in the words of the Chairman Alhaji Aminu Dantata as;

“A gentleman who served the company for 31 years. I will not hesitate to thank him for his tireless contribution to the progress of the company over the years. I wish to on your behalf and on behalf of the board thank him for his bountiful contributions to the progress of the company over the years. I implore him not to relent in his efforts to see to the further progress of the company.”

The Golden Individual: Last days

“The greatest use of life is to spend it for something that will outlast it” - William James

George Stavros Coumantaros, Chairman Emeritus retired to his beloved Greece, where he lived aboard his yacht, anchored in the port of Piraeus. Shortly afterwards, he passed away in his sleep on Monday, 17th October 2016, in Athens, Greece, surrounded by his beloved family. Aged 94.

Personal staff perspective on Chairman Emeritus:

“I remember quite vividly in 2009, It was my 2nd year at the company and the first time I was part of the AGM as an attendant to the board of Directors. The air is usually tense for us, I and two others, being in the midst of the deciding team, we would all be on our best behaviors with bated breaths. Standing at position, by the coffee table few meters left of that big table seating the board of directors, this elderly man with a soft face looked up at me with a smile, he motioned me to approach with a small wave, his smile unflinching. I cannot describe how fast or loud my heart was beating at that moment. I knew he was the Chairman as my colleague had pointed him out to me earlier in the corridor, but I have never been this close to him nor spoken to him before. He had a glass of water in front of him so he could not possibly want me to refill his glass of water. Then what was it? *“What is your name?”* he asked. *“How are you?”* he asked again, softly like a concerned parent. After the brief exchange, he reached out to hand an envelope to me, *“this is yours”* he added, still the smile remaining. That smile made me feel I mattered, birthing a strong feeling of fatherly love towards our late chairman. I will later find that it was a token of 20,000 naira he gave me in that envelope.”

- Rakiya Bashir, Procurement Officer



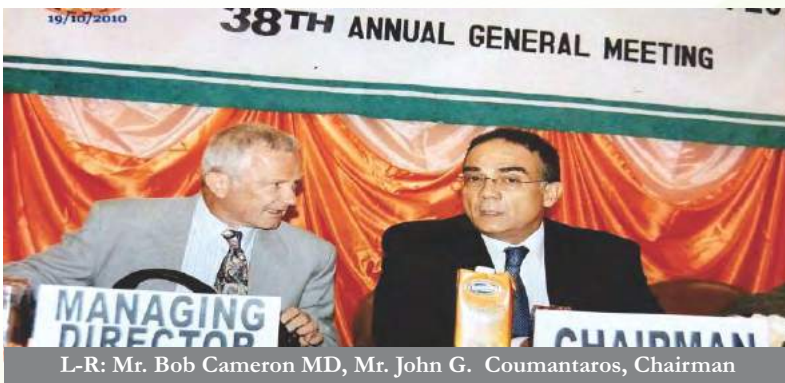
Mr. G. S. Coumantaros with Former GMD FMN Mr. E. A Ukpabi



Mr. G. S. Coumantaros with a shareholder



Mr. G. S. Coumantaros with Members, NNFM Board of Directors





Raw material intake



Milling floor



L-R: Hajiya Baba, Quality Manager. Mr. Spinner, GM Technical. Alh. Jibir Wudil, GM Procurement. Alh. Bala Manzo, GM Personnel. Mr. Anyanwu, GM Finance. Mr. Oyeleke, MD. Mrs. Adesanya Accountant



L-R: Mr. Anyanwu, A Staff, GM Finance Mr. Oyeleke, MD.



L-R: Mr Plakidis, Technical Director. Mrs. Adesanya Accountant, Head of Finance. Alh. Bala Manzo, GM Personnel



PART II

2014 and beyond



NNFM
NATIONAL NUTRITION FOUNDATION
Feeding the Nation
Everyday
A member of
FMM
THE FLOUR MILLS OF NIGERIA



TWO

Upwards And Onwards

Pushing Forward

“Rise and rise again until lambs become lions.”

- Robin Hood

Unrelenting in its efforts to stay afloat and overcome the harsh economic tides, NNFM embarked on several turnaround initiatives with a view to making profit. In 2019, major milling lines were refurbished to enable the milling and sales of Sorghum, maize, and wheat-based products

There was a bigger picture, in support of the Federal government's agenda to resuscitate the Nigerian economy and FMN moved to boost the local content inclusion in its production, designating NNFM as the leading ground, a local grain milling hub within the group. This called on NNFM for more stringent objectives and value-adding innovation with all focus on the Nigerian farmer and his produce.

