

# The SPARK

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BUSINESS EMPOWERMENT MAGAZINE

FREE WITH BUSINESSDAY

# BECOMING A WONDER W♂MAN

VICTORIA UWADOKA, STEPHANIE OBI, NGOVER IHYEMBE-NWANKWO,  
BUKOLA SMITH, DEWUNMI ALUGBIN



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#### GUEST EDITOR'S NOTE

## EQUAL EVERYWHERE



International Women's Day is celebrated in March each year, as a focal point for the championing of women's rights and gender equality. If you've been paying attention, the demographics are changing, more women are not only pulling up chairs to the proverbial table, but we are building our own tables. Women are showing up as equals everywhere.

Women make history all year round that the world needs to declare a month to champion women's rights shows how far away we are from the finish line.

I am honoured to have been asked to contribute to The Spark as a Guest Editor this month particularly because of the special focus on women. We exist in a part of the world where achievements by women most times are still qualified with a male they are affiliated with. "Mr. Man's daughter, wife, sister, protégée, mentee... etc." typically refers to an amazing woman who through her will, determination and effort pushed herself to reach new heights, accomplish her goals and find success in her way and that must stop!

The women featured in this issue are redefining and the changing views on female accomplishments from industry to the political arena to fashion and beauty.

Our cover stories celebrate women who are committed to changing the Nigerian narrative as they excel in their chosen career paths. Regardless of your industry, there is something to be learned from every woman featured in the 2020 edition.

There is a popular phrase that says, "The Future is African AND Female" and this issue is here to show just how true that phrase it.

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Is a Sustainability Specialist that works at the intersection of Environmental and Social Risk and Gender Equality issues. She provides advice to organisations on how to manage their environmental and social impacts while closing gender equality gaps in their operations in order to increase their performance and competitiveness. She has provided advice to many financial institutions across Africa both at client and at sector level - in particular on the Nigerian Sustainable Banking network platform. She has also supported non-financial sector clients to develop and align sustainability strategies to their business goals. She works across agribusiness, manufacturing and services sector.

Is the Technology, Education and Creative Sector Lead, at the UK's Department for International Trade Nigeria. She has over five years of relevant experience working in the tech ecosystem, both in Product Development and International Trade. She also has valuable experience specifically in product design & development, formulation of trade strategies, road maps and showcasing business opportunities within the African market. Boma has a Bachelor Degree in Technology, from Bells University of Technology and a Master in Spatial Planning, from Oxford Brookes University, Oxford.

Is a triple First class holder from the University of Reading, UK (LLB), Nigerian Law School (BL) and the University of Birmingham, UK (LLM) with experience in telecommunications, corporate finance, private finance, cross-border financings, mergers and acquisitions, private equity, capital market as well as commercial arbitration. She currently works as an Advisor, Commercial Legal in the Corporate Services Division at MTN Nigeria Communications Plc ('MTN'). Prior to joining MTN, Anita worked in the Finance and Projects groups at Templars, where she advised banks, development financial institutions, corporates, project sponsors, equity and credit funds and other financers on debt and equity capital raisings, financings and on a broad range of other legal and commercial issues.

Is an Assistant Professor with the division of cardiology at Emory University School of Medicine. She graduated with her undergraduate degree in Nursing from the University of Texas medical branch Galveston and finished her medical school training at the University of Texas San Antonio in 2008. She then completed her Internal Medicine residency training at John Hopkins' Osler program in Baltimore Maryland and General Cardiology Fellowship at Thomas Jefferson hospital, Philadelphia in 2014. Dr Onuorah has special interest in cardiovascular disease in women and in disadvantaged underserved communities.



**Toyosi  
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Is a Digital Media Strategist and publishing editor of Folio Nigeria, a CNN-powered digital publishing platform. She also coordinates the operations of Times Multimedia Marketing, a creative agency with its office in Lagos. With a master's degree in Economic Development and Policy Analysis from the University of Nottingham, UK and degrees in Broadcast Journalism and Producing from the New York Film Academy, New York she has worked in banking and across multiple sectors of the Media and Entertainment Industry including digital and cable TV, radio, print (magazines), and digital publishing platforms. She sits on the board of the Green Girls Company Limited organizers of the Miss Nigeria pageant and Raising Girls Summit) and is a First City Monument Bank SheVentures SuperMentor.

Is an experienced commercial lawyer with leading Nigerian law firm, Templars. She is also a writer and has published scores of articles for young professionals. An advocate for human capital development, she uses different platforms to enhance the skill and capacity of Nigeria's young talents.

Runs a driven and inspiring community called KO Women, a global push that promotes girls and women's leadership in a fearless new way. Her goal is to help women make bold, brave choices throughout their personal, leadership and business development. She is here to equip the everyday modern women on a mission. She is fascinated with the relationship between motivation, leadership, and people. She is passionate about the power of Women, Gender Equality, Diversity & Inclusion, Education, Personal Development, and Transformation.

Today, she is an aspiring Personal Development Coach for Women, Motivational Speaker, Social Entrepreneur and Change Maker.

Is a 3X founder, an entrepreneurial thought leader who has consulted for, coached and spoken to over 5,000 small businesses and corporate teams on topics such as sales strategy, business growth, marketing and scaling a business. She is the Author of two books: The well-received "Uplevel" and the soon to be released Small to Scale book. She has been featured as an expert in major Newspapers like Guardian, BusinessDay, Sun and ThisDay. She has also been invited to speak on business topics on Television programs on Arise TV, Silverbird TV and Ebonylife TV.



**Moyosola  
Kara**



**Buchi  
Nduka**



**Onyeka  
Akpaina**



**Tosin  
Durotoye**

Is currently the Director of Communications, Nigeria at 54gene. She has extensive experience in Marketing & Communications working with leading brands across continental Africa. She has had the privilege to do good work for brands such as: South African Tourism (West Africa), Heineken (Nigeria), EfuaA (South Africa), 33 Export, British American Tobacco (South Africa), Lagos Fashion Week, Enhancing Financial Inclusion in Africa (EFIA). A mother of three, Moyosola is also passionate about driving women empowerment. She is the founder of a not for profit organization, Sponsor A Mom which provides support for low earning single moms in Nigeria. In addition, as a Writer and Content Creator her work has been published in Guardian Life, Leading Ladies Africa, startupAFRICA and Atlanta-based print magazine, Black Bride.

Is the Founder, The Amazing Woman, a mother and a creative at heart. Though her first love is event planning and design, her passion for digital and technology to influence the livelihood of mothers in her community led her to study digital media.

She is a digital strategist with certifications from Accenture & The Orange Academy. She holds a Masters degree in Diplomacy and Strategic Studies From the University of Lagos.

An educator with big dreams, she trains mothers, women start-ups and small businesses to thrive.

Is an experienced financial service professional with 9+ client and business development experience in Public, NGO and SME Sectors with a track record in sales and e-commerce. Alongside her work at a foremost, leading commercial bank, she also works in female financial inclusion through the Renda Foundation which she founded in 2018; collaborating with her partners to lend a hand in achieving Nigeria's financial inclusion goals and increasing the pathway to self-reliance and economic sustainability for rural women. Through her work at the Bank and the foundation, she has brought in well over 2,000 women into the formal financial services sector.

Is a social enterprise leader, technology executive and consultant with more than 16 years of professional experience in both the public and private sectors. She has extensive experience leading digital transformations within companies, establishing and managing social impact programs, crafting and executing partnerships and public engagement strategies and managing grants totaling over \$10 million. Tosin is passionate about the intersections between public and private partnerships and investments and economic development. She is a committed gender equity advocate and is the founder of The Bloom Africa - a platform and community where ambitious African women gather, connect and grow.



**Elizabeth  
Osho**



**Chocolako  
Agburu**



**Ifedayo  
Durosini  
- Etti**



**Rita  
Oluchi Obi**

Is an excellent communicator and a result-oriented strategist and public relations professional with proven expertise in brand management and strategy, project management, digital marketing, content creation and lifestyle consultancy. She is also a lifestyle influencer. As the founder of SoMeWe, she is a role model to many young women which has helped her to brands across different industries to convey unique stories in a way that positively influences the opinion, their target market. Elizabeth has a proven record of producing results in a fast-paced, target driven environment. She is able to balance multiple brand enhancement demands, having worked with brands like Lancome South African Tourism, Sweet Kiwi, FilmOne/FilmHouse, Black Opal and Lagos Cocktail Week, to improve brand recognition and drive profitability within strict deadlines.

With a degree in Human and Organizational Development and two Master's degrees in Public Health and Business Administration, Chocolako has much smarts as she does sass and sensitivity. Having spent 15 years in the healthcare sector, Chocolako witnessed first-hand the delicacy of life and death and the humanity of those suffering in the field. She is kind and gentle, as well as serious, stress and burn out from her colleagues. It was during this time Chocolako developed her enormous capacity for radical compassion, a gift for holding space and a deep desire to be the change those around her so needed and believe in.

Is an Author, Entrepreneur and Young Global Leader with over 10 years of management and leadership experience working in the fashion, marketing and manufacturing industries. She holds a first degree in Biochemistry and an MBA in Global Business. She is the Managing Partner of AGS Africa, a social enterprise creating diverse opportunities for entrepreneurs and micro-entrepreneurs in Africa. It is also a platform that brings female entrepreneurs together to form cross border relationships with the aim of transforming Africa. She is very passionate about women and youth contributing to national development and has been able to empower female entrepreneurs through the AGS Enterprise Challenge, a program that empowers female entrepreneurs through funding, mentorship and training amongst other projects. Recently, she launched a \$1,000,000 women empowerment fund to fund female businesses in Nigeria.

Is an Author, Entrepreneur and Young Global Leader with over 10 years of management and leadership experience working in the fashion, marketing and manufacturing industries. She holds a first degree in Biochemistry and an MBA in Global Business. She is the Managing Partner of AGS Africa, a social enterprise creating diverse opportunities for entrepreneurs and micro-entrepreneurs in Africa. It is also a platform that brings female entrepreneurs together to form cross border relationships with the aim of transforming Africa. She is very passionate about women and youth contributing to national development and has been able to empower female entrepreneurs through the AGS Enterprise Challenge, a program that empowers female entrepreneurs through funding, mentorship and training amongst other projects. Recently, she launched a \$1,000,000 women empowerment fund to fund female businesses in Nigeria.



**Chinwe  
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**Abosede  
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Is a renowned Economist. She has reliable practical experience in producing policy relevant economic research reports which cover fiscal profiles, fx dynamics, interest rate, GDP, growth trends, reserves management, inflation and sectorial trends (including power, transport, technology, agriculture, solid minerals and manufacturing) among others. She has over 500 economic publications under her belt. Chinwe is a member of the Board Committee on Research of the Nigerian Economic Summit Group (NESG). She is also the National Focal Point of a UN Economic Commission Development Project on Services Trade across Africa. Chinwe has been listed as one of the 100 most influential women in Africa by Forbes in 2018. In 2018, she was inducted to the Corporate Nigeria Powerlist as one of the most influential professional Nigerians under 40 and also recognised as a leading woman in banking by the Association of Professional Women Bankers, an arm of the Chattered Institute of Bankers, Nigeria. In 2018, she emerged as the Career Woman of the Year at the HER Network Annual Award.

Is a trifecta leader with over 10 years' experience working across the non-profit, private and public sectors as a development professional. She began a career in development over a decade ago with ActionAid International Nigeria and has moved on to coordinate Corporate Social Responsibility and Corporate Citizenship for Keystone Bank, FirstBank and Samsung Electronics West Africa respectively. She is currently the Director, Strategy, Partnerships and Stakeholder Management at the Lagos State Employment Trust Fund. Abosede George-Ogan has a degree in Political Science/Public Administration from Igbinedion University and an MSc in Communication for Innovation and Development from the University of Reading. Abosede is the founder of a non-profit organization called 'The Dream Project' which designs, encourages, equips and empowers women in Nigeria to get involved and participate in Politics. She is the author of Building a Conscious Career, where she shared useful tips on how to build a fulfilling and financially rewarding career, while also positively affecting the lives of others.

Is Nigerian born singer, songwriter and pianist whose deep throbbing of words and persuasive style of piano playing is a direct product of her African roots. With a soulful elegance and funky flutter, she spreads her wings across a landscape of genres including jazz, R'n'B, Hiphop, soul and Afrobeat to create an authentic, alternative sound. A graduate of Berklee College of music with a BMus in Film Scoring, she has a unique set of composition and production skills that enables her to paint lasting images through memorable choruses and unforgettable rhythms. It was at Berklee that she combined her years of classical piano training (since the age of 5) with her vocals and made a decision to pursue a career as a dual instrumentalist/live performer. She returned to Berklee College of Music, Kala studio and graduated with a BSc from Imperial College London affording her several skills to manage herself as she has done for the last few years. Her most recent EP "There's A Story Here" is available on all streaming platforms.

Is a seasoned Banker with 10 years' experience in business development within the Retail & SME Banking Segment. Her proficiencies lie in client acquisition, relationship management, branch development, product creation and marketing and strategic management. She currently heads the Women in Business segment in First City Monument Bank Limited called FCMB SheVentures; where she drives financial inclusion and growth of Women (owned) SMEs.

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**MINORITY REPORT****WOMEN  
HELPING  
WOMEN**

**Women are inarguably the backbone of Nigerian society. For decades, we've significantly contributed to the structure and economic development of multiple communities.**



Although this is known, gender bias continues to limit the impact of women throughout the nation, restraining the country from beating its massive potential. Despite the fact that there has been an increase in women stepping into male dominated roles, climbing the corporate ladder and becoming trailblazers throughout Nigeria, there are still various economic, political, social and systemic practices that serve as a hindrance to the participation of women in politics, governance and decision making in Nigeria.

Realistically, it may take a while to get the government and other stakeholders fully on board with developing and implementing more programs and policies to empower women politically, socially and economically. To instantly break down barriers and build opportunities for women throughout Nigeria, women must engage with women outside of their social circles and develop more knowledge sharing spaces that provide practical advice to ensure that we are accommodated



Rita Oluchi Obi

**To instantly break down barriers and build opportunities for women throughout Nigeria, women must engage with women outside of their social circles and develop more knowledge sharing spaces that provide practical advice.**

in every and any arena in Nigeria. In our society, people tend to interact almost exclusively with people who share similar educational histories, incomes and occupations. Unfortunately, this lack of cross class interaction simply makes it much harder for people in lower social classes to develop the relationships and other forms of social capital necessary for economic opportunity and educational advancement.

To ensure that opportunities are circulated amongst a variety of women in Nigeria, more spaces must be created to encourage interaction across different classes of women. Although many women empowerment programs or events held in Nigeria are free or affordable, opportunities to speak with panellists and experts in intimate settings are quite rare for attendees (some attendees troop one to two hours to attend certain women empowerment events). To change this, we must hold more interactive events that will require conversations being exchanged between different social classes, and create more opportunities for attendees to get some 'face to face' time with experts, panellists and speakers.

Knowledge sharing is essential for the success of women in Nigeria. This is why it's extremely important to make sure that events held are truly impactful and effective. This includes making sure that the advice or tips provided by panellists and speakers are more tangible and practical than generic. In my Corporate Nigeria Girl 101 workshops, rather than hitting my

attendees with the "God has been faithful" line or solely encouraging them to pursue their dream careers, I provide them with strategy needed to land a seat at certain tables, build their professional brand and position themselves as experts. As a result, women as young as 20 years old, have been landing jobs with 200K Naira salaries.

As for the women who are interested in breaking into certain social circles, or acquiring contacts in certain spaces, you have to put in some effort too. Search the web for events happening in your area, create a "networking savings" account that you can put funds into for networking event fees, outfits for networking events, and transport money to attend conferences or workshops. If you don't have the chance to speak with panellists or experts at events, reach out to them via LinkedIn, email, Instagram, etc. If you can't get in contact with them directly, reach out to someone who knows them (please make sure you have a BRIEF elevator pitch ready. Do not attempt to contact people more than two times if they have not responded. It's excessive).

Women crossing classes and launching more "practical and tangible" knowledge sharing spaces throughout Nigeria will build solidarity amongst us all. Cultivating this type of culture will continue to amplify our voices, increase our economic participation, and land us multiple seats in spaces that we aren't usually allowed in.

**BOTTOM LINE**

# FINANCIAL INCLUSION FOR THE AFRICAN WOMAN



Kaidi Eddie-Obiakor

To promote women's financial inclusion, we need to do more thinking outside the box! In this interview, Kaidi Eddie-Obiakor, a Sustainability Professional, explains the importance of financial inclusion both as an expert in the field and as a woman herself.

**Q: Why did you decide to pursue a career in the Financial Industry?**

I like to think that the change in my career was serendipity. I have an affinity for learning foreign languages and this inspired me to study French and Italian languages at university. I even obtained a certificate in translation services and was geared up to pursue further studies at the Ecole Normale Supérieure to join the French civil service. Sadly, I did not make the final selection.

After that heartbreak episode, I was very confused about what career path I wanted to pursue. I had a chat with a close friend who suggested I consider management consulting to build my skills while deciding my next steps. So, I decided to give it a try and it was a worthwhile experience. It was a struggle, at first, given my background was purely in the arts, but that did not deter me.

I worked mainly with clients in the Financial Services despite trying several times to convince my managers to allow me to work more with government clients. In the end, it paid off because I had a better appreciation of the power that the financial sector has in driving an economy and catalyzing change. I wanted to do what I termed "consulting with a purpose"; to use my business skills to help financial sector companies make money while also investing in the community. Today, I have worked with financial sector clients for more than 12 years and in retrospect, I am glad that my initial managers made me stay put.

**Q: What was the career path towards "consulting with a purpose"?**

I worked extensively as an Environmental and Social risk specialist and provided E&S Risk Management advice to financial sector clients in France, Brazil and in many countries across Africa. Afterwards, I expanded my focus area to Gender Equality. This expanded knowledge helps me to understand how to support companies to create positive sustainability strategies with impact that can benefit all genders - especially economically.

