



NewsForum

Numekevor & Associates Inc.

Health Disaster Relief Programs for Business Owners

The HDRP Specialists

HealthDisasterRelief.com

September 2019

Sharing and mentoring

Two Communities Foundation (2CF) officially launches

Every year, most Canadians can expect to contend with the full scope of nature's force. From summer's scorching heat and stifling humidity, to winter's biting cold and disabling snowfall, the natural elements have a starring role in life's narrative. And as we age, we come to see how much our own lives are reflected in nature's temperament.

It is often at life's equinox – in autumn when the span of time we have lived is greater than that which lies ahead – that we begin to ponder our legacy: what we will leave behind and how we will be remembered. This is a time of changing priorities, and for those whom fortune has favoured, it is an opportunity to share the bounty of their hard work with those whose fate involves more hardship and greater struggle.

When the time comes to act upon one's altruistic impulses, there are three concerns that arise regarding charitable giving: where to direct funds for the most significant impact; whether to donate locally or internationally; and how to confirm the outcome of a donation. There aren't always clear or easy answers.

The Two Communities Foundation (2CF) is Lordy



Lordy with George Amponsem, a long time friend from his University of Ghana days and a professional consultant who helped draft the strategic direction for Lordy's legacy project, the Two Communities Foundation.

Numekevor's legacy project: A non-profit organization that aims to close these information gaps by uniting donors directly with beneficiaries. In doing so, both parties become co-contributors to programs that will enhance their communities. 2CF exists to break the cycle of poverty by elevating self-fulfillment in order to produce meaningful giving at home and abroad.

A new model in donor satisfaction

George Amponsem has been a strategy and organization development consultant for over 20 years. Today, he is a managing partner for Gamps Consulting Services. He helps leaders in businesses, organizations and non-profits define objectives and establish goals to advance their internal and public mandates.

In 2018, he sat down with Lordy to help him map out 2CF's direction. Together they built a strategic plan that targets education, entrepreneurship, and health care in needy communities in Canada and overseas. They also identified a fourth pillar of operations, one that Amponsem calls a "fresh breath" within the charitable giving realm.

The Giver-Partners Program is woven into every other 2CF program. It aims to provide an intrinsic value and intrinsic satisfaction for donors: something to excite them. Specifically, 2CF giver programs go beyond simply delivering tax benefits or giving donors an indirect sense of connection with a broad project. 2CF donors get to see exactly how their contributions enable tangible and verifiable benefits to a specific person for a specific activity, product, or service that advances that individual and her community.

When donors can see how their contributions are changing lives, they become more invested in the success of the programs they are funding. It's the perfect model for anyone looking to ensure that the wealth they share achieves its intended purpose.

Continued on page 3

Giver profile: Kevin Cott is 2CF's first donor

In 1993, Kevin Cott was parachuted in to be the new manager of a 1000-person Crown Life Insurance agency that stretched from Windsor to Toronto, and from Niagara Falls to Sault Ste. Marie. It was not an easy assignment. Cott, a savvy and sophisticated Toronto professional, was taking over after several managerial blunders.

After announcing that the organization was paring down to only those people who really wanted to be there and declaring that hard work would be the only path to exemption, Cott set out to meet the team. In Kitchener, he encountered Lordy, “the kid from the village”; an African immigrant, working from a strip mall office who was just five years into his insurance career.

“I met this guy and he was rough and he was hard on me,” says Cott of their first encounters. “He had a bit of chip on his shoulder and a strong feeling that he was not getting the advantages or opportunities of other people. But Lordy immediately demonstrated that he believed he could be somebody and he could do something.”

Lordy, he says, set out to do things that would take him beyond where he had come from. “His path was, ‘I’m going to make myself something that others don’t believe I can be. Someone who will do what others say they’re going to do – but they’re not going to do it,’” recounts Cott.

Maybe this determination felt familiar to Cott. His own success would not have been assured or predictable based on his early life. Cott was the youngest of six, raised by their mother alone, and in extreme poverty. He vividly recalls the support they received during hard times including toy deliveries from the garbage men at Christmas, “even though we weren’t Christian.”

This, he believes, is where he and Lordy have a commonality, “People have looked at us differently.”

Often a critical gaze and communal assistance can spawn the desire to succeed and, ultimately, to give back. It comes from awareness that nobody ever does anything alone. There is always someone — community, government, family, friends — that helps facilitate everyone’s accomplishments.