Diversification

“I view diversification not only as a survival strategy but as an aggressive strategy, because the next windfall might come from a surprising place” Peter Bernstein, financial historian, and economist

NNFM had begun a diversification strategy in 2017 with Sorghum, this demanded new product developments that would offer value and the quality attributed to its brand – Golden penny - to the consumers. A modest improvement in the nation's economy and a tighter monetary policy made foreign exchange much more available and in September 2018, wheat milling resumed at NNFM; only this time it came back with a newborn, a new brand that associates with the indigenous people – Mai-kwabo. Mai-kwabo was coined after how the Hausa speaking customers have always identified with Golden penny products. It loosely translates to *“The one with the penny.”*

Mai-kwabo Flour was launched and hailed a success almost immediately. The absence of NNFM in the wheat flour market game had left a lot of the major dealers across the Northern region disapproving. Thus, having it resume into the space was welcomed with cheer and commendable loyalty.

In tow, Dawavita, a whole sorghum flour, was launched with a resounding campaign. The introduction of these products sparked the heightening of market activities and heralded the start of a profitable season for the company.



After five years of a downward trajectory, NNFM performance track started to look upward to profitability. It started with a declaration of zero loss in the year 2020.

There were also changes to the board as Mr. Richard Hedges was replaced by Mr. Jack Cwach on the 1st of April 2020. Mr. Cwach, an American citizen with a rich educational background and vast experience joined FMN as Flour Operations Director. Malam Mahmud Ahmed, representing New Nigeria Development Company, was also replaced by Malam Abdul Ganiyu Sani on the 28th of July 2020.

On Tuesday July 8, 2021, Mr. Gert Kriek exited the company with Mr. Adrian Naidoo succeeding him as the Managing Director.

Adrian brought on his expertise in processing technology where a single machine is utilized and explored to maximize performance in several functions. With a rich profile of about 14 years' experience in a Swiss company, he was keen on diversification. He sought ways of creating several meals out of an individual food item with an improved shelf-life and appealing packaging; most importantly nutritious. At a time when inflation was on the rise, value for money was indispensable. He saw priority in feeding the nation as the value of the company states, but with value adding, affordable options.



Adrian;

“From the lowest ranking staff to the senior staff and expatriates, the work at NNFM gives a reason to stand in the face of adversity for food is a unifying factor. Across cultural and religious barriers, we all strive to put food on the table. Positivity is what enables us to see opportunity in the things we lack. Bad road equals a job for a good engineer, low supply translates into an avenue for a company to increase production and low water supply will be the reason to hire someone that will source for it. With all the vices in the country and sad news of kidnapping, vandalism, murder, and robbery, he pushes himself and the entire team to believe in a better Nigeria that will truly be the giant of Africa. Amidst the volatile nature of our country, the spirit to stay alive, agility and true belief in ourselves and our capability is key.”

2014 and beyond



Late in 2021, Alhaji Aminu Dantata who has been the chairman since inception retired after almost five decades of leading the team up the ladder of success and steering the wheel through the turbulent stormy weather. He has contributed immensely to the growth of the company and his footprints will stand the test of time. Alhaji Rabi'u Gwarzo was then appointed as the new Chairman; He's been with the company close to four decades.



Alhaji (Dr.) Aminu Alhassan Dantata
Chairman, NNFM Board of Directors
1971 – 2021

Alhaji (Dr.) Aminu Alhassan Dantata is a prominent Nigerian businessman and philanthropist. In 1968 he was appointed Kano State commissioner for Economic Development, Trade, and Industry under the administration of Audu Bako. He held the position of commissioner up until 1973.

2014 and beyond



NNFM assumed the task of creating more customer centric products that would not only satisfy their needs but also evoke emotional connections to their heritage. Two more products were introduced into the market under the indigenous value brand, Mai-kwabo; Mai-kwabo Masalina, a fine composite flour of maize and wheat for meals like tuwo, waina (patties) and other creative snacks. And Mai-kwabo Semolina, purified wheat middlings mainly used in making tuwo, puddings etc.