**Q: As a sustainability professional working in the gender space, and from personal experience, do you think there are significant challenges women face in conducting business?**

In many cases, access to finance is one big chal-

lenge that women entrepreneurs face when growing or deciding to start their business. In many communities, socio-cultural norms and traditions limit women's ability to own property, which could be used as collateral within formal banking systems.

In Nigeria, one can observe this limitation across many communities. In my extended family, for example, I have witnessed a few female members struggle financially because they don't have rights to their family properties. Without collateral, it's difficult for an individual to access sizable credit. Without sizable credit, a woman's entrepreneurial opportunities may be constrained and can determine the type of business she can do and how large the business can become.

Another equally important area is leveraging networks so that women can get more knowledge about business opportunities. Also having business management skills to run a business efficiently and keep financial records that can increase creditworthiness is essential. Despite challenges many women face, the highest number of informal businesses in Nigeria are run by women. Someone said "never say never!"

**Q: Keying into access to finance for women, in your opinion, are there essential things that can be addressed to improve the ability for women entrepreneurs to expand their businesses and fulfil their potential?**

I believe that some of the significant interventions should be around narrowing the access to finance gap for women.

- First, we need to ask ourselves, "How can more women be given access to loans? And how can more women access collateral to obtain sizable financing from formal banking institutions which have the capacity to really move the needle for women-owned businesses in terms of the potential size and scale of their business?"

- Second, we need to fully accept the existing inequalities. The World Economic Forum estimates that it would take close to 100 years to close the inequality gaps between men and women. The question is how many people know this and what are we going to do about it? For me, an alarm bell is ringing and telling me that it is time for less talk, more collective efforts and better ways to measure targeted actions.

- Third, we need to start thinking outside the box when planning to address these gaps! While, people are becoming more sensitized to these differences, laws and deeply entrenched sociocultural norms will not change overnight to allow women equal rights to own properties and seek collateral. This presents an opportunity for corporate institutions to think of inno-

vative workarounds given the positive benefits their businesses and the country stand to gain if more of its population become empowered.

**Q: How do you envisage applying your experiences to support companies and individuals to build women businesses in Nigeria?**

By "showing them the money". Some companies may need to see data that highlights the direct bottom-line benefits to support more women entrepreneurs before deciding to invest. I see my role as helping companies to be exposed to the opportunities.

Also, by working with progressive companies that are keen to improve their sustainability impact need to be sensitized on opportunities that gender-focused interventions can have on the environment, people and to their bottom line.

In addition, I am keen to support these companies in their journey.

**Q: Which professional opportunities or personal choices have helped your career growth and how would you suggest other women leverage the many opportunities out there, just like you have?**

1. Having an education provided the solid first footing to be able to thrive. Women need to get informed, acquire knowledge and invest in themselves.

Speaking to someone about career choices and getting good advice also helped steer me towards new career opportunities, such as management consulting, which gave me a good springboard to launch into other career areas. That was a form of receiving informal mentoring.

Not setting limitations for myself was important too. I have a bulls-eye focus on my goals and I don't let anyone tell me what I can or cannot achieve. Some people have even described me to have an attitude that goes beyond resilience, more like a "we die here" attitude.

Taking risks. I once accepted to pursue an advanced education in Brazil and I didn't speak Portuguese, at first. I had to adapt, stretch myself and learn as fast as I could by immersing myself in the culture. In the end, I actually did it without ever learning in a classroom and in a short timeline! Today, that decision has paid off immensely. I would say that more women should weigh potential opportunities and take informed risks. Being authentic and unconventional when I needed to be. What is important is looking within to know your strengths and how to use them in your favour when the right opportunities come.

**WIRED IN**Boma Beddie-  
Memberr

## THE TECHVANTAGE

**I find it interesting to note the correlations between how education amongst the female population has an influence on GDP as well as the presence of technological critical national infrastructures.**

**W**hat if we have both in Nigeria? Just think about how much of a reformation and industrial revolution, especially in this new decade. It's a no brainer that "education makes economic sense", I personally believe a nation is only as strong as the value she places on her women. Innovation and technology are the driving force for empowerment across sectors.

**Innovation is a driving force in this ecosystem and I have so much respect for Fintechs with existing products in the market.**

**In order for innovation in technology to be valuable to women, it has to do the following:**

1. It has to address challenges women face, in various contexts. We have to identify challenges an average woman faces in her daily activities and how tech can solve a large portion of these challenges in the Nigerian context.
2. It has to enable women to achieve their goals.
3. It must align with national and global efforts to attain gender-inclusion; (2030, SDG 5)

**To effectively empower women with tech, here are a few areas to consider:**

**1** With the rise of virtual learning and remote work, it is key to stay sensitive to the direction the world is heading. As much as the education sector has loads of opportunities especially as tech has become an enabler in this sector, there's still a skills gap. There is a need for reach and quality in replications across the nation. We need to leverage tech solutions in filling these gaps in order to get more women in male dominated industries such as STEM and various sectors such as the Creative sector; liberating her to express her vision through passion and interest.

**2** Women are very particular about how convenient, reliable, private and secure they are, when it comes to finances. I have heard the term "vex-money" numerous times. Innovation is a driving force in this ecosystem and I have so much respect for Fintechs with existing products in the market. It will be valuable to have bespoke products that are gender-inclusive when it comes to achieving financial inclusion. For example, having a Fintech product achieve business literacy as well as financial services will be a valuable approach when thinking strategically about gender-inclusiveness in finance.

**3** Gender specific health solutions will fill the knowledge gap existing amongst females, especially about their health; addressing the narrative at various stages in life, from puberty to menopause.

**4** Increase in community-based mentoring and networking platforms (web and mobile applications) geared towards women of all ages is equally important.

Having a "big-picture" approach is essential for the reformation we are looking to see in this new decade. As we move closer to 2030, it's time to reflect on where we were and be thankful for how far we have come. We need to recognise that it is perfect timing to strategically run programmes and initiatives that move us closer to where we need to be in 2030. Technology doesn't have all the answers, but it is an enabling factor to reach our goals.

**PRO BONO**

# THE WOMAN ECONOMY

*(Licence for Lending)*

Anita Omonuwa, MCIArb

**It is a known secret that Nigeria's informal sector is the largest in Africa accounting for 65 percent of the GDP. More often than not, this sector encapsulates transactions that are consummated by cash only. The volume of trades and the reach of the sector is estimated to be in billions of dollars.**



Unfortunately, the schemes of the government and the formal sector have not been adequate in catering to this sector particularly to women entrepreneurs. This creates a bounty of opportunities for informal lenders known to law as 'money lenders'.

This piece provides a practical guide to obtaining a money lender's licence and commencing an informal lending business. Despite criticisms of astronomical interest rates charged by money lenders and the ineffective regulation of these lenders, being a money lender presents microentrepreneurs, particularly women in unbanked and underbanked areas of the country with access to capital, creating for such women an opportunity to survive; commence economic activities; raise their status in their households by making visible capital contribution and generally improving the welfare of their families and communities.

**Can You Become A Money Lender?**

Yes, you can. Once you have made the decision to lend money to third parties in consideration of a larger sum being repaid, you are presumed to be a money lender until the contrary is proved. That said, such lending must be a business undertaking and not a one-off or incidental to business. As explained by Onnoghen JCA (as he was then known) in Ajao v. Ademola "a person engaged in other businesses who out of sympathy or pressure ... lends money to his friend to resuscitate his ailing business should not by any stretch of imagination be termed Money Lender under the law ..."

**Get Your Licence**

Now, you have decided to enable micro-entrepreneurship and grant credit to third parties (women included) eradicating the usual bottlenecks associated with accessing credit from the formal sector such

as the provision of collateral, you must obtain a Licence. This should be obtained from the relevant regulatory authority in accordance with the money lender's law of the state you intend to conduct your money lending business operations. For the purpose of illustration, the application process to obtain the Licence in Lagos State has been set out below:

1. Incorporate a company with the Corporate Affairs Commission. With the successful implementation of the ease of doing business initiatives, such incorporation can be effected online and completed within a few days.
2. Submit an application requesting the grant of the Licence to the Chief Magistrate ("CM") within the jurisdiction of the Magistrate Court where the money lending business will be carried on, along with certified true copies ("CTCs") of the entity's incorporation and constitutional documents, copies of its tax documents, police clearance certificates for the directors, and evidence that a current account has been opened with a licensed bank. Upon satisfaction with the application, the CM will issue to you, a letter confirming that fact and the money lender's certificate. It should be noted that a token application fee is required to be paid to the Office of the Magistrate in order to collect the certificate and other confirmatory documents.
3. Upon receipt of the certificate, submit an application to the Lagos State Ministry of Home Affairs along with copies of the entity's tax documents, copies of the documents obtained from the Magistrate Court, evidence of payment of the license application fee, certificate issuance fee and the money lender's fee, completed statutory forms, and CTCs of the entity's incorporation and constitutional documents.
4. If the officials of the Ministry are satisfied with your application, a visit to

**Interestingly, studies from the World Bank reveal that women play a critical role in the decline of poverty and granting credit to empower women could add about US\$ 28 trillion in global GDP growth by 2025**

the entity's premises will be arranged on an agreed date in order to inspect its operational base.

5. In the absence of any adverse conclusion from the application or inspection, the Ministry would issue the licence in the name of the incorporated entity which signals a go-ahead to commence your money lending business operations.

**In Conclusion...**

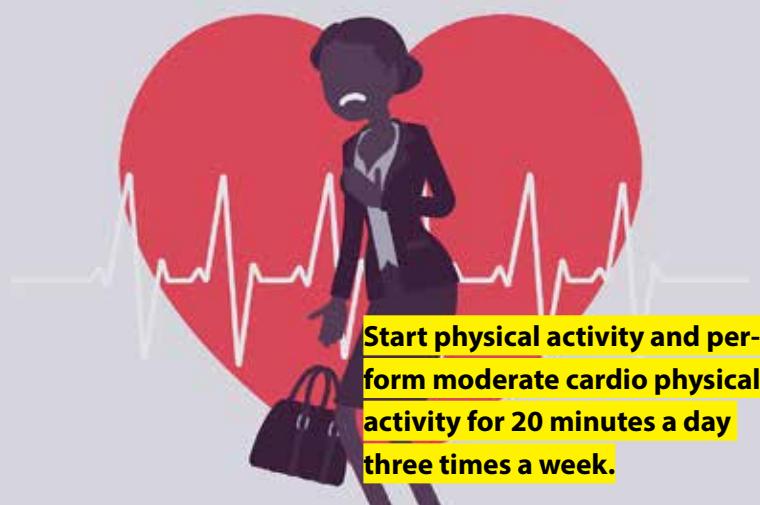
It is no gainsaying that the informal economy provides the much-needed jobs for an explosive working-age population in the most populous country in Africa. Navigating the murky waters of informal lending (including but not limited to licensing, keeping default rates down, offering attractive financing options) could expand economic opportunities, and therefore, help elevate a lot of Nigerians from the chains of poverty.

Interestingly, studies from the World Bank reveal that women play a critical role in the decline of poverty and granting credit to empower women could add about US\$ 28 trillion in global GDP growth by 2025. In the article 'Women: The Global Economic Engine', it was stated that women have over the decade, proven to be good credit risks and more likely than men to funnel earnings back into their families and communities. This forms the bedrock for breaking the cycle of poverty in any economy and it behoves lenders to realise that women make better borrowers and should therefore not be denied credit. It is no wonder Mr. Isaac Okorafor, the Director, Corporate Communications, CBN said at an event in November 2018 that, "It is easy to give more loans to women because they will pay back. They are not like those of us (men) who may not pay back".

## VITAL SIGNS

# STRAIGHT FROM THE HEART

**February is heart disease awareness month. It is an issue dear to my heart and one of the several reasons I became a cardiologist. I will use the umbrella term "cardiovascular heart disease" as it encompasses both the heart and the many blood vessels that take blood from it to the rest of the body.**



**Start physical activity and perform moderate cardio physical activity for 20 minutes a day three times a week.**

**C**ardiovascular heart disease (CHD) is the number one killer in women worldwide. A woman dies every minute from cardiovascular disease, this more than breast cancer and all types of cancer combined, yet few women are aware of this fact. Regrettably, this has not translated to increased worldwide awareness. Heart disease is still viewed as a "man" disease or a "western country" problem. In reality, it disproportionately kills more people than HIV/AIDS in sub-Saharan Africa daily. Not to underestimate the issue, heart disease is also the number one killer in men worldwide.



Dr. Ifeoma Ezenekwe

Manifestation of heart disease occurs when there is a complete occlusion of the blood vessels; this deprives oxygen and blood flow to that particular organ and in turn leads to myocardial infarction (heart attack), stroke (brain attack) and congestive heart failure/car-

diomyopathy (weak pumping heart). However, there are other causes of heart disease that are peculiar to women; diseases like rheumatic heart disease and peripartum cardiomyopathy, which I will discuss later, are extremely dangerous in young women of childbearing age. Traditional risk factors like diabetes, high blood pressure, obesity, high cholesterol, excessive alcohol and tobacco use, high-fat dietary choices and physical inactivity account for about 61% of cardiovascular deaths worldwide. Other risk factors for heart disease in women include stress, pregnancy related diabetes and hypertension, preeclampsia and menopausal state. Of note, infectious disease due to rheumatic fever and human immunodeficiency disease (HIV) can cause associated cardiomyopathies.

Estimated 319,400 deaths worldwide is due to rheumatic heart disease. This can be especially life threatening in pregnant women who may be unaware of prior damage and then, the additive demand on the heart by pregnancy to nourish the developing baby can then lead to fatal outcomes.

Peripartum cardiomyopathy, also known as pregnancy-associated cardiomyopathy (heart weakness), is very prevalent in Nigeria and occurs about 1 in 10 pregnancies. The reason for this heart weakness is not known. It is advised that women with cardiomyopathy and severe valve damage avoid future pregnancies and be under the care of a cardiologist long-term. One of the key reasons women are dying from cardiovascular disease is that symptom presentation is different from the typical heart attack symptoms men display. In fact, some women may not have symptoms at all. 2 out of 3 women who die of heart disease have NO warning signs at all. Others may have atypical symptoms like jaw, throat and back pain, but a good amount will still have chest pain (typical) with physical activity. Chest pain can also be associated with fatigue, nausea/vomiting and diaphoresis. If you have any of these symptoms, go see your doctor as soon as possible or present to the hospital. Furthermore, women are more likely to focus on the health of their spouse, children and families, and at times neglect their own health and self-care.

**How can I reduce my chance of heart disease? The most important advice is to know your numbers.**

1. Know your blood pressure. Having uncontrolled and untreated blood pressure is the most common reason for heart disease in Africa. High blood pressure has no symptoms, so it is important to have your blood pressure checked regularly. Importantly if you have high blood pressure, take your medication consistently. A good blood pressure reading is numbers less than 130/80 majority of the time.
2. Know your blood sugar numbers. Make sure you are tested for diabetes especially if you have family members with diabetes. If you have diabetes, stay on top of your sugar control.
3. Know your cholesterol numbers, most especially your LDL (bad cholesterol). Avoid or minimize your intake of fried food, butter, red meats and palm oil.
4. Know your weight. Start physical activity and perform moderate cardio physical activity for 20 minutes a day three times a week. Also, incorporate healthy food choices. Eat more fresh vegetables, fish and chicken. Avoid processed food, soft drinks, sugar and fast foods. Restrict your salt intake to less than 2 grams per day. Reduce use of seasoning cubes (Maggi and Knorr cubes).
5. Limit how much alcohol you drink to one drink a day.
6. Manage stress levels by finding healthy ways to cope with stress.
7. If you smoke, QUIT smoking as soon as possible.

In summary, cardiovascular disease (heart disease) is easily preventable and we can reduce death related to it dramatically if the above steps are implemented. It starts with educating our communities about heart disease awareness in women. Most importantly, we need to be our own self-advocate and create time for self-wellness and self-care.

**GREENLIGHT**

# GENDER INCLUSIVE POLICIES FOR ENTREPRENEURS

**Have you ever wondered why they say “if you support a woman, you support a community”? Development has a way of creating jargon and clichés that water down the importance of a notion such as this, but the evidence speaks for itself.**



According to the 2015 'The Power of Parity' report by McKinsey & Co, "if women played an identical role in labour markets to that of men, as much as \$28 trillion or an increase of 26% could be added to the global GDP by 2025". This is what gender inclusion can help achieve if all stakeholders prioritised it.

It would have been great to talk about gender inclusive policies for entrepreneurs in Nigeria, but the truth is that most of the policies we have related to entrepreneurs are gender neutral. The implication of this then is that only those who take full advantage of these policies will benefit. It is therefore important to ensure that women have the support they need to take advantage of these policies, so let us explore a few of them and what needs to be done.

**First, through the establishment of The Presidential Enabling Business Environment Council (PEBEC);** an inter-governmental and inter-ministerial council, the Federal Government is working to remove bureaucratic constraints that hamper the ease of doing business in Nigeria and make it easier to start and grow a business. The Nigerian Finance Bill 2019 recently passed by the Senate makes provision for a tax reform policy which was championed by PEBEC to alleviate the tax burden on small businesses amongst other things.

The introduction of the new Company Income Tax (CIT) rates which proposes zero tax for companies that earn below N25million



and lower tax rates for companies that earn between N25million and N100million will allow MSMEs focus on growing their business with minimal issues around taxes. Women owned and managed businesses therefore stand a better chance to scale their businesses beyond something they do as a hobby or to take care of their family needs.

**Secondly, addressing a challenge that faces both male and female entrepreneurs,** Government at the Federal and State levels have diverse programs to provide better access to finance for MSMEs. I will highlight a few of these with minimal barriers to entry as the evidence shows that most women will not go through with a funding applica-

tion that has a lot of requirements. Most times the women are as qualified as their male counterparts and have the prerequisites but lack the confidence to go through with the application process. It is therefore

important to create a women fund that takes into consideration the peculiar needs of women-owned and managed businesses. The Bank of Industry has a gender desk to make it easier for women-owned businesses to access their funds. In addition, the Central Bank of Nigeria also set up the Nigeria Incentive-Based Risk Sharing System for Agricultural Lending (NIRSAL) to de-risk farmers including women farmers. At the State level, the Lagos State Employment Trust Fund (LSETF) loan programme was designed to provide loans of up to N5million to MSMEs including start-ups. The criteria to access the funds is through a simple application process that requires no collateral and just a social guarantee. LSETF in partnership with Access Bank recently launched a dedicated women's fund to support women led businesses in Lagos State. These are all opportunities women should be encouraged and supported to take advantage of.