Regardless of how self-made you are, there are common infrastructures that benefit the greater community. Then, as you mature personally and financially, you start to look at what you can do for others.

“Charity has become a large part of who I am,” affirms Cott. “It’s the money part of course, but it’s also part of my roots.”

Twenty-six years after their first meeting, the two men share common bonds. Cott is CEO of Qualified Financial Services, a managing general agency that provides advisor support including ongoing training, the facilitation of new business and compliance oversight for independent insurance brokers like Lordy. These days, both of them are thinking about retirement and succession, and both of them are considering their legacies.

Together they have already completed one charitable project, a pre-cursor to the Two Communities Foundation. 15 years ago, they delivered computer technology to schools in Ghana.

Recently, following through on a promise he made Lordy

years ago, Cott became the first major donor to the Two Communities Foundation, pledging \$25,000 to support the Foundation’s charitable efforts.

“Lordy is looking to create opportunities for people who are in the same position he was in when he was a young person. He wants to go back and give back and give people the tools they need.”

In Cott’s estimation, Lordy’s giver philosophy could be summed up as, “You can do it, not because I did it, but because you can do it.”

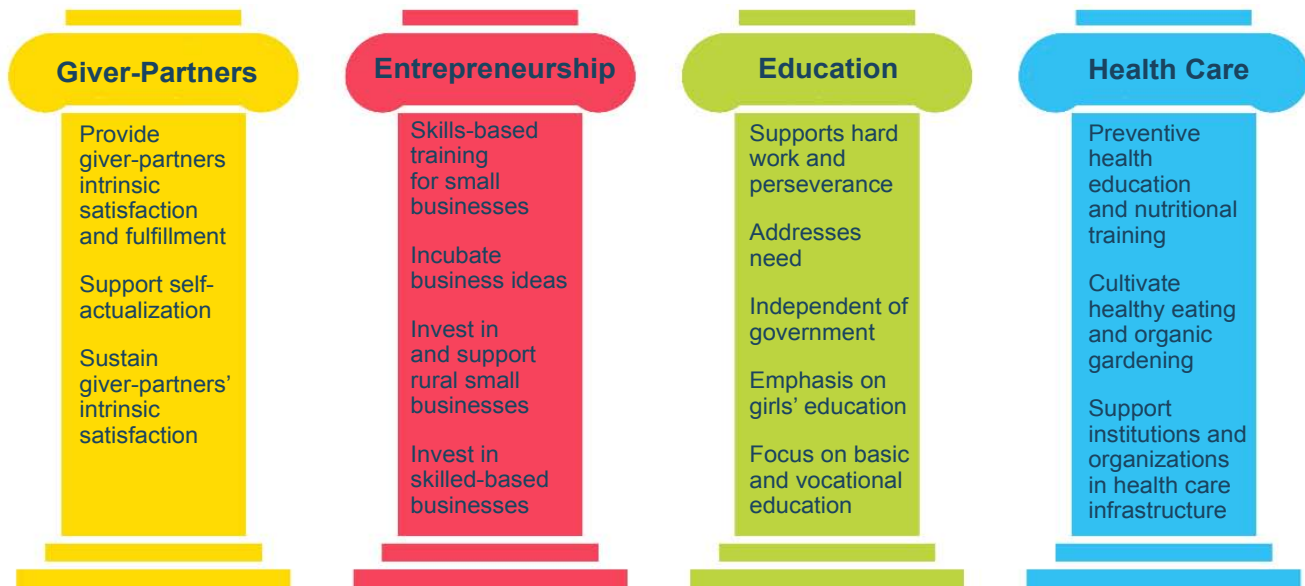


Above: Lordy in June 2019 with the first donor to the Two Communities Foundation, Kevin Cott.



Inset: In 1996 in Toronto as Lordy’s manager, Kevin presented Lordy with the Top Agent Award for his sales and service excellence.

Two Communities Foundation operational pillars



And while that is just good fiscal responsibility, it also represents a shift in traditional giving models, one that equates donor satisfaction with recipient success and program sustainability.

Amponsem calls this a paradigm shift. "It's not a one-way service," he says. Each program contains a reciprocal dynamic that focuses not only on how the recipient benefits from a donation, but also considers what the donor derives from giving the money.

A self-actualization approach

No one who knows Lordy should be surprised that such a model for charitable giving would spring from his mind. Nor should it seem extraordinary that his vision for 2CF's Giver-Partners Program would involve physically bringing benefactors and recipients together for a shared moment in social entrepreneurship.