Through the Customer's looking glass

"Strive not to be a success, but rather to be of value." – Albert Einstein

Speaking to Alhaji Mohammad Bindawa, a seasoned businessman in the heart of the nation's center of commerce, who has been with NNFM since 1979, he reminisced about how a bag of flour used to cost ₦14. This was when the naira was at its strongest, with ₦1 at \$0.596. He speaks about the support NNFM gave when times were hard. The interest free credit line that was offered to him went a long way to keep his business alive. With over forty years in the flour business, he attests that Golden Penny remains the number one brand in Nigeria that offers both quality and value to the consumer.

“NNFM has created a relationship with its customers by treating them as the most vital asset it has. The staff especially have turned into family merely by the respect and regard they address me with. - Alhaji Bindawa

NNFM has built a solid reputation for putting customers and their needs first who in turn, have supported the brand even as the market ebbs and flows.

After a couple of years without wheat milling, loyal customers were the first to reinvest with much enthusiasm when production resumed; Alhaji Faruk Sheshe was one of them. A well-known businessman in the Kano market and wholesaler/dealer of Golden Penny Products with a special emphasis on Flour, Alhaji has been registered with NNFM PLC for over 3 decades.

“I remember the first direct transaction I made at NNFM Plc circa 1985. It was 50 bags Semovita. Later, I bought 20 bags of GP Flour.” At that time, a bag of 10kg Semovita cost less than ₦8 and GP Flour ₦22.”



NNFM Semovita and Wheat flour Invoices from a 35-year-old transaction



Alhaji recounts that he has been a part of NNFMC Plc for more than 4 decades. He ventured into the flour business in his teenage years with small indirect transactions.

“NNFMC PLC has been a part of my life – a part without which my story would not be complete.”

Alhaji Faruk Sheshe Says.

“Back in the days, NNFMC PLC was a glorious sight with hundreds of people lined up outside, daily transactions and constant flow of trucks and railcars.”

Currently, Alhaji has continued support for NNFMC and FMN PLC as a whole, with orders of over 30 trucks of wheat flour per month.

Corporate Social Responsibility

Late George S Coumantaros has been widely acclaimed as a man who had the interest of our nation and its people at heart. Through the Corporate Social Responsibility that has been instituted, several projects were executed to impact positively on society in terms of social, economic, and environmental matters.

For so many years, NNFMC has been supporting Dala Hard Court and Polo clubs. It has also consistently supported Secondary Schools during Speech and Prize giving days. During the holy month of Ramadan, bags of flour and semovita are provided to media agencies to be given as gifts to winners of Quiz programs.

On the 28th of November 2014, Kano State was hit by what could be termed the worst terror attack. Thousands of people who had gathered to say the Friday prayer were attacked by gunmen after successive suicide bombings, killing close to two hundred worshippers. On behalf of the Chairman Emeritus, Mr. George Coumantaros, Mr. John G. Coumantaros along with members of staff and Board of Directors had paid a visit, commiserating with the Emir of Kano, with a cash donation as relief for the families of the deceased.



NNFM collaborates with neighboring companies to maintain and repair Mai-malari road on a regular basis. Early 2022, the road was reconstructed from scratch.

Annually, NNFM donates household items along with company products to rehabilitation homes and orphanages; notable among them are Torrey Home, Nassarawa orphanage, Dawanau Psychiatric Hospital & Tudun Maliki Special School. It

supports also with clothing for the children and water supply. During the Eid al Adha celebration, parties are sponsored, and Rams are donated for slaughter, so the orphans are not exempted from the love at such a joyous occasion.



On sustainability

In 2021, NNFM launched a decentralized waste management scheme, targeted at a cost reduction, waste minimization and of recycling recovered plastic waste materials back into industrial production, this is not limited to environmental management, processing of virgin material, but also to empower women with jobs.

All packaging material waste generated at the company will be segregated, sorted, and streamed to BAGCO Kano for recycling into reusable pellets.

The project currently employs 4 women, 2 of which are widows, with no formal education and one experienced male supervisor.

We are staff, we are family

“The company recognizes its employees as the most valuable resources because their positive involvement is essential for the achievement of the company's objectives’- Alhaji Dr. Aminu Alhassan Dantata.

Festive seasons

There exists a cordial relationship between management and staff. During special occasions such as the Eid festivals, NNFM, with its employee's interest at heart, seeks ways to boost the festive spirit amongst staff. The company is always readily providing financial relief where and when applicable. This is an

excellent move to let the workforce celebrate and feel appreciated for all their effort. This is a good investment for maintaining employee stability and boosting productivity through emotional gratification.