Closely linked to access to finance, the Central Bank of Nigeria introduced a collateral registry which enables women to borrow against any movable business or personal asset such as machine equipment, generators, trucks or cars.

Furthermore, at the micro level, the federal government setup the Government Enterprise and Empowerment Programme (GEEP) with micro-lending products such as Farmer Moni, Trader Moni and Market Moni to alleviate lack of access to finance for entrepreneurs at the bottom of the pyramid. Though these are small amounts, it is a great way for women to access funding with minimum requirements and build credit history that will be relevant to access higher amounts and meet requirements of commercial institutions. The MSME Clinics organised by PEBEC were also setup to improve the success rate of viable businesses by providing them access to information and services from other government agencies like the Corporate Affairs Commission (CAC), National Agency for Food and Drug Administration and Control (NAFDAC), Federal Inland Revenue Service (FIRS), National Information Technology Development Agency (NITDA) etc. in one place. This is a platform more female entrepreneurs should take advantage of as it is a cost-effective means to engage all the agencies small businesses need.

**Finally, women naturally gravitate towards support groups and associations** and there are various Government led initiatives across the Country that encourage clusters in specific trade or business areas as well as associations and cooperatives which make it easier for women to get access to the support they need to start and grow their business. Though these are all laudable policies, Nigeria needs to play catch up when it comes to gender inclusive policies for entrepreneurs and gender-lens investing generally. Issues such as access to land and property ownership, insurance and business advisory in critical areas (Legal, Accounting, Marketing, Human Resources, Market Access, Digital Skills) are all gaps that need to be addressed. In conclusion, developing women's entrepreneurial capacity and gender friendly policies that specifically increase their chance of success could go a long way in increasing their ability to build businesses that create jobs, make them financially independent and contribute to the Country's economy. Policy makers must continue to work towards creating an enabling environment by removing specific gender barriers that women entrepreneurs face.

**BULLS EYE**

# NEW AGE NEW MEDIA



Toyosi Etim-Effiong

**New Media simply defined is digitized media. This means that the digitalization or placement of any piece of information on non-traditional media platforms automatically puts it in the New Media world. New Media has become the singular, most powerful tool in the world, recognized and used by individuals, businesses and governments alike.**

The one place to find billions of people clustered together observing, distributing and amplifying content for all to see is "online". Offline media doesn't quite come close for a variety of reasons including:

#### **1. Their non-interactive nature**

In this age where (almost) everyone is increasing in knowledge and wants the opportunity to give feedback to whatever they're watching/reading based on the knowledge they have, the non-interactive nature of traditional media platforms makes them unappealing. People are no longer accepting every piece of information as fact. They have questions and platforms that do not make asking these questions easy and immediately continue to lose general appeal. Traditional media outlets fall under this category.

#### **2. Their regionalization**

Another unappealing side

to traditional media is their confinement to areas/regions. A print newspaper in Queensland, Australia may have the most interesting and relatable content ever put together by man, but that content remains inaccessible to a global audience because of the restriction of that paper to that region. The same goes for billboards and terrestrial TV and radio stations.

#### **3. Their fixed schedules**

This is a microwave generation where people want what they want, when they want it and most times how they want it. A desire to find content on Economic Development and Policy Analysis should be satisfied at the tap of a button and New Media gets that. The scheduling of content on traditional media platforms is a turn off to many and this is just one more edge online media has over offline media. Having explored the different arms of the media industry as a

producer and presenter for radio, digital and cable television, contributor to print (magazines) and now as publishing editor of a digital publishing platform, the dynamics of New Media have not only opened my mind to its yet untapped potentials but has also sparked in me a deeper desire to invest and grow in this space. I have seen individuals go from being regular folk to being global "sensations" overnight because of their talent. They have gone from formerly unnoticed and un(der)appreciated in the world of traditional media to suddenly getting noticed on YouTube or Instagram and getting amplified by multiple mentions.

Justin Bieber, The Weekend, Wofai Ifada, Salt Bae are a few of such people. I've also seen businesses defend and dissociate themselves from allegations that would have cost them millions of dollars in sales if they hadn't spoken

up quickly. Verified Twitter accounts have now become authoritative sources of updates on products and businesses and sentiments aside, we have seen and continue to see how the president of America gets his side of the story out. I imagine him attending press conferences only as a sign of formality. New Media cuts out the middleman.

I often say that everyone is selling something overtly or covertly. There's always something screaming, "BUY ME" or someone screaming, "BUY THIS" and in some cases, someone screaming, "BUY ME/BUY MY TIME". New Media has made it possible for entrepreneurs and businesses to reach consumers directly just by being a hub where all parties reside. What this means is that a deliberate and intentional study of the nuances of New Media, as it applies to each person and business has to be carried out to guide strategy and ultimately ensure that the highest possible results/returns are received. What every strategy needs to then focus on is The Content. According to a 2018 study by Microsoft, the average human being has an attention span of eight seconds. For content creators, this eight-second span should be regarded as an eight-second filter. Consumers of content have become adept at identifying irrelevant/poorly packaged information and moving on swiftly to the other options available. To thrive using New Media, understanding the behaviors and needs of this technologically adept stream of consumers is vital. For this reason, information has to be presented in a way that can't but be optimally received by the targeted audience. Content in this age has to be intentional and created in a way that cuts through the noise. We can't all be founders of an e-commerce, cloud computing, digital streaming, and artificial intelligence hub like Jeff Bezos and we can't all be founders of a social media and tech company like Mark Zuckerberg but we can all harness the immense potentials that their platforms, along with many others, have made available to all.

**According to a 2018 study by Microsoft, the average human being has an attention span of eight seconds. For content creators, this eight-second span should be regarded as an eight-second filter.**



In association with



## SPOTLIGHT

# NO LEFT OVERS

Ayo Megbope

**Success can be found in the most unexpected places. Starting off preparing moin-moin for colleagues and family members, today, Ayo Megbope, Founder of No Left Overs, owns a successful business with a turnover of over \$100,000 a year. Here's her backstory and how she was able to grow.**

### Getting Started

My business was birthed out of the need for survival. My husband and I had serious financial challenges at that time, it was so bad that it got to a point where there was need to provide food for the family and we were down to our last 1,000 naira. As I tearfully received the One Thousand Naira from my husband on that fateful day, I concluded within me that if there was any food item I could buy and prepare into

different meals without it looking monotonous, it was going to be beans. I made moin-moin on that fateful day, I gave a wrap to my sister-in-law who paid us a visit, and because she enjoyed it she asked me to make for her the following day which I did. I also gave some to my neighbours. That was how the requests started pouring in and I started selling to family and friends.

No Leftovers has now evolved over the last 13 years. I started off alone from selling to family and friends to hawking my moin-moin at the gate of Corona School, Ikoyi which was my last place of employment where I had worked for nine years as a secretary and where both my children attended and finished their primary school education. I figured out within me that a familiar environment where people knew me would make sales relatively easy. From selling at the school gate, I got our first corporate job. This brought about the need to employ staff. The job was one that required us to serve 100 people lunch every day. After a few months of offering our catering services to this organization, we were able to afford to move the business out of my house into a rented apartment where we continued to offer Outdoor Catering services from. We took quite a few audacious steps from there. We opened two restaurants in Lagos and one in Abuja. Today, we have consolidated into a beautiful cosy eatery here in Lagos while we still continue with our Outdoor Catering and moin-moin sales and delivery.

When pondering over a name, I wanted one that resonated with food, a name that would be easily appealing to people and one that contained a promise to meet people's expectations. That's how the name, "No Left Overs" was born.

### Leveraging Opportunities

After starting my moin-moin sales, I craved for more. I believed I could do more by acquiring skills on how to run a business apart from the cooking skills I had. I kept praying as I didn't know where to turn to. Miraculously, I came across a newspaper advert saying that the Enterprise for Development Centre under the umbrella of the Pan Atlantic University was running a programme designed to equip women in business

who had never acquired business skills but had businesses of their own. The sponsor of the programme was Goldman Sachs USA and the initiative was tagged "10,000 Women". I applied for the programme and that was how my entrepreneurship journey took a new dimension. A few years after, I tried to get a loan from my bank in order to expand my business but my bank had said they would give me the loan if I could provide 70% of the amount I was asking for. I was very upset. "Would I come to you if I had 70%" I asked them.

Shortly after, I got a call from Goldman Sachs asking if I had been able to access any loan to grow my business. When I told them the experience I just had with my bank, they told me that in celebration of that year's International Women's Day, they needed two entrepreneurs to come share their experiences at a programme to be held at the White House in the United States of America. They needed to have one who had been able to access a loan for her business and another who had successfully grown her business, required financial assistance but the bank had said no to her request. They had already gotten someone who had been able to access a loan, but they were in search of someone who had not. That was how I got the invitation to go share my story at the White House. I also had the privilege of attending the World Economic Forum in Davos Switzerland in 2019 to share my story. Such are the types of open doors that have attended my way as I continue to grow my business. Lives are touched, my business is expanding and the story of No Left Overs has become a great inspiration to women and men alike.

### On Challenges

We are still work in progress. But one thing I do is I put the past (success, failures, pain, achievements, etc.) behind me and I press on daily. Some have tried to discourage me but I have learnt to focus on my goals. If I had allowed what people said about me cage me, I wouldn't have known that there's so much greatness in me. I have today gone far beyond bothering

myself over what people say. I have gone beyond condemning myself over my past mistakes. I believe we have so much in us but we can never see it until we turn our backs on what people say, we can never emerge until we forgive ourselves for past mistakes and embrace the freshness that every new day brings.

I have learnt the importance of deferring gratification. Never put the cart before the horse. There's time for everything. I have learnt to learn from others but never to compare myself with others. I study my market, evaluate my strength, build on it, be as creative and innovative as possible and refuse to allow fear cripple me. I see a constant need to be audacious and assertive. I refuse to allow fear limit me and I am mindful to humble myself to learn from others. My staff is my greatest asset, so I invest in them and ensure we work as a team.

### Accomplishments

13 years ago when I was going to turn 40, I felt my whole life had no meaning. I couldn't lay a finger on any achievement worthy of note. Though extremely grateful to be alive, I craved for more, I yearned for more, and I hungered for more. When I couldn't bear the agony of sitting back to continue to regret the mistakes I had made in life, I summoned up courage to step out of my comfort zone. I mustered strength to move from the known to the unknown and see what has happened 13 years down the line!

What if I hadn't moved? What if I had sat back crying over my mistakes? Not only would I have killed this beautiful reality I am living now, I would have also denied others the ability to see that failure is not failure until you give up. I am grateful to God that the deepest pain I had then of not having an educational qualification beyond my Secretarial Certification has been turned around as this One Thousand Naira start off business paid my way through the Manchester Business School. The strength to keep pushing on is what I consider my greatest achievement.

### Plans for The Future

About 10 years ago, I said I wanted No Left Overs to be a household name. I'm grateful to see this desire daily become a reality. The Catering Industry is quite broad and we are evolving every day. We are today a full catering outfit, we have a restaurant, we deliver to people's doorsteps and we offer Outdoor Catering Services. Our next dream is to go into manufacturing and we are confident we will get there.

### Advice to Start-Ups

I cannot overemphasize the need to believe in yourself. Put the past behind and look for opportunities to learn. Preparation is the eye that sees opportunity. As an entrepreneur you must live ready and prepared because you do not know when or how the opportunity you desire would come, so you must equip yourself continually. Never be satisfied with today's achievements. There's always a next level.

### The Impact of FCMB

FCMB came into our life at the nick of time. No Left Overs applied for the SheVentures zero interest loan and we were fortunate to be selected. The mentoring/training that followed was a breadth of fresh air. One of our managers who also happens to be my daughter represented No Left Overs at the training and she was inspired by the passion with which every class was delivered. The knowledge acquired is being applied and also passed to other members of our team. We are currently remodelling our restaurant with a view to expanding our services and FCMB has provided invaluable support all the way.

**I believe we have so much in us but we can never see it until we turn our backs on what people say, we can never emerge until we forgive ourselves for past mistakes and embrace the freshness that every new day brings.**



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# THE SPARK EFFECT

A world where every woman is able to use her voice, make her own decisions, and create opportunities for others is something everyone should crave for. As the saying goes, "if you educate a man, you educate one person. If you educate a woman, you educate a nation".

Achieving gender equality and empowering women and the girl child has many benefits. Aside being one of the Sustainable Development goals, it is a fundamental human right which is a necessary foundation for a peaceful, prosperous and sustainable world. Countless innovations have been created by women who decided to stand for something. Collectively, each one of us can help create a gender equal world.

In commemoration with the International Women's Day theme, "Each for Equal", the next few pages seek to amplify the stories and experiences of women across different industries and age brackets who are breaking barriers, achieving unimaginable successes and blazing the trail so other women are inspired to succeed like them. Join us as we capture the stories of Wonder Women on the journey of improving lives and creating economic opportunities.

**THE SPARK EFFECT**

# DEWUNMI ALUGBIN

THE PARTNERSHIP ICON

**A**

s Head of Partnerships at the Tony Elumelu

**Foundation, Dewunmi has always led her life by planning strategically, working hard and following her passion. Her work ethic was evident when she calmly walked into the studio as the production team completed setup for her interview and quickly met some work demands on her laptop. In this interview, she tells us about her career journey and passion for impacting lives.**

**ON MAKING IMPACT**

I think as human beings, we have talents and strengths that are present but we may not be able to direct as desired. The moment I realized there was a difference in the way I viewed the world and what I was willing to do to be the change I wished to see was when I quit my job and move to Nigeria to see how I could contribute my quota. A lot of people wonder how I could just make that decision. It didn't really take much for me to say, "Yes Nigeria is where I need to be, home is where I need to be. I need to work to change it rather than complaining from somewhere else". For me, that decision was quite pivotal. And as I spend more time on ground in



**There is no room in 2020 and beyond for anyone who is wishing for things to happen. Start working towards a goal.**

Nigeria, I realize a lot of people would not make that same decision. Despite the challenges, I am still here doing what I love to do which is impacting lives.

### THE EVOLUTION

At the beginning of my career, my vision for the future was to do good. So I started working in an organization where we worked on policies, bilateral agreements, managing the conferences where these amazing decisions were taken and I realized I didn't feel like I was touching a life directly. Working in New York was more like a routine - you wake up, go to work, come back. But the moment I made the decision to come to Nigeria, everything aligned.

I moved to Nigeria and started looking for opportunities where I could contribute to the impact that I wanted to have, and to work where I could touch lives. My moving back was very intentional and that helped me manage a lot of the challenges I faced objectively. No matter how difficult it got, I was able to lean on my friends and family for support. For me, I've come to understand that overcoming the challenges requires an intentionality to see every challenge as an opportunity. Be ready to be open and honest about your challenges and accept help from your support group, let them know where you need help and be really persistent with your dreams.

If your desire is to work within the development space at a certain level and in a certain capacity, start putting in the work to get there. Network at relevant events, put your CV and portfolios out there, look for speaking opportunities, write articles on your LinkedIn page, so what it takes to position yourself for the opportunity you seek. That's what my move back taught me - the way to overcome is by being strategic, planning, working hard, by being resilient, being really focused and really leveraging your support systems. Where I am now in terms of career growth is certainly not where I aspire to be, I am not at the peak. Amina J. Mohammed, the Deputy Secretary General of the United Nations is a role model of mine and I as a way from reaching her level. So, let's see how I can keep pushing to become maybe even the Secretary General of the United Nations. I'm nowhere near where I envision and I know the future is still unwritten, so I am excited and eager to continue working.

### ON FORMING PARTNERSHIPS

At the Tony Elumelu Foundation, when in partnering with other organizations, we practice something I call "collaborative philanthropy". We look for likeminded people who have the same vision for developing Africa. However, as an organization we have a process in place to mitigate our exposure or any liability that could arise from a partnership. KYC (Know Your Customer) is quite important but most importantly and tying back to having a strategy and plan is that we partner with people we have pre identified as reputable and credible in order to retain our integrity. As a private sector philanthropy, we cannot compromise on that and nor should we.

### OVERCOMING FEARS

I may not look it but as comfortable as I am speaking to people one-on-one, I'm a nervous

wreck when I need to address large groups of people. That was a major fear of mine in addition to driving in Lagos traffic but recently, I joined a panel in France for Ambition Africa, and it clicked that all these people are here to listen to the expertise I had in Entrepreneurial programming in Africa and they deserved to get the best of me and my knowledge. When you are discussing partnerships, you need to go to the far ends of the globe to tell people what you are doing and why they need to join you. If you can't talk about what you do, then probably you're not convincing them about your work either. For me I had a pivotal moment when I had to shake off that imposter syndrome that was holding me back and reminded myself that I believe so much in empowering African entrepreneurs and that helped me get over my fear. Now, the fear of driving in Lagos, that is still being worked on.

Now as eager as I am to talk to people and understand them because 'people' are an interest of mine, you cannot imagine what it feels like when almost 7,000 entrepreneurs have access to your phone number. I wake up sometimes to see hundreds of text and WhatsApp messages from people just seeking advice about their businesses, their personal lives or just sending good will messages and that just reinforces that I am doing something amazing here, I am touching lives.

Beyond speaking publicly, there is also the role of one-on-one engagement about how to find success as an entrepreneur across Africa. It's really interesting how my job has helped me develop that personal skill. When your job feeds your personal goals and ambitions, and that ambition then drives the work you do- you've found the sweet spot.

### ON TIME MANAGEMENT

Balance is important in life, so I try to keep a balanced schedule that has work, play, catching up with friends, family time, personal hobby time but sometimes, the most challenging part of my schedule is the schedule itself. With work for instance, we have a very lean team, so everyone is wearing several hats. As we continue to grow and scale, the hats get bigger. My work includes travelling while still being very responsive to issues at the office. Sometimes I get scheduled into different meetings at the same time regarding three different areas of collaboration and if not for technology helping catch the overlaps and also allowing me virtual access to some meetings, it would be a disaster. I am grateful to work in a place that has a flexible, forward thinking corporate culture and empowers us with technology to manage our time. The Foundation is the philanthropic arm of the Heirs Holdings Group and I have yet to identify a better place to work in Nigeria.

