





TIME TO ADD MORE FUN IN YOUR CHILDREN'S BEDROOM

Children need space; these young members of our families are important and need to be invested in. And I would advise parents to always put into considerations their children's space and privacy when shopping around for furniture.

One unique character of children is that they will always want a room that is full of fun that is from the choice of colours right down to every toy across. All this calls for parents to create that perfect place that will meet their demands.

As a parent you need to understand that your child needs a space where their imagination can run wild. And in this case, when making any decision concerning their room, just think about what your child will want their room to look like a few years down the road.

Designing kids' rooms can be a real challenge yet fun. To spruce

up your child's room the following ideas can be of great assistance to you.

Personalise the space

It is important to choose colours that are fun and lively, to do this incorporate a fun theme by placing certain toys that reflect the colour of the house. Make your wall colours vibrant and cheerful. It is key to note that your kids are growing up, and neutral colour tones that will outlast them all once they grow up.

Use space

This can be of great help in ensuring your child from school's tremendous stress. Fun decor also keeps their energy and can be a great stimulator. To add more fun, add an interesting print on the curtains, this helps to energize the space. Also introduce well coordinated colourful stationery holders, files and containers for

Looking on and out of items

Use shelves

Children's needs change rapidly as they move through different stages in their lives, having this in mind will enable you choose furniture and accessories that will change along with them. It is advisable when purchasing a table to choose one that can be transformed into a big bed. Also find multipurpose kids' furniture such as bed chairs that can also serve as tables for colouring and tea parties when they are turned on four wheels.

To allow your kids space for hosting friends, make a special space for a comfortable lounge chair. It is important to also create a space for yourself in your child's room; they often bonding as you can always sit comfortably and read a story book for them.

A happy child is a healthy child; make your kid feel valued by transforming their room into a small palace.



One advantage of a well and neatly decorated room is that it encourages your child to spend more time at home, the time also gives them the space they need for personal study and discovery.

Additionally this room does not require much space; you can transform your attic to suit this needs. Also the children's rooms are not complex; they are simple, what you need to understand is your kids' preferences and needs. What they fancy most and what they would like to have in their room.

Once you have discovered this you are on the right track and you can now go ahead and make this dream come true.



Imagine of a well decorated room with vibrant and peaceful hues; accessories, a space with functional and well coordinated furniture and accessories, a room where you can take yourself to the next without the rest, a place where you can play your musical instrument and carry out various experiments without disturbance?



This is a place where every child would want to spend their time.

Contributed by
Shirley Siles
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An attic is a precious space just below the roof of a house used by many people to store their clutter. Attics have become common, store of or ignore their capabilities and use them as spaces while others leave them empty. What many of us don't realize is that this space is convenient and can be transformed into a versatile room.

Attics are perfect with potential that allows them to be put into different uses. The unused space in your house has become a treasure and just like other rooms in your home, this space can be transformed into:

An extra bedroom

The unused space can be transformed to an extra bedroom or a small fortune. One advantage of the attic is that it is already part of your home so you don't need to tear down part of your house.

An office

The attic can easily be turned into a home office. The space has a view place that can allow privacy and to make it more magnificent. It is the only safe gorgeous window and paint it with bright colours.

The attic can also be transformed into a recreational room

Looking for entertainment? The space below your roof is a perfect place for a movie theatre. The same can be used for exercise, games, and more. The space will be comfortable and suitable to keep it neat and to look for it. This space can be too versatile as a game.

Personal library

The attic serves a unique relaxing place for book lovers. You can enjoy reading and looking at the pictures. Your children can collect their stories peacefully without any interruptions.

Dressing room

Never enough space? Just look up, the attic space can be utilized

IS THE FINANCIAL MARKET GOING TO WITNESS A NUMBER OF MERGERS & ACQUISITION?

This may be the best way for banks to consolidate their position and create market stability.



By Martin Osei

It is encouraging to see our vibrant banking sector responding to a disciplined Ous Dae Governor. This is critical as financial matters are of great concern to all. Our regulator must ensure all checks and balances are in place and that banks are always operating above board.

The banking industry plays a crucial role in the country's economic development ensuring all money inflow and outflow are channelled through the various intermediaries. So critical is the banking industry that any surprises or shocks can jolt the financial market and cause panic.

Lack of corporate governance, manipulation of financials, abuse of insider loans by directors and shareholders, fraud and theft are all very serious crimes that have actually occurred in three banks so far in a span of nine months.

The quick intervention by the Central Bank in particular on Citibank was outstanding in allowing Nigeria Commercial Bank to take charge of the bank's operations. It is pleasing to note that NCB has intentions to buy a major share in this bank. This will be a mighty relief to the bank's customers and members of staff. To the financial market this is positive news, which will calm down some of the panic situations.

Is it time for mergers and acquisition to take place among our banks?

Looking at the more banks collapsing lately and being uncertain which other banks may come up with similar challenges it might be time up for a review on our actual number of banks operating and how we can strengthen their stability.



The answer lies in mergers and acquisitions with the bigger size banks buying out the small size banks.

We will all recall that not far back and sometime last year in July, our C5 Finance Mr Henry Detch came up with the initiative to have the banks share capital increased from \$1.1 billion to gradually built up to \$4.5 billion by 2018. The motion was presented to the National Assembly for debate and approval. Sadly our Members of Parliament did not support this and the matter was put to rest.

It might have been good news for the small size banks back then and who would have probably struggled to raise such an incremental amount of share capital. Interestingly we have 22 small size banks from our almost 100 to 60 bank portfolio which makes almost half of the portfolio is composed of small size banks. Did you know that 80% of the market shares in the hands of 7 large size banks?

So 20% is shared by the mid size banks and the small ones. Isn't this a situation of being over-diversified? Is the merge of these small size banks by the larger size banks not a sensible idea? And if not strengthen the banking sector and have more stable players operating?





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