“Eid is usually a financially stressful period, but the support we receive from NNFM goes a long way to take some burden off. Company products and bonuses received during festivities are a huge relief”

- Ya'u Sabawa, Procurement

At the end of the financial year, March, the End of the Year Party is held. It is a time of celebration during which the Company organizes an event for the employees, for the purpose of rewarding them for their hard work, improving their relationships, and for fun after a whole year of work.

Once the date is set, the excitement can be felt in the air as all hands are put on deck to make it a fun-filled and successful one. If for any reason, the party does not hold, the company maintains prioritizing the employee welfare through standardized payables in incentives. This coupled with the prompt payment of monthly salary since inception demonstrates the aforementioned priority to staff welfare at NNFM.

“It was humbling to be recognized for the thirty years I have put in; I aimed at nothing but the progress of the company. I was delighted to take home a brand-new chest freezer and a cash award hit my bank account. It was indeed empowering, encouraging and motivating.”

- Shehu Gwadabe, Technical

Labour Union

Workers are free to further and protect their rights as an amicable relationship exists between management and the unions. They sit at a round table and discuss issues pertaining to employees. The Food and Beverages Senior Staff Association caters for senior staff while the National Union of Food and Beverages represents the junior staff; both works harmoniously to achieve their aims of improved welfare for the staff.

"Our duties revolve around the workers' interest,"
Said Garba the Union leader, "and we are partners in
progress, with the company."



Union Leaders at United Nations Headquarters Geneva, Switzerland

“I have been working here for 29years, and I can tell you we have never had any friction. There is no problem because the management here is very labor-friendly. And when there is conflict between staff, as is inevitable in such situations, the management has a fair resolution policy.”

- Ismaila B. Umar, HR

Covid-19

The world was hit by an unprecedented calamity late 2019/early 2020. During the hard times of the Covid-19 Pandemic, the company was sensitive to the stress its employees went through and extended some goodwill by giving palliatives. Products worth thousands of naira were given to each employee during the early phase of the pandemic. As it continued to ravage the economy and wreak havoc unrelentingly, the Company gave monetary incentives to employees in appreciation of their doggedness and perseverance towards the continuing success of the company at such a tough time.

“I must admit, we received a lot of support from the management, medical and financial. Although it was a tragic year, it was lightened by the allowances and flexible working conditions. We always had a smile on our faces where it would have been a crease of worry and fear as was etched on the faces of the less fortunate people who did not have the support we had.”

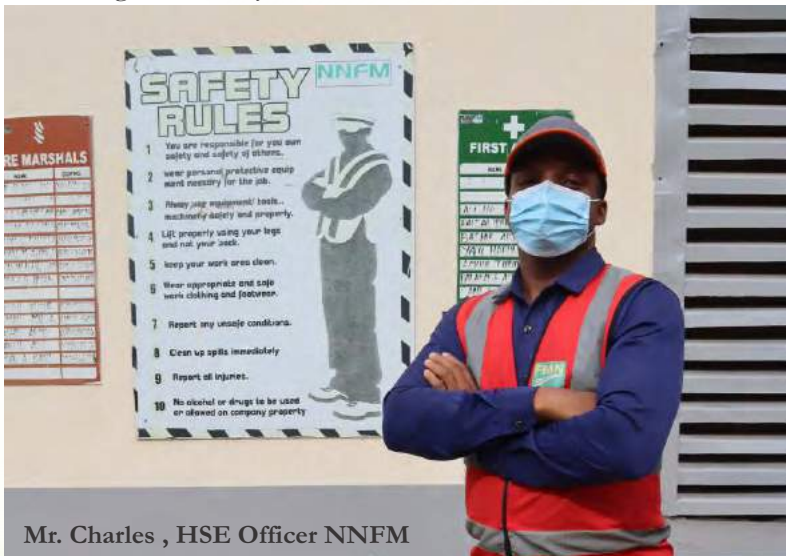
- Rakiya Bashir, Procurement

Health & Safety

On safety, health, and nourishment of the staff; the Company ensures that employees work in a safe and conducive environment and are regularly guided by the health and safety measures which provide personal protective equipment (PPE), continuously sensitized pep talks and well-established training scheme for all categories of staff.

In order to ensure prompt attention to its employees the company runs an onsite clinic for emergency cases during business hours, staffed with a visiting Doctor and 9-hour nurses. All staff are entitled to health care insurance with wide coverage.