### VISION FOR THE FUTURE

I am definitely not where I want to be yet. I still have a lot to learn and beyond the work we do, I hope to go back to school (an Ivy League hopefully) for a midcareer professional degree to really put my knowledge to the test, expand my skills and network, improve my leadership capabilities and evolve in my world view. I am excited about the opportunity to continue learning. The ability to say, "I want to change

this" and to start planning towards it is what being a wonder woman is about. I know the future I want to see and I am working on getting there.

### ON EMPOWERMENT

It's interesting that my passion for the empowerment of Africa fits so nicely into entrepreneurship as a tool for sustained development. As an entrepreneur myself, I have started several businesses and I understand that my ability to sustain myself in business contributed to the government through my taxes. That little trickle would've gone into some public expenditure such as infrastructure. The stories we hear from our alumni at the Foundation is why we do what we do. When we travel across Africa and we meet young people who tell us amazing stories for instance, we have an alumnus from Rwanda who when she successfully applied to the Tony Elumelu Foundation, used her seed capital of 5000 USD to buy a little cart to sell fruits and vegetables. Fast forward to 2020, she is now the largest exporter of fruits from Rwanda. Or you'll meet a Ghanaian entrepreneur who took his small seed capital and has turned it into a business that now employs hundreds of people. They are all contributing, helping their communities and ultimately helping Africa as a whole. For that I am forever going to be excited for entrepreneurship as a tool for empowerment in Africa.

### ON BECOMING A WONDER WOMAN

For any woman aspiring to build her career and achieve success, she must first define what success means to her. She should not use anyone else as a measure or gauge of her personal level of success. Next, I cannot stress enough about how being prepared helps. She needs to show up and be prepared. She needs to have a strategy or a plan so that when the opportunity arrives, there is no need to second guess herself. She will be able to make a move and take a decisive action because she's researched it, she's planned for it and as part her strategic objectives, she's ready for it. There is no room in 2020 and beyond for any woman who is just wishing for things to happen to her. Start working towards your goals now so that when someone shows up and says "I want to give you this opportunity", you will know whether it's a distraction from your goal you've prepared for or it's part of the master plan and you can seize the opportunity. For us women, it's like deciding you want to get married by 30, you know when to review the seriousness of the relationship and when to end it if it's not aligned. We need to put the same energy into our professional development. Think about your life, what you want from it and make a plan and focus actions and behaviors that will move you to your goal. Yes, things happen that can distract or derail, but when you have a Plan A, B and C, you pivot quickly so the changes don't break you or end your dreams.

**THE SPARK EFFECT**

# STEPHANIE OBI

THE KNOWLEDGE BROKER

**P**opularly referred to as the Queen of Online Courses, Stephanie has been able to successfully “do it afraid” several times. Despite starting her entrepreneurship journey as a shy person, it was never a dull moment around her as she changed outfits and prepared for her interview. Here, Stephanie shares her successes, failures and her plan for world domination.

**THE EPIPHANY**

I have been an entrepreneur for as far back as I remember. I started my first business in 2004. I was in my second year in university and I discovered my passion for making fashion accessories. I started a fashion accessories business and I continued to run this business all through my time at the university, NYSC, my first job, my MBA program, and my second job. I ran the business for about eight years, and then I started to feel a nudge to teach other young women how to start their own accessories businesses. I wanted them to be financially empowered. This experience led me into the learning technology world. In a bid to train more people all across Nigeria, I decided to leverage on technology and I launched an online course so that people could get access to my lessons irrespective of where they lived. It was supposed to be an experiment but the results shocked me. People from all over the world started paying for my online courses and I realised that there was an opportunity here.

**ON SELF BELIEF**

At the beginning of my career, I believed I could be successful. I think it came as a result of all the times I listened to Bishop David Oyedepo as a teenager in Covenant University. I started to see myself as a problem solver who was going to change the world. At an early age of 26, I believed I could impact the lives of other ladies like myself and I decided to start organizing training workshops. I did not know half the things I know today but I believed that what I knew was enough to change a life. At age 28, I shared my vision at the WimBiz Impact Investment Competition and I won First Prize. This did a lot to validate my dreams and so I kept taking one step after the other. It also helped to have a mentor, Tara Fela Durotoye who understood my vision when I shared it with her and she committed to guide me through the journey. As you know, she also pioneered the makeup industry in Nigeria and so she understood where I was in my pioneering journey.

**ON STARTING OUT**

My first business, "Simply Steph", taught me a lot about entrepreneurship. I used to be extremely shy. I struggled with the fear of rejection and it was difficult to confidently market my products. In that business, I learnt what it means to have an ideal client who has a problem that your business solves. If you don't market your products to her, she won't find you and she will keep struggling with her problem. So it's not about whether you feel shy, entrepreneurship is a call to service.

I learnt about how to have a unique value proposition and how that helps you to stand out in the face of stiff competition. I learnt about pricing, branding, packaging, accounting, etc. It was a lot to learn and I used to read business books to keep up. It however excited me and I desired to learn more about business. I went on to get an MBA from the prestigious Lagos Business School but I'm still a student of entrepreneurship.

**ON OVERCOMING CHALLENGES**

I'm a pioneer in this market and this means that a lot of the people I was marketing this product to, did not even know what online courses were. They did not believe that they had anything to teach. They did not see how they could get paid for their knowledge. I have had to educate and educate and educate. It doesn't help that it's a technology product and a lot of women typically freeze up when they have to use tech platforms but we have done a lot of work to make it user friendly. To be honest, it's been a lot of work, it's been 6 long years of consistently casting a vision, educating, answering questions and I'm glad to see that people are finally launching their online courses. They finally get it.

**ON WRITING A BESTSELLER**

The most difficult part of writing a book is deciding on what you want to write about. It took me a lot of time to get clear on this and because of this, I had a lot of false starts. I started and stopped, over and over again. Everything changed when I asked myself "why".

Why do you want to write a book? Is it just because you want to be an author or do you have an important message to share? For me, I wanted to let people know that they can monetize their knowledge. They can build a profitable business out of teaching other people how they have become successful. This objective influenced what I wrote in the book. I broke it down into three sections. The Big deal about online courses: In this section, I explained why online education was blowing up globally and how it's such a big opportunity. We actually have not scratched the surface in Africa.

**Crush Your Mindset Block:** In this section, I broke down limiting beliefs that hold people back from monetizing their knowledge.

**The Course Launched Delivered Method:** In this section, I shared my signature framework for creating and launching online courses. When the outline was clear, I then created a writing plan. I wrote for two hours every day, whether I felt inspired or not. I just opened my laptop and started typing. In 60 days, I had completed my manuscript.

**ON IDENTIFYING PROBLEMS**

When we started working with people in the Course Launched Delivered program, I noticed that many of them struggled with the technical aspect of launching an online course.

Personally, I have a First Class in Computer Science and so it's very easy for me to understand technology. I easily built my online school and I did not realise that it would be difficult for others.

When I started helping other women launch their own online courses, I saw them struggling to build an online school and so we started helping them.

At first, we would build it for them one by one but this system was not scalable and so we decided to build a white label online school that anyone can easily customize. All you have to do is to create an account and customise it to your brand.

We also found that corporate organizations had the same gap. They also have to train

millennials and many of them need to have online schools but the high cost of engaging a developer to build an online school for them has made them pause. In some cases, they have even invested in developers who have disappointed them. With TrainQuarters, they don't have to build from scratch. They can just create an account and immediately have an online school.

**ON EMPOWERMENT**

I have a huge bias for women because I'm drawn to helping them. When I started teaching, my first passion was to help women start an accessories business so that they could become financially empowered.

When I started teaching women how to create and sell online courses, I was still drawn to women because I see it as a tool for financial empowerment. That being said, in the course of the year, I have had to expand the scope of my vision. It is now to help a million people earn a million dollars. They can be men or women. Africa needs financially successful men and women.

**PLANS FOR THE FUTURE**

Our company is transitioning into a support organization for everyone who needs to use Learning Tech. By learning tech, I'm referring to any individual or organization who wants to train hundreds or thousands of people using an online course or an online school.

From the training point of view, we want to help a million people earn a million dollars from creating and selling online courses. We have the blueprint to make this happen and we are excited about leading them on this journey.

From the software point of view, we are creating more technology and growing the support team. For instance, we will keep working on the functionalities on TrainQuarters so that many of the things that used to be impossible for us to do in Africa will now be possible.

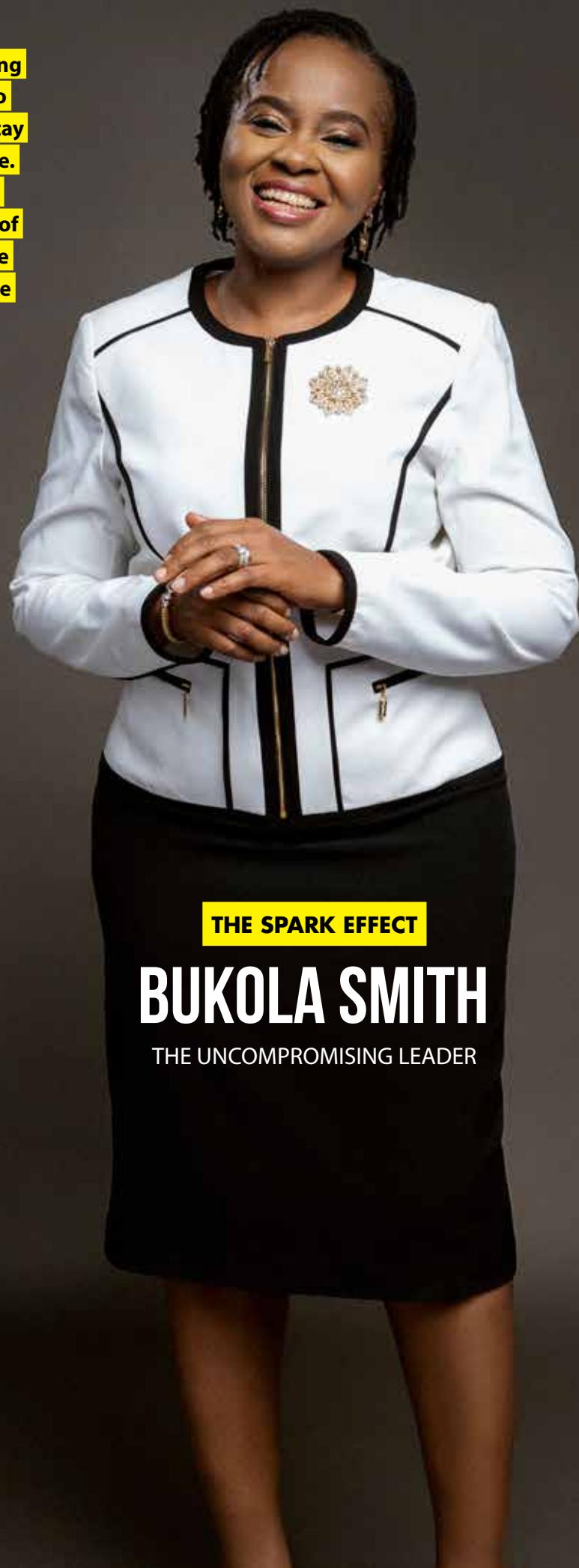
In addition to this, we are also launching a digital jobs initiative for millennials because we see that as the industry grows, there will be a greater demand for Curriculum Designers, Workbook Designers, Video Lesson Producers, Course Launch Strategists, etc. We plan to train, certify and recommend them for job opportunities in the global industry.

**ON BECOMING A WONDER WOMAN**

You don't have to have it all figured out, just keep taking one step after the other. Clarity comes from taking action but you have to trust the process. Don't ignore the little nudging in your heart.

**I have a huge bias for women because I'm drawn to helping them. When I started teaching, my first passion was to help women start an accessories business so that they could become financially empowered.**

Learning is a life-long process, continue to develop yourself, stay focused and humble. Continue to seek to be a better version of yourself as you have been uniquely made by God.



THE SPARK EFFECT

# BUKOLA SMITH

THE UNCOMPROMISING LEADER

**N**ot every Executive Director is lively enough to dance at a photoshoot like **Bukola Smith**. As the Executive Director of Business Development at FCMB, **Bukola** is proof that focus and faith are important ingredients for success. In this interview, she reveals her growth as a banker and commitment to mentorship.

#### STARTING OUT

I was a shy young lady and quite introverted (well I still am) who was fully focused on work, nothing much seemed to be more important than work. One of my senior colleagues many years ago wondered if I will ever get married or have a family given the length of time I spent at work. I come from a strict but very loving family, so growing up was fantastic, full of love, contentment and discipline. My parents placed a lot of emphasis on academics and without necessarily forcing me, they helped guide my career choice - my dad is an Economist while my mum is a retired Banker.

I studied Economics in school. Being an Economist has given me a broad perspective to life and business while accountancy helped me focus on finance and strategy. I am one of those fortunate people who knew exactly what she wanted; I have always wanted to be a Banker. My vision for my career was to get to the top, I am still on the journey but confident that I will make it to the pinnacle of my career by the grace of God. Earlier in my career, people including my supervisors always said they saw me reaching great heights in the industry primarily because of my focus, commitment and doggedness.

#### ON DEALING WITH CHALLENGES

I started my career with FSB international Bank and worked there for 8 years before moving to Fidelity. I worked at Fidelity bank for 6 years before moving to FCMB. Interestingly FSB and Fidelity merged about a year before I left for FCMB. The challenges are numerous, however most important to me is that I believe that challenges are simply a part of our daily lives, so when I am faced with a challenge; big or small, I simply focus on finding a solution as quickly as possible - a solution that serves all parties concerned and ensures that the work is not hindered. Over time,

I have realized that these challenges are only as big as we make them. I remember an incidence that could have truncated my career growth. I made a decision that resulted in a loss for the institution I worked for at the time. I immediately owned up to the error and carried my supervisors along on steps to ensure non-recurrence. This and the fact that I had consistently made profit in the bank saved my job. This re-enforced a value I grew up with which was, "never attempt to cover the truth, no matter the price", and it has helped me all through my career.

#### ON LEARNING AND GROWTH

For me knowledge is power. I will only stop learning when I die which is why despite my busy schedule, I still seek knowledge. I read, research and attend courses to keep myself updated about new developments in the market. I am a fellow of the Chartered Institute of Accountants (ICAN), I have an MBA and have a number of certifications. I learn from everyone and anyone whether young, old, junior or senior as I know that everyone that comes my way has some information to enrich my knowledge base in one shape or form.

#### EMPOWERING WOMEN THROUGH SHEVENTURES

Female entrepreneurs are saddled with limited access to funding, fear of borrowing and not being able to repay due to the high prevailing interest rate, balancing responsibilities, relatively lower levels of financial literacy in comparison to their male counterparts, unfavourable business environment, lack of access to collateral to secure loans timidity and fear of failure. In less than 2 years, SheVentures has impacted businesses, given out loans, mentored, provided networking opportunities and trained hundreds of women in business. We are still in our infancy stage, but we are very excited about the progress we have made within this short period. Leveraging on our extensive experience in building and supporting local and national businesses over the years, we recently launched a zero-interest loan, where short-term working capital loans are given to select micro and medium-sized female-owned entities to assist them to scale up their businesses.

Understanding that collateral is a major issue, we have risk-sharing arrangements with our partners, which enables us to minimize the request for collateral. We have an SME advisory team that provides advice in different areas of business including equity raising, taxation and human resource management to SMEs including female-owned, helping them

confidently scale up their business. In the last one year, over 2,000 women have been trained on building a profitable and sustainable business, 240 have gone through our mentorship and coaching programs while 120 of them have been offered the zero-interest loan to expand their business. The impact has been great both for our customers and the bank. We have seen more women coming forward to borrow more confidently and a better understanding of financial management amongst those that we have trained. We are encouraged and plan to do a lot more this year.

#### A COMMITMENT TO IMPACT LIVES

A few years ago, I conducted a research with three other people on why women dropped out of banking at middle management level. We saw that this period coincides with the period in their lives when they got married and had children. I became passionate about mentoring to reduce this impact. I plan to continue mentoring and replicate myself in more people in banking, especially women. I will guide them through their chosen career paths or provide guidance to help them make good career choices, marital and general life decisions to ensure they attain their life goals and avoid the common mistakes most young people make early in their lives. I will also continue to push my organization to have more women-friendly policies that will help them climb the career ladder. In addition to these, I'm part of an organization which mentors secondary school students on career choices, I will continue to provide support for them.

#### ON BECOMING A WONDER WOMAN

I attribute my success to my faith in God, He has blessed me and shown me favour, so I will say, do not neglect God. Learning is a life-long process, continue to develop yourself, stay focused and humble. Continue to seek to be a better version of yourself as you have been uniquely made by God. Do not be in competition with anyone but yourself, enjoy what you do, watch out for opportunities and please be happy.

**THE SPARK EFFECT**

# NGOVER IHYEMBE- NWANKWO

THE RELATIONSHIP BUILDER

**P**

As the Head of Coverage, Rand Merchant Bank, Nover Ihyembe-Nwankwo

has been a force to reckon with in her career. Not only is she an expert in building and maintaining relationships in her industry, but her pleasant personality and willingness to connect with others could not be hidden at the studio. In this interview, she shares her journey to remarkable success and gives pointers on building a successful career.

**VISION FOR THE FUTURE**

My vision of the future was to be in a role that allowed me to give back and influence our society. I always thought that I would be speaking or doing something that helped to make life better - better for the less privileged and better for women in particular.