Such an approach, mirrors Lordy's professional acumen. After more than 30 years of "selling softly", he knows that using a personal touch builds loyalty.

Lordy's project was inspired by Canada's 20th prime minister, Jean Chrétien who, while in office, took on issues of corruption in developing countries – many of them in Africa. Lordy, a native Ghanaian, was impressed by Chrétien's efforts to ensure funds would make it directly to projects and people in need.

The Giver-Partners aspect of 2CF programs extends that goal and, in the entrepreneurial pillar for example, adds elements from the microlending movement. Lordy envisions a process that resembles, in part, the format used in popular television shows like "Shark

Tank" or "Dragons' Den". There, fledgling entrepreneurs pitch their products and services in hope of attracting investment from a panel of established business titans.

"Don't think that because we are from abroad, we arrive here with a basket full of money and here you go," cautions Lordy. "You have to demonstrate to us that you have a business, not just an idea. We want to make sure that things can be taken to a marketable level and sold.

The objective is to provide budding entrepreneurs with resources to build their business and achieve self-sufficiency. At its most basic, positive financial outcomes can reduce or eliminate deficits in fundamental needs such as education, health care, and nutrition. Moreover, accomplishments leading to personal success spill benefits over to the community.

Beneficiaries will be expected to take the tools and resources at their disposal and use them to build, grow, and lift themselves out of poverty. Their entrepreneurial activities will set them up to be community leaders and mentors, ultimately putting them on their own self-actualization path.

In Canada, 2CF will focus on First Nations and immigrant communities. Program emphasis overseas, says Lordy, will be placed on rural areas and will target women because women there work harder than men.

"There are places still today, where when it comes to distributing limited resources for schooling, they will ask the girls to stay home. We want to change that because when you educate women, you educate the world."

What is self-actualization?

In 1943, Psychologist Abraham Maslow placed Self-Actualization at the top of a pyramid depicting a hierarchy of human needs. He stated that "...human motivation is based on people seeking fulfillment and change through personal growth."

Self-actualization is about achieving one's full potential. It's when goals come to fruition and life can be seen as a series of accomplishments. It is the luxury of choice in a quest that asks, "What next?" of countless motivating options.



Board of Directors Profile

Ian Smith, Secretary Treasurer



Ian Smith is a chartered accountant who owns and operates a small business that serves entrepreneurs and small business owners. He has known Lordy for over 25 years: since their days with the Rotary Club.

He became involved with 2CF because, in his own words, "it seemed like a noble project to be working on, helping people in Canada and around the world. I think we all want to help out."

Ian's role is to provide accounting assistance to 2CF. Going forward, he would like to take a more hands-on approach with one of the projects in the Entrepreneurship Program.

"Small business, that's my clients' background. I've seen a lot of them go from startup to success. I would like to help people that way. It would be an awesome opportunity to travel to Africa."

Preparing to pass the torch

Steven Kark, CLU CHS CFP

With more than 15 years experience in the financial and insurance sectors here in Canada and internationally, Steven Kark is a much sought-after consultant in helping successful entrepreneurs with proven start-up, growth and investment strategies.

Steven guides clients from all industries through the intricacies of building the ideal corporate structure. He specializes in advising business owners on how to protect retained earnings and minimize tax implications.

As a keynote speaker, Steven, who is originally from South Africa, has the opportunity to share his insights with accountants and other business professionals across Canada.

Steven appreciates the simpler things in life, like family walks with his dog. He also enjoys playing table tennis, tennis and CrossFit in his down time.

In the coming 12 to 24 months, Steven will take over some of the service responsibilities associated with serving you, our clients.



About the company. We've focused on small business owners and executives since 1988. Founded by Lordy Morgan Numekevor, Numekevor & Associates is one of Canada's leading corporate insurance advisory organizations. We are the innovators of Health Disaster Relief Programs (HDRPs) combining comprehensive benefit and insurance programs to give business owners peace of mind. Contact Numekevor & Associates Inc., 88 Robson Avenue, Cambridge, Ontario, N1T 1L2, Tel: 519-621-4422; Fax: 519-621-1466; hdrp@numekevor.com; www.numekevor.com. **About the newsletter.** This newsletter belongs to our clients; it is published twice per year. Submissions of original articles, photos or artwork are welcome. For guidelines contact us at 519-621-4422 or email hdrp@numekevor.com. We reserve the right to edit articles for length and clarity.