Lunch is provided in the canteen at a subsidized rate. Attention is paid to ensure that nutritionally balanced meals consisting of a variety of delicacies are made available.



Mr. Charles , HSE Officer NNFM

NNFM takes the safety of employees and visitors very seriously. Consequently, several measures were put in place to ensure zero avoidable accidents. In 2018, the department of Health, Safety and Environment was created and Mr. Charles, a graduate of Mechanical Engineering from Imo State University, was appointed to manage it. With years of experience in the technical field, the significance of safe acts application in the workplace was not left out to him. His first task was to create a safety-compliant environment and transform the culture.

“The early morning breeze was blowing, the perfect time to go back to sleep; but I had a milling job to get to. I quickly got out of bed and in no time was ready to leave. Bade my family farewell and made my way to work, As I stood by the roadside awaiting a ride, I started mapping out the day, all the things I needed to do at the office. Suddenly, a tricycle lost control, veered off course, ramming into the sidewalk, and in the blink of an eye, I was slammed down! It hit my leg so hard that it felt numb. I remember looking down wondering if it was still there. I called the company's HR advisor and was rushed to the hospital. The company really was supportive; ensured I received the best medical attention, picked up the bills, and showed a lot of concern. I was kept on the payroll for over a year and when I went back to work, I was moved to a different department with minimal strenuous activity in consideration of my condition. I have been in service for 30 thankful years, and I remain passionate about NNFM.”

- Tasi'u Suleiman, Accounts

Loan

The company offers flexible loan programs to its staff for various purposes; housing loans, vehicle loans, and more. Interested staff apply by following the company's laid-down guidelines and loans are paid back through payroll deductions. There is also a rent allowance given at the end of the year for the employees to cover their rent.

Insurance

The company has global insurance cover for its employees. The insurance covers employees while coming to work and going back home. This insurance is statutory and backed by the government, through the National Social Insurance Trust Fund {NSITF}. It ensures that every employee is registered in case of accidents. It might happen that a worker has an accident while coming to work, in this case the insurance covers the employee, and he/she will benefit from the claim of the insurance. There's also life Insurance for all the employees.

Code of Conduct

In demonstration of a strong commitment to best practices in corporate governance, integrity, and the maintenance of high ethical standards in all aspects of its business, a code of conduct was formally unveiled by FMN across the group. It revolves around the company's core values of Performance, Integrity, Initiative, Leadership, Ownership and Teamwork (PIILOT)



Reinforcing its commitment to align with global best practices, a whistleblowing policy was concurrently established. The anonymity of complainers was duly assured to encourage strong information flow, and to protect the integrity of the procedure. Employees and stakeholders were encouraged to report suspected wrongdoings, fraud, and corrupt practices, and to ask questions or share concerns anonymously.

Electrical Department

Nigeria for years has been struggling with epileptic power supply, despite the huge investment being made by the Government, the challenges are yet to be overcome. This has impacted negatively on prices and profitability of manufacturing companies; hence many have closed down with resultant debilitating socioeconomic effect in terms of productivity, employment, and revenue. NNFM, through the rough terrain, has remained standing as neighboring factories fell.

The present head of the department, Shehu Gwadabe, who has been with the company since 1981 had previously worked under his former boss, Mr. Clause Foore, a Swiss Electrician. The department, with a strong team of competent electricians and technicians, ensures a consistent power supply for the company.

Right after its inception, durable generators were installed. They are used even when there is power supply to facilitate smooth flow of operations without interruption. Despite the challenges in the business and operating environment, efforts were made to explore new opportunities to improve profitability and performance.

“NNFM was a sight to remember back in the glory days. Its gates would be flooded with marketers, local Tradesmen with very little capital that would successfully become wealthy businessmen today, hustling to buy wheat flour. It was a system unlike what we have today, the market was open to one and all, with no distributor channels. I know someone that started with a little over N10,000 and has grown to command billions in naira today. Their journey started with NNFM.”

- Abdullahi Yahaya, Logistics

Shareholding

Currently, the Authorized Share Capital of the Company is 100 million representing 200 million Ordinary Shares of 50k each with 89.100 million in 178.200 million Ordinary Shares of 50k each fully paid-up. The initial authorized, issued and fully paid-up share capital of the Company and history of subsequent increases therein are as follows:

2014 and beyond



The major shareholders are Flour Mills of Nigeria Plc 53%, Northern Nigeria Investment Limited 7.27%, Dantata Investment & Securities Limited 5.55% and 34.12% owned by other Nigerian Individual plus Institutional Investors numbering over 3,500, thus making the Company a subsidiary of Flour Mills of Nigeria Plc



Team Work Makes the
Dream Work.