Before I started my career and leadership journey, I thought I would be doing something political. I thought I would be an activist and then I started working in the financial services sector. I saw that I could make a difference in my role and that's what I have always tried to do. I have seen that my roles, the different things I have done and the people I have worked with have helped to hone my leadership skills, helped me to learn how to manage people and helped me to embrace diversity. I have learnt that you really need to understand where people come

**Every day I see women doing amazing things. I see phenomenal entrepreneurs. I see women in my field who, despite the odds against them, have risen to top positions.**



from and that variety is truly a spice of life. I have always known that I needed to put in my best in whatever I did and wherever I found myself. Did I specifically think I will be sitting here today as the Chairperson of the WimBiz Council or the Head of Coverage at Rand Merchant Bank? In a sense, yes and no. When I daydream, I do see myself being in interesting positions. At the same time with any role I have taken I have always seen that I will be successful. So what's the next level? The next level is sometimes defined, sometimes undefined but my goal has always been to do the best that I can with what I have and that's how I live my life each day. Have I reached the pinnacle? No, I'm still on a journey. It is about waking up each day, being intentional, putting in my best and believing that all things work together for good.

#### ON CAREER EVOLUTION

I studied Combined Social Sciences, Economic Philosophy and Politics which sort of gave me a very strong background and a foundation to work effectively in financial services. I had a very curious mind. I think curiosity and willingness to learn, to see things from the perspective of others has also helped me in my career to forge relationships and to think outside the box. All these are very necessary to support clients on their journey but it still helps me stay focused on my developmental goal from a macro perspective.

I started off my career working with Citi bank, with the cash management team, handling collections across the nation, using partner banks and going to interesting parts of Nigeria. As I grew in my career, I transitioned to do a number of other activities. I did electronic banking, trade, corporate finance and transactional banking. I moved on to being a relationship manager which essentially is what I do today in different scopes.

As I have transitioned, what has always kept me focused and helped me to grow is benchmarking myself with my peers in the industry and with what my clients' expectations are. I have realized that clients want someone who is knowledgeable in financial services and can provide value to their business.

I am still very passionate about Nigeria, economic growth and moving things forward. In a nutshell, my degree really helped open my eyes and it has been very helpful throughout my career as a Banker.

#### ON LEADERSHIP

From a leadership perspective I have always tried to be authentic to myself and to develop a leadership style that I can replicate easily. I have always tried to be firm, fair and to lead by example. I show the team that I deeply care, that there is a vision we are all aligned to and work with them to leverage their individual strengths to come together.

I try to connect with my team on a personal level and push each person to contribute. I value diversity and I know it is important that we have people who see things from different perspectives. This has helped us keep our ideas fresh, avoid potential bad situations and brought us

together as a family. That I believe has been the driver for success.

#### ON BUILDING RELATIONSHIPS

Relationship building is an art and a science. Clearly you need to have trust, be knowledgeable, have empathy, intuition and be vulnerable when getting to know people. My style of relationship building has always been seeking first to understand before I am understood. This involves my clients, stakeholders, colleagues, regulators and investors. I try to pinpoint what's driving the different segments I deal with, what they would like to see and then I try to understand their perspectives while still being firm and pushing through what I want to achieve. It has always been a bit of give and take, a bit of push and pull, and always going back to reflect on the day to see where you have erred, where you need to mend, where you have done well and where you can replicate the next day. It's just about waking up every morning and making an effort to be better than you were the day before.

#### THE WOMEN EMPOWERMENT JOURNEY

I'm the first from a family of three girls, but growing up, I never saw a difference between men and women. My parents pushed each of us to achieve. I didn't really see restrictions on what I could do as a woman. As I grew older, it became clear that not everybody had the same opportunity and background.

I really believe I was put on the earth to do my best to reduce inequality in one way or the other, even if I could only use my voice and speak up for what's right. Every day I see women doing amazing things. I see phenomenal entrepreneurs. I see women in my field who, despite the odds against them, have risen to top positions.

I see young women who are doing it afraid. I see women building companies. I see the struggles they go through but I also see their triumphs. I see them climb, pushing against the odds and that makes me smile. It makes me so happy and so proud to see these tribe of women pushing, pulling each other and standing in the gap just helping, supporting, providing capital and sometimes just showing up. They serve as role models and other women can look up to them.

#### ON BALANCE

I have to admit; balance is very difficult. I have a 10-year-old and a 4-year-old. I have been married for 16 years and I have worked right through it. I have been very fortunate to have an amazing husband, Nnamdi, who has been my biggest cheerleader, my biggest Voltron and my biggest critic. So the days when I am giving up or not giving it my best, he calls me out and forces me to be a better person. He steps in to handle some areas that I am not able to. My parents are also very supportive and provide help and guidance. I have two amazing sisters who also support me and I have a phenomenal tribe of women.

When I have the opportunity to spend time with them, I try to be present. I admit it is tough but it is choice and I do it. I know it is tough, so I just want to encourage everyone to stay in the game. Create a network that supports and loves

you. Reach out to friends, family and colleagues. Get lesson teachers where you need, get domestic help where you can. Don't feel you have to do it on your own and if you have to take a break just to sort yourself out then by all means do it. Do what works for you.

#### ON LEISURE

My schedule has been quite interesting particularly over the past few months and it makes leisure time almost impossible. But, again I have a really phenomenal partner who almost mandates that we take time away. I also try to keep part of my weekends free so I can be at home because I really need that time to de-stress and use my phone. I try to take breaks from my devices particularly on the weekend so I can think and be still. I try to commune with God through quality time, praying, reflecting, thinking and I find that God has been awesome. I know it's cliché but He has honestly been awesome to me, helping me find time when I thought I didn't, creating space when it looked impossible, giving me opportunities to travel for work but still have time to breathe and reflect.

#### ON BECOMING A WONDER WOMAN

For other wonder women aspiring to build their careers, give it your best every day. Make your performance count because you need to deliver. You need to be deliberate about what you want to do and what your brand is. Your brand is exceptional performance, integrity and all the qualities that you will want an employee to exhibit. Be clear on where you want to go, where you see yourself and how you want to grow your business.

Be deliberate, take the baby steps, seek as much help as possible, read as widely as possible, ask questions, put yourself out there, join networks. By all means join WimBiz, take advantage of the things we do; we have mentorship programs, masterclasses, the woman on board program for women who want to get into board positions. For almost every level of your career and business, WimBiz has programs that you can be a part of. If you feel you have reached a level and you want to give back, WimBiz also gives the opportunity to volunteer and give back. I would say make sure your performance is top-notch. Be clear about where you want to go, set a path for yourself and be true to that path. Take advantage of the resources available to you. Create lasting networks, reach out to people, support them and they will also support you.

**THE SPARK EFFECT**

# VICTORIA NDIDIAMAKA UWADOKA

THE ENDEARING COMMUNICATOR

**W**ith over 18 years of experience in corporate communications, Victoria Ndidiama Uwadoka is a leader and expert in her field. As Corporate Communications and Public Affairs Manager at Nestlé Nigeria, Victoria is passionate about driving growth opportunities. Her cheerful personality and ability to connect with everyone during the interview was second to none. In this interview, she shares her eclectic career journey, the need to dream and her rise to success.



**ON STARTING OUT**

In the beginning, I was a seeker and dreamer. Like many other people I imagine, I was at a point where I wasn't quite sure who I was. I tried very hard to be everything I thought everybody wanted me to be, to fit the mold that was prescribed for me, to align to the rules, regulations and expectations of others. And yet, the desire to follow my dreams was there. I was blessed with the opportunity to explore, to try so many different things until I found out which was truly me.

For instance, in secondary school I always dreamt that I'd go on to get a Master's degree and then work as a Diplomat. Then I decided that I really wanted to be on TV. At a point when I watched Oprah's shows, I was SURE I wanted to host my own talk show. I was an explorer and a seeker until I discovered what I really wanted to do.

I have since figured out that it doesn't really matter what you study as a first degree. It is just the foundation. You build your career based on who you discover yourself to be and what you love. Leaving school and starting out in my career, I discovered that I really wanted to be a Communicator; I wanted to be a connector.

When I worked as the PR manager for IKB Industries, I wanted to learn more about this exciting profession, so I took a professional course at the Nigeria Institute of Journalism just to understand PR better. This is when I discovered so much to love in Public Relations. Finally I had found where I wanted to build a career. If I had to choose, I will pick it over again.

**ON EDUCATION**

I studied International Languages - Modern European Languages as it was called at that time, at the University of Nigeria, Nsukka. What I really wanted was to study Mass Communication and work on television, but I didn't make the JAMB cut-off mark. By the end of my first year studying the French Language, I was hooked! I wanted to continue exploring this exciting new world of French Literature and Civilization.

Russian language was actually an elective. I was in shock in my first lecture – I kept wondering what I was doing there! Imagine ... I discovered that I had to learn how to learn new alphabets in Russian! It was like starting school all over again. I remember breaking into tears in one of my lectures and needed counseling to get it all together, lol ... Anyway, I made up my mind to give it my best shot and discovered it was a beautiful language of a people with a rich history.

Being bi-lingual has certainly been an advantage in my career. The majority of countries in the west and central Africa are francophone. Yes, fluency in the French language gave me more opportunities in the sub-region. The communication skills were a plus too!

**THE MANY FACES OF CAREER**

At the beginning of my work-life, I won't say career, I just needed a job so I could meet my financial responsibilities. I wasn't sure exactly where I was headed, but early on, I learnt a lesson from one of my mentors who said to me, "Don't keep your eyes on where you want to go next, be focused on here and now. Allow yourself to explore and be the best at what you

are doing here and now, right where you are." That has really helped me 'give my all' to every job I have had the privilege to do, including my current role.

I started out as the Personal Assistant to the CEO of a Logistics company and was promoted to the Operations team. Six months later, I became the International Operations manager. I knew that I really didn't want to remain in the Logistics business, but I gave it my best. From Logistics, I had stints in Beauty and Healthcare, then on to Nollywood, and to content production for TV, then music. I then spent about ten years in the ICT industry before joining the food and beverages industry in 2016. Transitioning from ICT to F&B was quite an experience ... I love food, so that really helped, lol. I have learnt so much about the food industry and I'm amazed at the opportunities that exist for innovation and renovation. I am having the time of my life!

One thing that has helped is being prepared when the opportunities came knocking! Investing in personal development is important. It is true that sometimes people are prepared but the opportunities don't show up; this is where grace comes in.

**ON LEADERSHIP**

To me, leadership is about achieving results with others while helping them achieve their dreams and objectives. Leadership is a journey and a process. It is also about continuous, intentional learning and self-development. It is about genuine interest in people and in their development. There are couple of things that have helped me on my journey.

I believe that everyone has potential and that if equipped with the right skills and given the right opportunities they can achieve their dreams if they really want to. I have learnt to recognize those who want to fly.

I also believe strongly that leadership is not by force. It is not about you. It is about those who choose you as their leader. You can be a boss and not a leader. You can only lead those who choose you. This is a humbling truth for me, and I do not take it for granted.

One very important thing is that I do not take Grace for granted. Grace has brought me to the right place at the right time. Grace has helped me out of tight corners when there seemed to be no way out.

**ON HOBBIES**

I love to read, I love writing ... this is one of my happy places. I read fiction-psychological thrillers and courtroom sagas, romance. I read business books, marketing, communications, personal-development, everything. But there is one book that has made and continues to make a lot of impact in my life: The Bible. It's definitely a must-read.

Another book I would strongly recommend to everyone who wants to take charge of their lives is "Recreating Your World" by Reverend Chris Oyakhilome. It helps me to refocus and plan for the year ahead. I read it over and over again.

**ON STRIKING A BALANCE**

A lot has been said about work-life balance, but can you really strike a balance between work

and life all the time? I am not so sure. There are a few things I am sure of however.

We have one life and we express ourselves in different ways, in different spheres of relationships. Sometimes there is a lot more to do in one sphere of responsibility or relationship than the others. At those times, it is important to be clear about what matters most in order to make the right decision. I have learnt to prioritize and focus on what matters at every point in time and to focus my energy on getting that done. My relationship with God is very important to me. My family is very important to me, and I make the effort to be a present, intentional parent. Church is very important to me. My job is very important to me. Can I pay equal attention to all of them at the same time? No.

I pay more attention to who/what needs my attention at various times and I'm intentional about that.

I have served in Church for over 20 years and I am very passionate about that. I build my life around my relationship with God, my family and my job. My work in Church comes from a place of love and gratitude. God has been gracious and kind to me. The least I can do is to also be there for others, to help them find this higher and better life. That's why I do what I do in Church.

Another important thing I have learnt about achieving balance is making time for yourself! There are times when you need a break, be wise and take time off. Sometimes you need time just for you. You need to create the time and space to recoup your energy in order to be the best for everyone around you.

**ON BECOMING A WONDER WOMAN**

Be true to yourself, have a vision, write it down, engrave it in your mind. Don't be distracted, continue learning. Volunteer and learn. Whatever you do, keep your dream in front of you. Don't let anything kill your dream because at the end of the day your sense of self-worth is knowing you fulfilled your destiny and you did it right. Just keep it real and if you fall down get up. Whatever you do, don't stop.

**Be true to yourself, have a  
vision, write it down, engrave  
it in your mind. Don't be  
distracted, continue learning.  
Whatever you do, keep your  
dream in front of you**



we see the heights you can reach  
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If music is a woman, a single note is her as a little girl - everyone anticipates her evolution into a nursery rhyme. As a teenage girl, she shows signs of promise but unsure of how to blossom into a melody. By the time she's a young adult, she understands her potential but still needs context to become a meaningful musical phrase. As a resilient young woman, she is like an unfinished song - not fully formed but knows where she is heading. That unfinished tune evolves into a completed masterpiece which is like the essence of a woman - built from experiences that have shaped her.

**Music is a woman, we are all who we are because she is who she is.**

From the age of 4, I was already singing along to Michael Jackson and Stevie Wonder CD's my Dad played after school. Piano and violin lessons were initially a nightmare but I eventually took them seriously. I moved away to boarding school where I started writing songs and taking formal vocal training classes. At 10, my Dad bought me music production software and that's when producing my own music became a daily routine.

I finished high school in England and began a new phase of my life studying Business Management in Imperial College, London. Being 1 of 2 musicians in a sea of Business-oriented students pushed me harder to create music outside of class. Luckily my degree didn't suffer. I graduated and then applied for a scholarship to study Film Scoring at Berklee College of Music in Boston.

Klee was where I started to become more self-aware. I was experimenting with my sound; combining my evolving skills as a pianist and vocalist. My exams were so fun; they involved writing songs, performing them, conducting orchestras and producing concerts. Every day at school was magical. Bumping into John Mayer, Quincy Jones, India Arie in hallways was no big deal. Berklee really helped me build my confidence as a performer and composer, so when I graduated and moved to New York, I thought I was ready to become a star. Little did I know it really was just the beginning.

My journey has been like a classroom, a series of teachable moments every step of the way and I learnt the following:

#### Take The Road Less Travelled with Confidence

When you embark on a journey, everyone tells you that you need to know where you are going. No one ever really talks to you about your mental capacity and how your mind is really the driving force for a lot that will happen in your life. Being an artist that makes completely different music to what is considered 'popular' in Nigeria might seem like an uphill battle unless you truly believe in what you do and what your music can do for others. It takes a few believers to build a community and it takes a community to eventually build a world's worth of supporters who are invested in your journey.

**Something amazing happens when you're just being yourself - people start to connect with you on a deeper level.**

**FREESTYLE**

# MUSIC IS A WOMAN

*Kaliné Akinkugbe*

**From the age of 4, I was already showing signs that I could become a musician. I paid a bit too much attention to CD's my dad played in the house and I took my classical piano and violin training very seriously.**

#### Stay Connected to Your Foundation

I spent 2 broke years teaching piano to little kids, playing shows in dive bars, restaurants and even doing odd jobs over and over again. It was so unfulfilling and demoralising, networking and performing didn't seem to produce much fruit. I got prematurely impatient and moved back to Lagos. What helped with the transition was that I never lost a connection with home. Having been away for 13 years, I was always coming back for holidays; performing, meeting with producers, having studio sessions. I never lost sight of the idea that I may end up building a career in Nigeria. So when I came back, it wasn't that I was a brand new artist from outer space. I had a presence already and that provided a soft landing.

#### Be Flexible

I was always waiting for the perfect time, the perfect opportunity - always wanting every single thing to be aligned with my value system and standards. Life teaches you quite quickly that nothing can be perfect and you have to navigate around mediocrity a lot of the time. Once I started to be more flexible, I saw my career shift. I started to make room for things that were out of my control and became more capable of handling things better under pressure.

#### Be Intentional Amidst the Noise

In the age of social media, I've had my fair share of breakdowns when it comes to the 'comparison trap.' "He's doing this, why am I not doing that?", "She has 10 videos out, I don't even have 1". What helps is being intentional. When I started to dig deeper into what makes me 'me', my output became more focused. And something amazing happens when you're just

being yourself - people start to connect with you on a deeper level.

#### Know Your Strengths and Delegate

My first degree gave me an appetite for strategy and marketing that helped a lot during my self-management years. 10 years of managing myself gave me a lot of confidence even with very little human resources. But I've recently learned how important it is to delegate and ask for help. No man is an island after all.

#### Tell Your Story

If you don't tell your story, people will find a story that fits their perception of you and make it your story. Don't let the status-quo be your guide when you're making career decisions. People expect what they are familiar with; singles, music videos, an album. But every story is different so figure out what yours is and tell it in the best way that will resonate with who you are trying to reach. If back then I had known what I know now about becoming an industry expert, I would've acted on my creative ideas a lot quicker.

#### Dear Creative Entrepreneur,

You are a genius. That idea you have sleepless nights about, that makes you anxious, scared but also excited... that's what you should be going after. It's in you for a reason and you would be surprised how many people need you to act on it. Don't see that as pressure. See that as purpose. Stop second guessing and just act. Fall and get back up again. Yes. Fall and get back up again. Didn't you know that's what being a star is all about?! See you in the highest heights.

**SPECIAL FEATURE**

**Push yourself,  
because the one  
person who will  
push you has got  
to be you.**

# THE MAKING OF A WONDER WOMAN **ADENIKE ADEBOLA**

**A**s the Marketing and Innovation Director at Guinness Nigeria, Adenike Adebola is an accomplished marketer with a proven record in marketing strategy and business leadership. Her creativity at work proves her innovative idea generating process. In this interview, she takes us through her ideation process and her successful climb as a leader.

**Q: Your first job was as a Syrup Room Assistant at Seven up Bottling Plc. You were about starting life as they say, entering the marketplace. How was your first work experience like?**

**Adenike:** Okay that was my NYSC placement job. I was excited about getting out of school, doing something for myself and being responsible for something. I studied food technology. It was really all about getting a chance to

bring everything I learnt from school to life, so I jumped at it. I was very lucky to be working with people who were very supportive. My role was very simple back in the day, I was in the syrup room and all I was required to do was ensure that we had the right recipe. I made sure we followed the standard in terms of making the batches of Pepsi and 7UP at that time in Ibadan. I do not think it was really something that I planned out, I was just so happy to be out of school and doing something for myself, getting on with my life. So I dedicated myself to it fully, made friends and learnt as much as I could.

**Q: You seem to have a passion for the Food and Beverage industry looking at your career path. How has this journey been for you?**

**Adenike:** Before school, I wanted to be a medical doctor; that's what my dad wanted

because I was a little brainy. I tried to get into university but my first trial with JAMB was not good enough for medicine. However, I was determined not to stay at home. I applied and was admitted into the Federal Polytechnic at Ado Ekiti to study Food Technology and though at the time it was a stop gap for the year, somehow, I loved it and stayed with it. That was how Food Technology became my path. Leaving school, it was important to stay with the Food industry because I studied and nothing more. I started first at UAC in the fast food business as a Mr. Biggs restaurant manager. I was about 24 years old when I joined UAC. I had about 25-30 people working in my team and reporting to me. It was quite a daunting task. Nothing really prepared me for that. I was on that job for three years. My experience at Mr. Biggs made me more resilient with the drive to survive, to do well and excel.

In the early days, I struggled a little. The people on my team at the time were older and you know how that can be. However, I respected them, learnt from them as quickly as I could, while leading the team at the same time. The biggest challenge I remember having was first; adequately accounting for the money after each day's sales. Second was the challenge of maintaining standards which was very important to Mr Biggs. I did not leave anything to chance, I had this "Nothing can beat me" attitude. I was managing Mr. Biggs at the AP Filling Station on Oba Akran Road, Ikeja. I remember as a 24 year old walking from Ikeja bus stop to my outlet, psyching myself up every morning as I walked down the road to the office, reassuring myself that I needed to be a firm no nonsense leader to be successful so that by the time I got to work I was in the zone and ready. Now, thinking about those experiences, I laugh but truly, they shaped and prepared me for greater challenges. In the course of doing my work, I got lucky and was spotted by the MD. I got additional responsibilities as Training manager and was required to recruit for Mr. Biggs outlets as the brand started to expand across Nigeria. Later on, the Brand Manager's role in UAC became vacant and I was appointed into the role. That was the beginning of my journey with marketing. I left UAC in 2005 and joined Guinness Nigeria as a brand manager for Guinness Smooth and that was fun.

**Q: You have created campaigns such as "Let's Delight Them" for Mr Biggs and also been responsible for different projects. You have a very creative and innovative mind. Can you run us through your thinking process? How do you generate innovative ideas?**

**Adenike:** I always like to start by asking "what is the problem?", "what am I trying to solve?" In the end, it is all about the outcome. Sometimes, the answer to the problem is so close to you but you may not realize or recognize it because you are not paying attention. Once I have painted that bigger picture, I get on with it. I tend to navigate by it nonstop, but I like to always get to a place of conviction on the insight and therefore what must shift. For example, "Let's delight them" was about shifting customer complaints and getting the team to care about their role in delivering that. The greatest ideas come from trying to solve the problems that we face every day. I have been quite fortunate with the brands I work with. Malta Guinness Street Dance was also similar and it delivered very strong results for the brand in terms of equity.

**Q: Your climb to leadership has been very progressive, what were the challenges and barriers you experienced rising to leadership? How did you reach your level of success?**

**Adenike:** I have been privileged to work on amazing brands and also with amazing people on my team. These individuals are not just my colleagues but friends, and we have done great things together. However, it is not always rosy. At times, we fail and sometimes it feels like we are not making enough progress. Because I keep pushing, my colleagues sometimes ask me about where I get the energy. For me, I treat each day as it comes and I do not bother myself

about yesterday. I give each day everything it needs for me to succeed because I believe strongly that you have to be proud of everything you do. I do not believe in half measures and I do not believe in throwing an opportunity away or throwing a moment away. However, I believe that how we handle our moments and opportunities is a choice and we should be deliberate about it. So, make your day count and go as far as you can. I want to enjoy that feeling every day. I do not carry over yesterday's failures or what I did not manage to get well yesterday into the next; because every day presents a clean slate. That simple philosophy is a big part of how I get my energy. Also, my dad is a big part of who I am today. He trained my siblings and I to take responsibility for our lives and choices. "Do not blame nobody", he always says. When you walk away from a fight, it is your choice to do so. If you stand to fight, it's also your choice, so be prepared to accept the outcome, be it good, bad or ugly.

**Q: Being the Marketing and Innovation Director of Guinness Nigeria is a huge responsibility. How do you make important decisions and embrace risk taking? Do you have a goal setting process you believe in?**

**Adenike:** When you have responsibility to a team, to brands, or to an organization, such responsibility must not be taken lightly because it is a privilege. Decision making is about a few elements. I would put 'trusting your intuition' as number one, and I do not play with that. Then there is data. I do not like to dwell too much on data and facts, I look at it but I look at it really quickly. I know that data plays an important part, but you must get to a stage where you can also trust your intuition and use that to move quickly because things are moving very fast in the world. I like having multiple plans for a scenario. If I am acting out one plan, I have multiple plans ready to go. I also have a few trusted people who I bounce things off because I know I can be very impulsive which leads me to the other very important principle... "To your own self, be true". If there is someone you do not deceive, it is yourself. Therefore, know your strengths and weaknesses, be accountable to yourself and take responsibility for your actions. Failure to do that is the worst nightmare that you can imagine.

**Q: You have accomplished a lot in your career. What accomplishments will you consider most significant?**

**Adenike:** Honestly it's difficult for me to answer that question because for me every day is a new one. At every point, whatever it is that I am doing at that time is the one most significant thing to me. It is difficult for me to actually answer that question because first and foremost, it is about family and life. I am quite passionate about my kids and being a role model to them in terms of their outlook to life. I want them to be responsible to themselves, to their immediate environment and generally be good human beings. I am a big believer in changing the world with the little things you do in your small environment. Despite how heavy and challenging work can be at least for me now, it is important to me that I am still a friend

to my kids. That is probably the one thing that I am most grateful for. I also feel very proud of the young men and women who I have crossed paths with in the course of work. When I look around me, I see a lot of young people who I have worked with doing so well. I love that! It gives me so much joy and fulfillment to see them flourish in their careers. I just feel so proud to be a part of their story and to have impacted them no matter how small. Don't get me wrong, not all the relationships on my journey have been that fruitful and sometimes I wish I did more but that is life.

**Q: How would you advise other Wonder Women aspiring to build a career like you have?**

**Adenike:** Be true to yourself. As women, we sometimes make mistakes and we are apologetic about who we are. Being "emotional" is not a disease, it's a strength. It is funny to see that sometimes when men disagree, everyone moves on but when two women disagree, people say they are emotional and cannot work together. Why is that? I believe that we are girls for a reason and there is nothing to be apologetic about. I cry when I feel like crying, I raise my voice when I feel like raising my voice, I shake my head when I want to shake my head and do whatever because that is who I am. I do not have to act like a man, to be successful or make an impact. My femininity is part of what I bring to the table and I rock it because it is a part of how I lead and influence.

Two, push yourself. The world does not make room for girls by default. Do not cut corners and expect that someone would open the career door for you because you are a girl or make room to be extra nice to you and move you ahead. Push yourself, because the one person who will push you has got to be you. Do not come to work and make excuses, be demanding of yourself, not because you are competing with anyone, but because you can be more and do more. Be fearlessly ambitious, there is nothing wrong with ambition.

The third is to work hard but be nice, it is very important. I constantly remind myself about getting the right balance between being driven and being considerate because that can be hard in a performance-driven environment. In summary be driven, be considerate and be your "emotional" self. I use "emotional" here because that's what most people call it, but for me it is actually 'heart'. This balance is often a dilemma for women, but I believe we can find a rhythm and visible authenticity helps to unlock that rhythm. I have to say that my authenticity gets me into trouble sometimes because I wear my heart on my sleeve, but God always helps me wiggle out of it. The authenticity with which you come at relationships will create room for people to trust your intent which helps. Some people say you have to see the future from here, I don't know about that. I always take things one step at a time and focus on being the best that I can be. I put my energy in right now, right here and I give it everything. I do not overly think about what comes next, who is next or who is impeding my way to the next promotion. I do not waste my time on things I have no control over.

## An Ode to Maya Angelou



Maya Angelou

Image credit for Maya Angelou: biography.com

**M**y earliest recollection of Dr. Maya Angelou was when I was about 8 years old. My family had moved to Winston-Salem, a small college town in North Carolina in the United States. My father had recently been appointed to a position at Wake Forest University – the same university where Dr. Angelou taught as a professor of American Studies. At such a young age, I had no context for who Dr. Angelou was other than the fact that she was a beautifully tall woman with a voice that could command any room. She connected with my family based on our shared experiences in West Africa (she had lived in Ghana for three years and my grandmother had strong roots in Ghana where she was raised and of course, we were from Nigeria – the neighbor next door). Dr. Angelou soon became “Aunty Maya” – a family friend and neighbor whom we visited often.

For me, Thanksgivings were the most memorable of these visits. In the beginning, we would gather in her home with other guests and marvel at the culinary spread often prepared by Aunty herself. The guests at Thanksgiving continued to grow and we soon spilled out of her dining room and into a tent in her backyard where we would gather for years to come. We eventually moved back to Nigeria for a few years and during that time, we remained in touch with Aunty who would send thoughtful, handwritten letters asking about the family. Up until then, I still only knew her as my graceful and warm American aunty who threw fabulous dinner parties. It wasn't until 1993 when I saw her on TV delivering her poem – “On the Pulse of the Morning” at Bill Clinton's inauguration did it dawn on me that she was a public figure. I was amazed. I soon discovered her works and read (in one day) I Know Why the Caged Bird Sings and memorized her poems “Phenomenal Woman” and “Still I Rise.”

We would later move back to the U.S. and back to North Carolina where my dad returned to Wake Forest University. Aunty was once again there and waiting with her warm embrace and a strong motherly presence. She reminded us that when she met my grandmother – who'd

passed away during our time back in Nigeria - she'd promised her she would take care of my father as if he were her own. This is exactly what she did. She was a woman of her word.

When I received my admission to New York University for my graduate studies, I called Aunty to let her know. A few months later, I received a call from her assistant letting me know Aunty wanted me to spend a night with her at her Harlem brownstone. I remember feeling lucky that she'd somehow had the time in her busy schedule to personally host my 21-year old self. I would later realize that she didn't have the time, she made the time. The day I arrived at her beautiful jewel box of a home, I found her sitting by the kitchen island where she was overseeing the preparation of lunch. I joined her there and we ate and talked about my plans and to this day, I remember vividly how interested she was in everything I had to say. The next day, she told me that I would be escorting her to an event and so we got dressed and I soon found myself in a room surrounded by faces I'd only seen in magazines and on TV. She introduced me as her “niece”. I'll never, ever forget that weekend.

On May 28, 2014 – Aunty Maya passed away at the age of 86. I got the news alert as I was sitting in a hair salon. I burst into tears. I cried for days. I felt the loss deeply. For me, the only silver lining of that day was the recollection that my father had visited Aunty just a few weeks prior and she had requested that he call each of us since she hadn't seen us as much since we graduated and moved to different cities. I remember telling her “I love you!” to which she responded, “I love you too.” Those were our last words to each other. She'd made time. On June 7th, we all gathered for her homegoing memorial at Wait Chapel on Wake Forest's campus. My sister, who was particularly close to Aunty Maya, was deeply affected by her passing. You see, Aunty had not only made time for me. She'd made time for my sister, my father, my mother, my brother. We all had these personal moments we'd shared with her. She always remembered what was going on with each of us, our joys and our

worries. She always made time. As I sat in the Chapel that day, I listened as each dignitary approached the podium to share their memories and reflections. As each person spoke, a theme started to emerge. From Cicely Tyson who spoke about how Aunty had traveled miles by road to surprise her at a show (even though walking had become difficult for her) to Oprah Winfrey who shared how Aunty would always pick up her calls when she needed some words of encouragement or advice; everyone had a story of her giving them the gift of time. I realized at that moment that I'd never considered the fact that Aunty had done what she'd done for my family for countless others. “How did she do it? How?” I kept asking myself. As we walked out of the Chapel that day, I remember feeling that even in her passing, Aunty had somehow managed to teach one last lesson. For me, her legacy reaches far beyond her literary works. For me, her greatest legacy was her ability to gift so many of us her time – the most precious commodity. Aunty never allowed her celebrity to diminish her connections with those around her. She intentionally found a way to create time and room for countless people in her heart and in her mind. She made sure so many of us felt seen and heard. This is what I'll always remember about her. This is the part of her I'll always carry with me.

Since her passing, I often find myself challenging myself to do better with making time for those in my life. I learned to practice mindful listening and have grown to have a genuine interest in the stories and journeys of others. I'm nowhere close to the mastery I witnessed in Aunty – I still have a long list of people I know I need to call and see. But here's the thing: because of Aunty Maya, I'm reminded that I can and must be better. I'm reminded that I must continue to find ways to make sure those around me feel seen and heard. Thank you, Aunty, for making time. Thank you for the gift. Thank you for the lesson. You were – without question – a truly phenomenal woman.

Togin  
Durotoye

# An Ode to Zulumoke Oyibo



Zulumoke Oyibo

Oyeyemi  
Immanuel

**F**or Zulumoke Oyibo, the journey started as an experiment. At the beginning, a young secondary school girl took up the responsibility of organizing school playlets and cultural displays. Then, a young lawyer debating her life's use, recycling job after job with the restlessness that plagues a woman in labour, but something was cooking, and it was Inkblot Productions. Now, she is a mogul sitting atop a business enterprise that has produced movies with a docket of about 1 Billion naira in revenue amassing box office accolades including the highest grossing movie in Nigerian film history. This experiment which has birthed The Wedding Party, UpNorth, The Arbitration and other industry firsts, is one for the books. I am inspired by her story in so many ways especially by:

#### Her Passion

No film school experience, no formal learning of production, yet she has been part of the production of 12 movies in 5 years with each one setting record after record within the film industry. Driven by passion, she has become the pivot on which her organisation turns, despite being the only woman on the leadership team. Passion disciplined her and improved her skills. Passion kept her running two jobs in the early stages of her career even at risk to herself; by day, she would work her 9-5 and by night she would sit with her now co-founders and they would read books on storytelling and debate their learning. She showed up every time, no wonder she holds the magic wand.

#### Her Sweat For Inclusion And Her Silent Moves

In her words, she is here to "serve the story" and that is all that matters. The big picture of a movie industry where opportunities are democratized, and skills are optimized are her drivers. She works daily to bring everyone in. Her paradigm is not one of success but of responsibility. This sense of responsibility is why she shows up for her team and by extension, for us. More admirable is the fact that her moves are in silence, little noise is made yet she holds the keys to unlock one of the most valuable dockets of intellectual property in Nigeria.

#### Her Compassion

In her words, "the strongest force is compassion and that is why women get it. For years, women have been made to feel that compassion is not an asset, but a weakness and they have been forced to play out this unique index to fit into society's script, this is wrong." For her, compassion is fuel and not stigma and should be common to all. Wonder woman, Zulumoke, we do not thank you, No, not enough; because what you do seems ordinary, devoid of the gadgets that often surround the powerful.

Superwoman, we do not cherish you, at least not now when you choose daily to take a bet on the unusual parts of us, work wonders with our stories, weave the threads of our culture by the movies you produce. If one was not paying attention, the ordinariness of your work and person would induce many walks past the content and value that you galvanize.

Some taste buds, especially those of the Nigerian Generation Z, will never know anything other than movies like the ones you have produced, they will think this is what has always been, and they would boast of a new normal. This new normal when Nigerian movies have become rated global consumables shaping our reputation and proliferating our global footprint. This new normal where international awards such as the Oscars are considered Nigerian heirloom. This is the potency of your work. If ever there was magic, it is disguised in the unassuming mien with which you release blockbusters, high income grossing movies and industry firsts. You call yourself the Nigerian box office soldier, and what a fight you give to push boundary after boundary and experiment your way through to becoming the heartbeat of the triad that is the hands and feet of the revolution in the Nigerian movie industry this past decade, Inkblot Productions. You nurture our culture without codes of conduct, our young ones interpret life from paradigms that you create or endorse and that is power in no mean form. It is for this reason you have become one of the masons of our soft infrastructure. In a few years, cultural definition for Nigerians in diaspora and even locally will bloom and one of the echoes will be through the ways our stories are told. We can trust in the security of the narrative because you soldier on. To you, Zulumoke Oyibo, I write this ode because you make women proud.



Aruma Oteh

## An Ode To Ms Arunma Oteh

Close to ten years ago, I watched with so much pride a woman of valour and grit challenge an unscrupulous system. She stood her ground and refused to be disrespected during an unfair hearing, showing me and so many others, an incredible facet of courage. At the time, Ms Oteh was one of the very few bright examples of women working and thriving in the Nigeria public sector. I followed her work closely and learnt so much from her (hard work, competence and efficiency) from a distance. Her actions contributed to moulding me without her even knowing.

Fast-forward to a few years later, after meeting Ms Oteh (Aunty A) at an Africa Development Bank Annual Meeting held in Ivory Coast, she became my mentor. Aunty A is remarkable and has poured so much into my career and development – she pulls me up and ensures I'm introduced to everybody in any room we are both inside. You cannot slack on professional networking around her. As for my technical skills and ensuring that I maintain the title, expert, in my

field, she periodically goes through my published economic pieces with a fine tooth comb. Her laser focus and refusal to settle for anything other than excellence are attributes I find myself mirroring which have contributed to some of my successes. Aunty A has inspired me to stretch myself and achieve goals that I never thought I could attain. For her, excellence is key and with hard work and dedication everything is possible. Being under her wings is a true blessing.