You are the Heart of
the Operation

Team Work makes the Dream Work



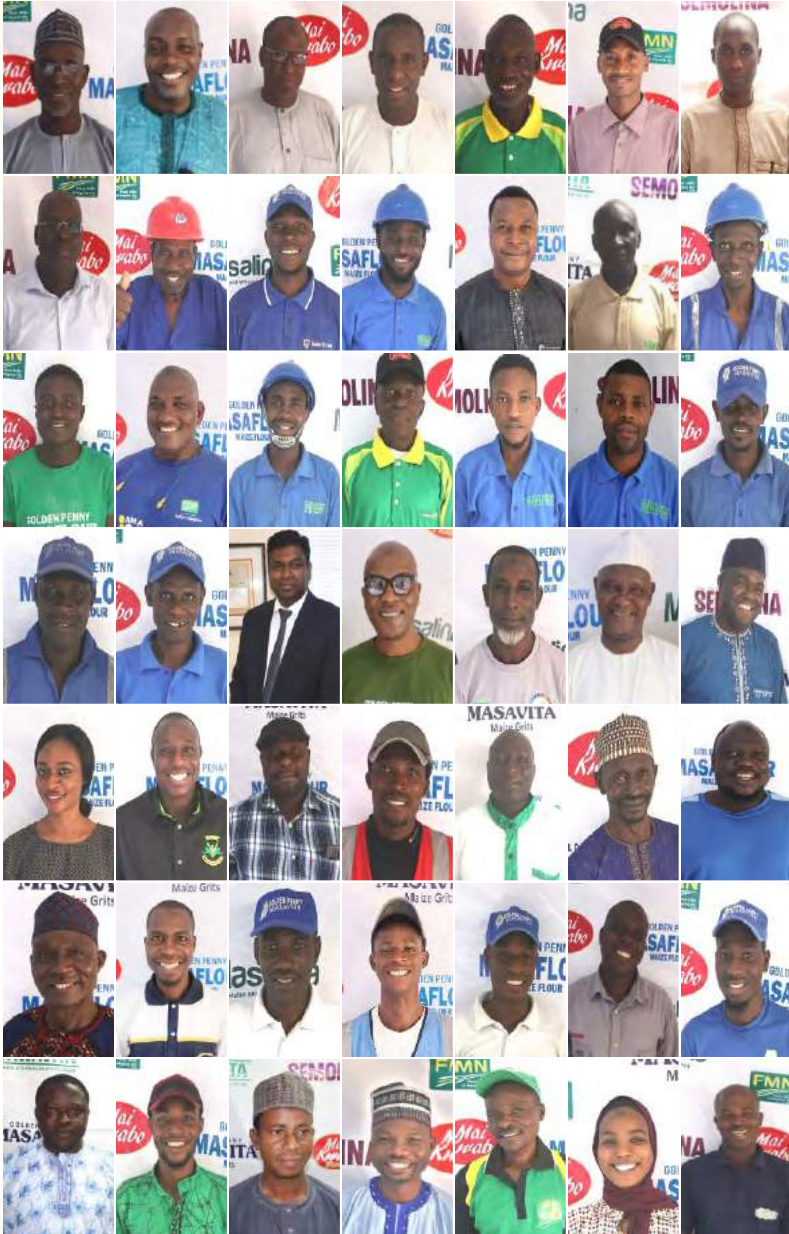
Team Work makes the Dream Work



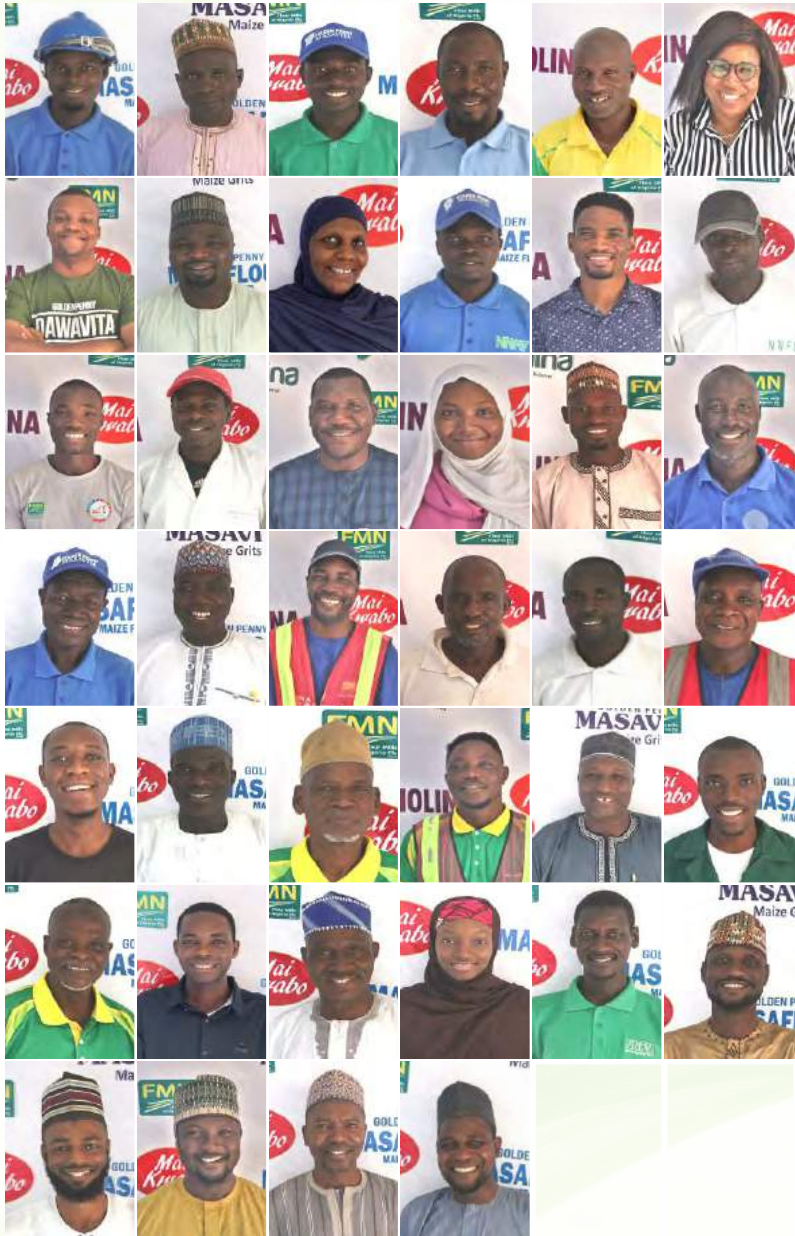
Team Work makes the Dream Work



Team Work makes the Dream Work



Team Work makes the Dream Work





EPILOGUE/CONCLUSION

Born out of the sheer determination of a legendary man, who has passed on but still lives, NNFM has lived to tell the tale. Mr. George S Coumantaros has lived a fulfilling life filled with sacrifices and devotion to the betterment of the society he lived and thrived in. As Alhaji Rabi'u Gwarzo says;

“He is a man like no other. He had a lot of faith and confidence in us. We learnt from him, the importance of being confident and committed in everything we decide to do”

Fifty years have gone by, and the story continues. The company has stumbled but never crumbled. Through the horrible period of the wheat ban to the challenges of the Nigerian environmental, social, and economic climate, NNFM stands tall and high. It still controls the Northern Flour market and demand remains on the rise.

As we look towards the future, we hope to further our diversification program with a view to bringing forth an

EPILOGUE/COCLUSION



additional variety of quality, nutritious meals to the dining of Nigerian families. We shall continue to prioritize the wellbeing of our staff and the community we live in. Our customers will always be at the forefront of our decision-making, operation, quality control and pricing.

We sincerely hope readers will take from this account the message of focus, perseverance, optimism, empathy, patriotism, and togetherness to guide them in their entrepreneurial pursuits and all of life's journeys.



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ACKNOWLEDGMENTS

I remember how ecstatic I was to be part of writing a book on a product I've grown up feeding on. My father is a huge fan of Tuwon Semovita and he would have it every morning. Naturally, all the girls had to learn to make it and for me, I recall vividly how my father would demonstrate to me how to make his “*Semo*” in such a way that it wasn't too soft; he preferred it compact. Every morning when my mum couldn't make it for one reason or another, I was in charge. I, in turn fell in love with it and even when I got pregnant and was expecting my child, everyone knew what to bring; “*papa (as they /k.fondly call me) wants tuwon semovita*”, they would say.