Aunty A has contributed significantly to development across Africa. She has inspired multitudes of women to be and do better, as well as propelled many women to contribute their fair share to nation building.

Each for Equal charges us all to play our part in closing the gender gap. I have first-hand experience and I am a beneficiary of Aunty A's commitment and dedication towards pulling other women up. Even during her time as the Vice President and Treasurer at the World Bank, with an incredibly tight schedule she actively supported other women. I remember my first stint at the World Bank/ IMF Spring

Meeting, she made time to check in on how I was doing despite her tight schedule. Working on project(s) with her excite me as it is always an opportunity to learn and sharpen my existing skills.

Mentorship can be a key ingredient to success. Having someone to challenge but support you, guide you (essentially, serve as a compass) and provide wisdom is an amazing gift. Mentorship enhances leadership. I have benefitted enormously from mentorship.

As I have grown in my career, I now mentor young professionals. My mentoring style reflects some snippets from my mentors. The aim is to pay it forward by pouring into my mentees what has been (and is still being) poured into me. I celebrate Ms Oteh (Aunty A) and my other impeccable female mentors that consistently push me to be the very best version of myself.  
#EachForEqual



*Chinwe  
Egwim*



## An Ode To Anthonia Omolola Ologunja



**M**y first encounter with my mum was when she gave birth to me. I definitely don't remember that particular day, but my earliest and fondest memories with her was that we were two peas in a pod. Wherever she goes I go. She was self-employed so I got to see her more than often. She is a kind, generous, determined woman and has always been my closest confidant and best friend.

I admire her selflessness and generosity. She has influenced me to be kind, considerate and giving of myself because for so many years I have witnessed her do the same. She is extremely strong willed, completely self-sufficient and always content. Her advice has guided me through different phases of life. She possesses qualities of a true leader and never follows the crowd. In my daily activities I find myself forging my own path in every single scenario, I think independently and I don't follow the crowd, which is one important attribute my mum imparted on me. From

very early on she allowed me to forge my own path and be myself, she never ever lived vicariously through her kids, it gave me a strong sense of self awareness.

My mum is my personal Voltron. I remember a time where I was being bullied by our local laundromat owner near home in London. When I got home, I didn't even complain but she could sense all was not well. I was already in my 20's but she marched me down to the laundromat and handled it! Let's just say I never got any trouble from there again. She's my personal Olivia Pope and that makes me smile. I root for my mummy all day, every day. You have my heart mum.

## An Ode To Bola Balogun



**I** met Bola Balogun when we were working on the Genevieve Pink Ball back in 2014. She was a member of the committee and we grew close very naturally. She is a principled, pioneering and caring woman. Mrs B, as I fondly call her is a no nonsense person but she's also quite raggedy and normal when you meet her. She is witty, but keeps it real, there are absolutely no airs – what you see is what you get. We are similar in this aspect and so I greatly appreciate her for this.

Despite her busy schedule she always finds time for people that are in need of it and is a great person to strategize with on everything; whether personal, emotional or career wise. There was never a point where I said, "YES! This is my role model!". She just took interest in me. It wasn't a decision but happened gradually. When we would always check in on each other from time to time. Gradually it became more frequent and then some years down the line I realised that she was mentoring me! One of the things she says she appreciates about our friendship is that it's a two way stream, we both give positively to the relationship. She opened my eyes to the importance of emotional intelligence and how important it is to not act on rash emotions. This has really helped me use emotional intelligence a lot more. I remember the first event we collaborated on together. She will probably never know how much it meant to me and how happy she made me. I worked at Genevieve at the time and she helped bring on Hairfinity as a sponsor for our summer party. This was such a big deal for me at the time, she let me shine and take the credit for the partnership. She helped build my confidence with this encounter and it will always make me smile looking back. She is a pioneer of fashion, lifestyle and beauty consultancy in Nigeria, and also has a passion for content having created several Television shows. I will always root for her.

## FEATURES

# ON BECOMING A WONDER WOMAN

**In March 2019, First City Monument Bank Limited (FCMB) launched the SheVentures initiative with the aim of driving financial inclusion, equal opportunities and empowerment for female entrepreneurs. SheVentures was designed to engage, embolden and equip Women owned/led Small Medium Enterprises with appropriate tools for growth and impact.**



Yetunde Moito

effectively towards the growth, expansion and establishment of viable business ventures with the potential to scale into large corporations.

SheVentures Zero Interest Loan scheme was introduced at its launch one year ago. This product is aimed at providing small scale businesses in early growth stages with short term funding to bridge urgent financing needs. 91 women-owned SMEs have benefited from the scheme so far securing loan amounts ranging from five hundred thousand to five million naira. The impact of this loan on the business of the beneficiaries have been astounding.

SheVentures also trains and mentors women in business as a means of empowering them to thrive in their various fields. We trained over 2000 women across several states in Nigeria on various business management subjects while 240 women were given free mentorship programs since the launch of the program last year. SheVentures propositions are cutting edge and impactful, creating wonder women with wonder ventures across the nation.

SheVentures propositions are as much a statement of substance as it is one of intent. We are passionate about supporting women in business and our primary objective is to encourage women to operate structured businesses that can attract investments and develop into large corporations. The offerings of the proposition, especially the zero-interest loan, training and mentorship programs are tailored to offer sustainable benefits which increases productivity and the contributions of women-owned SMEs.

With a clear understanding of its market and environment, FCMB is well positioned to continue to create value by delivering exceptional services, while enhancing the growth and achievement of the personal and business aspirations of our women.



As an SME focused financial institution, FCMB is committed to leveraging its position in the industry to support female entrepreneurs to scale their businesses into sustainable ventures. Women-owned SMEs are a strategic focus for the Bank and the SheVentures initiative is the channel through

which we bridge the financing gap and address other cultural barriers women are confronted with in business. SheVentures propositions are anchored upon four key pillars - providing women-owned SMEs access to Capital, Information, Mentorship and Markets/Networks. This is to ensure that all businesswomen can access appropriate capital and deploy same

**FEATURES**

# #EACHFOREQUAL: MOVING FROM HASHTAG TO REALITY

**Pushing for equality is everyone's responsibility.**



The influential role of gender equality on economic growth is directly linked to the participation of women in the labor force. When women are excluded from the workforce, economic resources are wasted.

A recent report, "Women, Work and the Economy," published by the International Monetary Fund, highlights how this gender inequality in the work force hurts economic growth. The report reveals that closing gender gaps in the labor market would raise GDP in the United States by 5 percent, in the United Arab Emirates by 12 percent, and in Egypt by 34 percent. The economic benefits of gender equality are particularly high in rapidly aging societies, where boosting women's labor force participation could help offset the impact of a shrinking workforce.

Furthermore, another report, "Investing in Women's Employment," published by the International Finance Corporation (IFC), shows that better employment opportunities for women can also contribute to increased profitability and productivity in the private sector. Companies that invest in women's employment often find that it benefits their bottom line by improving staff retention, innovation, and access to talent and new markets.

Zoning into Nigeria, there are growing concerns around the retention and promotion of women in corporate Nigeria. Generally, workspaces are not accommodating (especially for women with children). For instance, crèches within offices and increased duration of maternity leave with pay are only accessible to female employees working in firms that are keen on adopting global practices.

In the financial services industry, the pipeline is heavy at the bottom but as you tilt your head upward, you would find that the number of women depletes. A few good strides have been made; the CBN had directed that 40 per cent of top management positions in banks be reserved for women.

Generally, increasing the number of women involved in managerial decisions should enhance financial performance as decisions would be made from a deeper pool of perspectives. Industry sources suggest that between 2013 and 2015, women accounted for only 14% of the 915 board directors of the 132 companies quoted on the Nigerian Stock Exchange. There are surveys that have shown that women

directors deal more effectively with risk and better address concerns of customers, employees, stakeholders and operating communities.

Not to mention their better understanding of women who make at least 70% of purchase decisions for services and products.

The core message is this: women are vital for every nation interested in accelerating its economic and socio-economic growth. However, a level playing field across the social, economic and political spaces will encourage increased participation of women. A ramp up in productivity, shrinkage in the unemployment gap, better policy direction, particularly for issues linked to women and children are a few benefits that could be derived from a female empowered nation.

What actionable steps can be taken to move this 'each for equal' phrase from a hashtag to reality, particularly in corporate Nigeria? A few thoughts come to mind. Firstly, understanding the power of mentorship. Mentorship enhances leadership and coaching skills in current and future managers. Employers of mentored employees gain from greater productivity in the workplace. Women should be willing to nurture such relationships in a bid to propel career growth. In the same vein, accomplished female employees should be open to taking on mentees and grooming them, if the current workplace pipeline is

expected to experience change. Secondly, the concept of career sponsors should be encouraged in organisations. The right sponsor can: Jump-start your career path, grow your network with connections of their own, give you opportunities to shine on important projects, advocate for promotions or raises on your behalf, help you close the gap between where your career is and where you want it to be and create a safety net to ameliorate inevitable failures.

Workplace policies that promote gender equality also need to be strongly considered by organisations that are serious with promoting gender equity. Many companies are operating on outdated policies and procedures that might not include any support for gender-equality practices. Women in sales as well as women working in other areas of business (or other sectors of employment altogether) will benefit from companies with clear positions on the fair and equitable treatment of men and women.

In conclusion, it is important to note that the onus is on the female economy to constantly equip itself for relevant and influential roles; the need to bridge the gender equality gap is no excuse for mediocrity. Furthermore, if we are to make this #eachforequal hashtag a reality, as we climb our respective ladders, we need to periodically look down and be intentional about pulling others up. To be pulled up, we need to become more deliberate about equipping ourselves, positioning ourselves and becoming valuable so that it becomes easier for others to pull you up when opportunities present themselves.

**Women are vital for every nation interested in accelerating its economic and socio-economic growth. However, a level playing field across the social, economic and political spaces will encourage increased participation of women.**



*Chinwe Egwim*



## FEATURES

# JOURNEY TO SELF-DISCOVERY

**At an early age, I got into personal development and started reading books, thanks to my dad who encouraged us. One of the first books I read was from John Mason. There was something he said that stuck with me for a long time which was, "Champions do what they hate to create what they love". Reading has been the biggest contribution to my personal development and self-discovery. I became aware of the power of being intentional in my Secondary school days.**



Tale Alimi

I remember being transferred from one Secondary school to another because I was not doing very well in my academics. My father always encouraged me to study and when I started studying, my results changed. I eventually graduated as the best student in Social Science/Commercial class. I moved from being the last in the class to basically being the best. What happened during that time has formed the habits that are still with me today. It all started with someone believing in me, which was my dad. He invested in me and always made sure I studied. I adopted that habit and it became a lifestyle. I began to see that when you put in work you get results.

Another factor that influenced my personal development was knowing that my mum was very entrepreneurial. She spent a lot of time starting different types of businesses. Growing up, having a business was common in my house. I didn't know it was a special skill, I just thought you would take something and make money. I remember my early days from the University, I tried to make money by selling makeup products I bought from Balogun market.

I have a first degree in Accounting and a Masters in Business Administration. Before my MBA I had a career working in technology. I was Oracle Certified. On my journey to self-discovery I was really focused on academics because that's the example I saw in my dad. I had a lot of certifications early on which shaped my career. I always saw myself working in organizations where I was in charge of

the Accounting system or technology because of my background. During my MBA, I began to see businesses on another level. We began doing case studies of large scale businesses that made millions of dollars.

After my MBA, I worked in Management consulting which was a great turning point for me because I had the opportunity to work closely with small and large businesses. I was in charge of growing the outsourcing unit of the company. I fell in love with the creativity of small and micro business in Nigeria and the possibility of what they can be with the right guidance and structure. This defined my career going forward and inspired me to start my own business. I was working in Management consulting and also started a direct to consumer micro fashion brand. We made shirts and directly sold them to consumers. We started getting publicity and I left my job to focus on my business. At the time Jumia and Konga were looking for local fashion brands to partner with and decided to partner with us to distribute products. I got an investor in the business but at the end of the day I had a fall out with my investor. This was a great learning process for me.

During my transition time I

worked at a technology company leading their sales and marketing team to introduce their products to the market. Looking back at my journey, I discovered that I enjoyed using technology to provide solutions and I enjoyed supporting micro and small businesses to grow. That's how I stumbled on business coaching. I started my personal brand Tale Alimi Global which has coached over 5,000 micro and small businesses. I discovered there was a challenge of adequate funding for micro and small businesses. So, I decided to start a technology company that will solve the problems of small businesses and that's when I started Owoafara Fintech Services Limited which is a company that works to bridge the gap for SMEs in Africa. On my journey to self-discovery, I was not afraid to explore different channels and connect the dots. I believe everything happens for a reason and God has a purpose for everything that happens in our lives. I encourage women to not be afraid of what they can become. You have so much greatness in you if you dare to unlock it.

**I fell in love with the creativity of small and micro business in Nigeria and the possibility of what they can be with the right guidance and structure.**

## FEATURES

# THE SIMPLE THINGS MATTER

**Gender equality and parity have taken on several forms in society especially since the country in which we live is so inherently patriarchal. You'll find that the debates border down to the most basic concepts, which to an outsider, may appear trivial.**

**If we truly wanted to define what we want in one word, 'respect' would ideally capture it.**

I t is not irregular for debates to stem from statements as simple as a woman admittedly tweeting about her dislike for cooking and for counter-arguments like: 'that's why you won't find a husband' to occur. It will also come as no surprise that the latter statement might even be more popular with many in agreement, as if a wife is all a woman should aspire to become. I have scolded myself repeatedly about placing the issues of gender parity in priority levels. Afterall, some issues are bigger to whom and in what context? My reality and that of many in the middle and upper middle class is so different to that of women at the grass root level. Our education and exposure affords us the opportunity to do and know better (although, this isn't a sure-fire model as many of those who have had the same opportunities are still very sexist).

For us, our priorities are different, we want to be taken seriously in the workplace, we want to earn the same as our male counterparts in the same roles; we want to avoid sexual harassment in meetings and with employers. If we truly wanted to define what we want in one word, 'respect' would ideally capture it. We know and understand our rights and my generation of women and those coming after us have already begun the revolution. For this, I



Moyosola Kara

am proud. For women at the grass root level however, awareness is the first challenge. Many women in disadvantaged areas have become single moms, not because they've

lost their partners to death, but because their partners have probably opted out of parenthood. Unfortunately, ours is not a society that demands for social justice in the form of child support, so these men get to live their best lives and start again as many times as they need to. Many times, repeating the cycle over and over again.

The women on the other hand are left to fend off the stigma, hold prayer meetings in hopes for their partners' grand return (even though in many cases they were more a financial liability than anything else), emotional abuse from family members and harassment from their communities. In this society, there are only two reasons a woman becomes a single mother: she must have been really bad at her wife duties or been a witch. Witchcraft accusations are more popular than you can imagine - and not the cool Harry Potter kind either. The type you exorcise. So you see, these 'mundane' conversations are necessary.

While International Women's Day this year is driving the narrative for gender parity, let's remember that equality has many expressions. None of which is more relevant than the other. If we want to truly fight for equality, ALL women must matter.

Thankfully, my mum owned a grocery store and leveraging her financial inclusion and literacy status, she was able to keep us afloat and move the family from financial instability to relative stability. I shudder to think of the alternative if my mum had no trading business going. Unfortunately 22 years later, according to the EFINA Access to Finance 2018 Survey, 36.8% of the adult population in Nigeria are financially excluded with women constituting 55.9% of these statistics. To put it in numbers, we have 20.5 million adult women in Nigeria who are financially excluded with the Northern regions having the highest numbers.

My foray into development stemmed from my exposure to international development organisations through my work in the banking industry. From the onset of my career, I have managed relationships with Development Contractors for Global Fund, USAID and DFID projects in education, maternal health, HIV, Malaria and Agriculture.

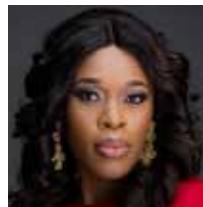
Working and living in the northern part of Nigeria has given me first-hand exposure to the economic vulnerability of women there which is way different vis-à-vis their counterparts in the south. This has given rise to a low level of education, chronic poverty and millions of out-of-school children, inevitably making them easy recruitment targets for terrorist groups. These women are challenged with limited employment opportunities, isolation/lack of access to markets and infrastructure; all these become a heavy burden in addition to their full-time responsibility of unpaid household care and work.

Rendra Foundation is a one-stop-shop with a sole objective to improve the lives of African Women in rural and peri-urban communities. Our programs empower these women through financial inclusion and financial literacy, up-skilling programmes, access to markets and microcredits to enable them to earn money and create sustainable change for themselves, their families and communities. Our programmes are built around the belief that Empowered Women build Stronger Communities and Stronger Nations. We understand that we cannot achieve this alone and are working with amazing partners like The Skilled Women, run by Chisom Nwankwo empowering women in Internal Displaced Persons' camps with skills in fashion and care products and she has taken it further by ensuring these women are financially included and literate to enable them to stand on their own after they leave the Camps. Another partner we have is Mamamoni, run by Nkem Okocha who is empowering women in the south-west region. They have a flagship product - Levantar liquid soap which retails for N1,500/pack. We are retailers of this product in the FCT to

## FEATURES

# EMPOWERING AFRICAN WOMEN IN RURAL COMMUNITIES

**Growing up, the life I was accustomed to hit a curveball in 1996 when my Dad was retrenched from his job after serving for close to two decades and this unexpected circumstance would have thrown my family into utter poverty.**



Onyeka Akpaina

deepen their market reach which is in line with our access to markets strategy. Our focus for the short and mid-term will be with the Internally Displaced Women, who as at today are the most vulnerable in Northern Nigeria. Despite the horrors they have experienced, you can see their resilience shine through, as they are still trying to make progress with the hand they have been dealt with. This encourages us in our work because we believe for these women, you don't need to take them all the way up, just help them place a few steps on the ladder and they can continue the climb to the top.

This year, our financial inclusion and literacy programme - Kudeena (meaning My Money) will be focused on 4 Internal Displaced Persons' camps and their host communities within the Federal Capital Territory. The potential impact will be 1,000 women. Upon completion, we intend to avail start-up grants for procurement of materials needed for their craft.

I will conclude by sharing the things I have learnt on my journey to encourage other amazing PIDs (People in Development).

**1** . Leverage on the efficacy of the right collaboration; together we can achieve more. We need to recognise our work is beyond us and should outlive us; focus on our "why and who" to make the world better one person per time. Don't worry, CNN Africa will still find you.

**2** . The fact that someone did it first or is doing it shouldn't deter you from doing it. We can't all be spear-headers and the beauty of those who have gone ahead is you can avoid the pitfalls or mistakes they experienced. Nigeria has over 200 million people, we need 100,000 people solving each problem in Nigeria.

**3** . Start working on your idea as soon as you can because when you sit on it for too long, you will over-analyse and achieve nothing. You can fine-tune as you go along.

**4** . Don't be tempted by imposter's syndrome. As long as your work gives you joy and makes the world a better place even if you want to spend the rest of your life feeding pigeons, please do it. Don't make yourself feel inferior and pressured to do what someone else is doing to look successful on social media.

## FEATURES

# REMAIN CONFIDENT

## Change Is Here



Chocolako Agburu,  
MPH, MBA



Ever have that feeling that things are out of balance or a misfit? When this happens, you are likely to ask deeper questions and ponder

longer. What you may discover during your inquiries are answers that reveal differences between your reality and perception. What I mean by this is, observe what is actually happening vs what your mind creates based on previous experiences, judgments or interpretations. The moment you shift your perception to align with reality, is the moment you experience things differently. By now, you may have seen the quote, "The Future is Female" or "All Lives Matter" across your timelines. We are feeling the impact of marginalized voices being heard from multiple platforms, not just social but also political and economical. With global movements such as #MeToo, #BlackLivesMatter and many others, it's fair to say that we are in the midst of pivotal shifts toward new beginnings.

Since the start of time, a combination of at least two variables have been required to create existence. There's yin and yang, fear and love, feminine and masculine, stew and rice for example. When individuals form relationships, then networks group into structures, and eventually structure evolves into interwoven systems. We see how this plays out across the patriarchal system, nature and business.

We are confident that seasons come and go, and we are also certain that business starts and ends at some point. Could a similar pattern resemble confidence within a patriarchal system? Could today's partnership between men and women, entrepreneurs and executives create a favorable future for us all? Is confidence essential to this shift actually happening?

There are countless ways to be triumphant within today's existing patriarchal system. Just think of the examples we have within this magazine, and in industries such as art, music, politics, science, engineering, and medicine. When people work together toward a goal, the results from individual contribution are felt, and increases the willingness to remain united, which by the way is the meaning of yoga – to be in union. A recently discovered quote by Justine Musk summarizes one result from men and women supporting each together: "The enemy of feminism isn't men. It's patriarchy,

and patriarchy is not men. It is a system, and women can support the system of patriarchy just as men can support the fight for gender equality." Think about the impact our collective effort could have on how marginalized groups are represented, celebrated and appreciated.

Our future depends on what we do in the present. Here are 3 tips to help you remain confident within a patriarchal system:

### 1. From Self-awareness to self-determination, that's how you win!

Move forward faithfully in all situations, especially when you know who you are. James Baldwin aptly describes what I mean by this: "This collision between one's image of oneself and what one actually is, is always very painful and there are two things you can do about it; you can meet the collision head-on and try and become what you really are or you can retreat and try to remain what you thought you were, which is a fantasy, in which you will certainly perish."

As you can see, to know who you are deeply ought to be the aim of each person having a human experience. Consider what could happen if you become very intimate with yourself; have an unshakable inner knowing of your habits and rhythmic cycles. Why do you think the thoughts you think, act the way you act, respond the way you do? What triggers you and why? Self-inquiry has a unique way of leading you toward self-awareness.

Self-awareness will inspire self-determination, which then becomes confidence. Once you are confident who you are you can handle anything from the boardroom to your household, and all that lies between.

### 2. Understand cycles and where you are in the continuum's flow

Where do you think our confidence levels are within the current phase of the patriarchal system? As we all know, the day you plant the seed is not the day you eat the fruit. There are rhythms and cycles governing every system. If we were to consider nature as a teacher, we will observe that during each phase of every cycle there are functions that contribute to seeding, nourishing, and harvesting. Each function has a unique role that contributes harmoniously. The sun, moon, water, soil, trees, insects, animals all have a role to play in nature's ecosystem. Our impact will be stronger when we know where we are within a cycle

and work together strategically.

To strengthen your confidence, continue to learn and practice; limit how much time you spend feeling sorry for yourself or the temporary circumstance you are in. Strategize with that energy instead of judging. Build partnerships to create problem solving solutions. Utilize your energy on things that you can control, like your attitude. Your greatest test will be how you handle people who mishandled you.

### 3. Confidence is an inside job

Nobody is born with limitless confidence. If someone seems to have an extraordinary amount of confidence, it's because he or she worked on building it.

Real confidence is an inside job, but you have to set yourself up to win. You build confidence by visualizing yourself as you want to be, then you affirm yourself with action that aligns with your goal. There will be moments when you will challenge your inner critic and self doubt. This is normal, and typically part of the process of self development. One way to overcome fear during this process is to face it by doing something that scares you daily. You'll gain confidence from each experience you overcome. Confidence is like a muscle. The more you strengthen it, the more it grows. As you grow closer to your goal, you will become aware of new found personal power.

I trust you will establish a stream of success that helps you feel good about yourself so that your confidence levels contribute toward a collective effort to shift the patriarchy system toward mutual support for everyone.

That's it for now. Let me know if these tips were helpful for you. I can be reached at choc@chocolako.com

**When people work together toward a goal, the results from individual contribution are felt, and increases the willingness to remain united, which by the way is the meaning of yoga – to be in union.**



**Education is the key to unlocking gender equality for women and young girls around the world and a crucial step to a brighter future for all.**

**Y**our community is the most valuable commodity your company has. To leverage community for growth, Community professionals must rebrand themselves. Followers are engaging with each other like never. If you don't provide a method to engage with you and other followers, they'll go somewhere else. I believe your follower/customer community is your most powerful resource

**Education  
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for growing your business. A non-engagement approach to communities' results in lost insight. Disconnected engagement options confuse customers. The solution is to align your community strategy with your customer lifecycle stages. Connected followers are more valuable to community because they are more loyal, are better advocates, spend more often, and create value for your community and other customers. When you have your own community, you can find out more about what makes them tick, then use that information to attract and keep new followers. To do so, you can run surveys, send emails with questions, get

involved in social media discussions, or reach out to them directly on an individual basis. To date, leveraging communities for growth has been about customer support and marketing. Now, they're starting to become about the future of making things. Learn to build your community around the advocates that you have today, rather than spending your time searching for the ideal group of customer advocates. For example, I created KO for women and people with similar interests to come together and feel a part of something bigger than themselves.

By sharing content with your enthusiastic community, you give it the best possible chance of achieving virality. People like sharing good content with their friends, and those who have a strong level of interest in your brand will be considerably more likely to like your content enough to share it.

When you have a community of enthusiastic fans, you can leverage them to help you promote your business more effectively. Essentially, you can let them do the hard work for you. It takes a lot of work, time and money to reach out to new customers, so if you can offload that effort, you'll benefit enormously. I believe that rather than building community just to follow the trend of having a customer community, focus your strategy around c-level goals and build a framework that eventually allows you to measure the impact of your community strategy on real business outcomes. In 2020, we plan on working closely with other businesses in our community to plan global sales, events and more. We plan to shape the future and make KO Women a great resource that can help connect us to the right people.

In conclusion, regardless of where you are in planning your customer community strategy, you can take big steps forward by internalizing the advice listed above.



- Kehinde Oniru

In a nutshell, the community is key for the growth of a business and an individual. Joining communities are important for professional growth for many reasons such as providing a network. One of such communities is the AGS Tribe.

The AGS Tribe is a community built to connect young entrepreneurs and professionals. It inspires and builds their capacity into strong leaders. This is achieved by providing access to grants, global opportunities, networking events, and access to investors.



**Ifedayo Durosinmi-Etti**  
One importance of being part of a community is that it gives businesses the power of voice; it has the power of marketing through advocacy by way of word of mouth. A community can serve as a key player in growing a business. Through the influence of its community, it can reach a wider audience and sell products that have undergone refinement, drawn from the community's feedback.

Many businesses budget millions to circulate surveys to garner feedback and suggestions from its customers. However, with strong support backing, genuine opinions are always forthcoming. This not only helps to improve the quality of products, but also to crystallize the loyalty of the community. Members are happy, satisfied, and feel heard because their judgments are trusted. Just like that, resources are saved because there is an army ready to serve as testers of products and provide recurrent feedback on issues they come across. Furthermore, engaging with fans allows a business to understand its products from different perspectives and to observe how consumers navigate or use differently from how it is intended to be used.

Apart from reporting bugs on existing products, the fan base could help cut out numerous tedious brainstorming sessions by providing ideas for new features that might bolster the usefulness, ease, creativity, and what-have-you, of a product. The power of a community could potentially help businesses expand their product's life cycles and stay abreast of its competitors through the generation of new ideas, anywhere in the world.

Communities help scaling a business less of a hassle and valuable resources such as money and time would be saved simply by reaching out to the community in the region of interest. Just like that, a business

can cut costs on important stepping stones such as market research.

While the community is an important tool to have for businesses, it should also be an integral part of every professional's work-life if the plan is to scale the corporate ladder. An important part of professional growth and reaching the goal is networking. A good way to go about that is, joining communities. Interacting and reaching out to people could potentially open doors to opportunities that were not realized. According to Payscale, a research company that helps individuals understand their worth in the job market, 85% of all jobs are gotten through employers, friends, and acquaintance; what more, these roles are generally not published. So, it's important, especially as a job seeker, to expand professional networks than to waste hours surfing the net for roles that they have only about a 15% chance of being gotten.

Find the hotspots of successful people and seek out those whose journey and leadership style could complement your mission. This can be achieved by attending events, searching for groups on social media such as LinkedIn or Facebook and hunting for niched blogs or professional groups in messaging apps such as Telegram. Additionally, the latter options are perfect for introverts as it cuts the small talk and is less emotionally daunting. After finding the best-suited one, the next step is to reach out. Remember, connecting with people is not a one-way street. It is not about pitching ideas and expecting to hit things off right away. Instead, build rapport with idols; treat such relationships like a marriage. Figuratively, "date", "massage", or "toast" them first before dropping the bomb. How can you avoid barking up the wrong tree or eschewing communities with empty promises? Target niched communities. If there is a need to fund a delivery business, for instance, there might not be the need

## START-UP

# COMMUNITY: YOUR GREATEST ASSET

**Community impact is now a major stakeholder in the branding terrain and these days, people want to associate themselves with institutions that can make them feel like they are contributing to something bigger than themselves.**

to search for venture capitalists, but to seek out people in the logistics space. If the goal is to start a snail farm, it may better be able to identify major players in the heliciculture sector. Once the right mentor is identified, be the sort of mentee you would want to mentor. Be a go-getter, be flexible, respectful, dedicated, etc. To ensure these qualities are met, be great at what you do. To hold the attention of a mentor, be a wiz at your role. Keep yourself informed always, of your industry, and be strong at the skills necessary for you to scale. Always be ready. You need to be armed with ideas, be creative and ready to contribute in profound ways. If you schedule a meeting with your mentor, show up; participate in all meetings and prepare to advance discussions. Finally, learn to uplift others. In doing so, you will be remembered and by extension improve your chances of success.

So, if you need feedback, advocates, or need to scale your business, the community is key. If you are an individual working in the corporate sector and have a dream role you are targeting, the community is integral. Whatever the case may be, the community helps bring clarity, elicits the high-level support you need, and is the greatest asset for growth.

These are some of the benefits of the AGS Tribe. It creates and fosters networks and opportunities by building the capacity of both entrepreneurs and professionals. It introduces its members to industry experts who share their experiences and who may serve as mentors. It also provides global opportunities for businesses to access grants and to scale.

**According to Payscale, 85% of all jobs are gotten through employers, friends, and acquaintance; what more, these roles are generally not published.**

**BRAND SPARK**

# WOMAN – A POWER SOURCE

*5 Organizations to Power You Up This Year*

**O**n the journey to empowering the womenfolk in every sector of a society, the roles that initiatives and organizations play can never be under-emphasized. Behind the establishment of every woman-empowering initiative lies goals targeted for women; such goals revolve around how women can break barriers set by themselves and by society. A good number of trusted empowerment programs give women an avenue to build self-confidence, to change the narrative of being 'weaker', an opportunity to level up and speak up for what they believe in. Some may serve as a foundation for personal and financial growth. Others are founded to create opportunities for women to thrive as mothers through mental and maternal health advocacy. For example, The Amazing Woman (T.A.W.), which is my social enterprise, fosters the empowerment, representation, and sustainability of new mothers in the Nigerian economy, who have left the active workforce

to nurture children or who otherwise are restrained due to marital obligations. We do this through Our Build Like A Woman Initiative, which is a physical and online class that teaches women how to monetize a set skill

using digital tools. In the future, we envision creating a hub for mothers to build their businesses, network, have access to training and courses for growth as well as a well-equipped crèche for their children to be taken care of while they work on their business. Each organizational mission varies at the core of their goals to empower women to acquire leadership skills, emotional intelligence, and political, financial and economic education in their fields/endeavour(s) amongst other benefits that may not be fully explored in this article. I intend to explore five organizations that empower women across all borders in unique areas of development.

**Next Generation Women Leaders**

I particularly love McKinsey&Co as an organization because they passionately believe in developing outstanding female leaders and promoting gender diversity, both in their firm and in the world at large. Currently, they run an initiative called; the first Next Generation Women Leaders (NGWL) event. This event first took place in Paris in 2012. The NGWL



Buchi Nduka

event is an exclusive three-day workshop in which attendees explore the importance of women in leadership and refine their own leadership skills. The NGWL award is a financial scholarship combined with individual mentorship from McKinsey consultants. The NGWL is currently accepting applications to the three-day workshop happening in May 2020 in Paris. Applications are due March 1, 2020 and are open to women of diverse cultures from the Middle East and Africa.

**African Women In Leadership Organization (AWLO)**

As a member of the AWLO community, I have been privileged to attend one of their conferences in Rwanda in April 2019. If you are looking to learn how to grow as a female leader and change-maker, whether in your place of work or community, you should be part of AWLO.

AWLO is a non-profit organization open to all women leaders across Africa. Its annual program called African Women in Leadership Conference (AWLC) creates a platform whereby women come together to enhance their leadership potentials. Over the years, the organization has empowered millions of African women through its programs and events. Although women empowerment is the core of the African Women in Leadership Organization, the only identifiable limitation may be the inability to reach out to every African woman that needs to be liberated from shackles of cultural practices that plague some African societies.

**She Leads Africa (SLA)**

It is always said that knowledge is power. She Leads Africa uses the weaponry of engaging online content to inform, enlighten and educate women in achieving their professional dreams. The values of the initiative are; committed to helping smart and ambitious young African women live their best lives and promoting and uplifting local talent by proactively identifying promising African experts and practitioners and providing them a platform to grow. Their platform delivers the best career and business content focused on the She Leads Africa community. She Leads Africa, through its Accelerator program is designed to identify, support and fund Nigeria's growing women entrepreneurs. Being a social enterprise dedicated to empowering young women on their journey to being leading forces in their professional lives, the platform has gone a long way in building career women.

**Women In Africa**

The Women In Africa Initiative is well appre-

ciated for its mission centered on empowering African women. It

is stated as the first international platform dedicated to the economic development and support of leading and high potential African women. The Initiative promotes and supports the spread of education in the field of economic development and specifically, the training of future women leaders of innovative businesses.

In 2019, the WIA philanthropy launched "Project 54" aimed at recognizing fifty-four(54) women entrepreneurs from each of the fifty-four(54) African countries. In all, the WIA Initiative demonstrates the commitment of the African continent in promoting gender equality and women empowerment.

**African Women's Development Fund (AWDF)**

The African Women's Development Fund is the first pan-African foundation aimed at supporting women's rights, economic empowerment and political participation. AWDF is to be applauded for the biggest role it plays in granting funds to organizations that promote the empowerment of women. Since 2001, AWDF clings to its true core goal identified as building up an autonomous base for gender equality and development, supporting movements and initiatives of women that ordinarily do not have access to mainstream sources of funding for reasons of capacity, language, geographical location, and marginalization.

The aforementioned women empowerment initiatives amongst the numerous others, no doubt, have a common goal – empowering the African woman. The question is, can every African woman out there be carried along? The continued existence of gender-related issues caused by environmental, social and economic factors peculiar to every country may impose limitations towards the realization of a full-blown women empowerment agenda. Also, the mode of applying to become part of some women empowerment initiatives are stringent in that promising women entrepreneurs may not be accommodated due to one reason or the other. Nevertheless, the existence of women empowerment programs in Africa reveals one thing: that the road to empowering the African woman in every aspect of the society gets clearer and achievable.

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# Did you know that many women-owned **businesses struggle to succeed because they lack financing?**



Loan Products	Coverage	Platform	Min. Amount ₦	Max. Amount ₦	Tenor	Interest Rate
LSETF	Lagos only	LSETF Platform	50,000	5mn	12-24months	10%
W Power Loan	Nationwide	W Community	1mn	100mn	12-36months	15%
Cashflow Lending	Nationwide	W Community	1mn	5mn	12 months	15%
Instant Business Loan	Nationwide	Quickbucks	50,000	5mn	6 months max.	2% monthly

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## SHE'S CAPABLE ENOUGH TO PAINT HER STORY

That's why Sheventures is committed to supporting women in businesses by ensuring their dreams and aspirations are realized. Through zero interest loans, adequate mentorship and the right funding for them to truly succeed.

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