I would like to begin by acknowledging my aunt, Ramatu Manzo, who took the chance on me, believed me to be worthy of writing this book, making me a part of such great history. Ramatu who would call me late hours and first ring in the morning to demand my best work. She also took the painstaking time to proofread every line and edit, shuffling from office, her house to mine.

ACKNOWLEDGMENTS



Ramadan, Sami, I owe you guys a debt for all the prompt support you gave me in my race to get to the interviewees.

I am so deeply thankful to all the extraordinary figures I sat with for interviews. Without your willingness to share, it would not have been possible to gather such rich story that makes this book a successful memoir. They spared time to carry us through the history of NNFM's creation. They were there before, during and after the birth of this lofty legacy; they witnessed the blossoming of the rose, the fall and rise of a giant. It amazes me how I felt the words leave your mouth in excitement and the sunny disposition in which you narrate, confirms NNFM still and will forever hold a special place in your heart.

To the Chairman, Alhaji Rabi'u Gwarzo, a fatherly figure, with such warmth he gave me a deep understanding of the growth and achievements of the company. He selflessly could not stop reiterating on the individual efforts and contributions of the team to this success story.

In particular, I feel indebted to Former Deputy Managing Director, Alh Umar Sani, who was kind enough to sacrifice his time and was patient with the multiple phone calls. He gave me deep insight into the period of wheat ban and beyond and clarified so many facts.

Tonnes of gratitude to Adrian, whom I never met, but had commissioned the work.

ACKNOWLEDGMENTS



Lastly but importantly, to the iconic man that away from his land and his people, found a family in us; Mr. George S Coumantaros. He carried a dream in his heart, to see our land prosper. Setting up Northern Nigeria Flour mills wasn't just a business expansion, but a means to give back to the people he holds dear and near to his heart. Being the first of its kind in the North, NNFM provided job opportunities and an easily accessible market for the Northern Agricultural produce. He built the empire with so much love that years after his demise, his spirit and legacy lives on.



LIST OF PERSONS INTERVIEWED

S/No	Names	Designation	Company	Date
1	Musa Lawan	Chief Miller	NNFM	24-02-2022
2	Sami Murtala	Admin Staff	NNFM	03-03-2022
3	Nazir Bichi	Packaging Manager	NNFM	25-02-2022
4	Shehu Gwadabe	Electrical Engineer	NNFM	24-02-2022
5	Suleiman Yawale	Manager	Sadaraki Stores	27-03-2022
6	Alh A.B Manzo	Former GM	NNFM	02-02-2022
7	Alh Rabi'u Gwarzo	Chairman	NNFM	29-08-2022
8	Alh Sani Umar	Former Deputy MD	NNFM	02-03-2022
9	Habib Fatokun	HR Officer	NNFM	03-03-2022
10	Ya'u Sabawa	Procurement Manager	NNFM	28-02-2022
11	Ramatu Manzo	Brand and Innovation Manager	NNFM	28-02-2022
12	Isma'il Umar	Asst. Security Manager	NNFM	23-02-2022
13	Adrian Naidoo	MD	NNFM	25-02-2022
14	Alhaji Baba	Manager	Sahad Stores	24-02-2022
15	Abdullahi Jibir	Son of Jibir Wudil		16-08-2022
16	Rakiya Bashir	Staff	NNFM	23-08-2022
17	Tasi'u Suleiman	Staff	NNFM	24-08-2022
18	Alhaji Bindawa	Customer	NNFM	12-08-2022
19	Alh Bashir Sheka	Customer	NNFM	14-08-2022
20	Bello Labaran Baba	Former Head, Quality Control	NNFM	23-08-2022



ABOUT THE AUTHOR

Fatima Mukhtar Khaleel was born and raised in the city of Kano right after the Wheat Ban. She holds a Bachelor's degree in Physiotherapy and a master's in health economics. While in School, she was part of the editorial team for her association's magazine and her undergraduate research project was acclaimed as the best. With a huge passion for holistic living, she is the founder of the Bridging Gaps Charity Initiative, which seeks to improve the quality of life of others. She has organized programs to create awareness for Stroke and promote a healthy diet and active lifestyle.

She is currently working with Bayero University as a Physiotherapy Lab and Gym Instructor. She is happily married with three kids in Kano



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