

BUSINESS DAY

# WOMEN'S HUB

DECEMBER 07, 2023



Meet the speakers of  
**Inspiring Woman  
Series 12**

# BUSINESS DAY Inspiring Woman 12 Series

theme **THE PURPOSE-DRIVEN WOMAN IN LEADERSHIP**

13 DECEMBER, 2023 9:30 AM

CIVIC CENTRE, OZUMBA MBADIWE, VI, LAGOS

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CONFERENCE CHAIRPERSON



**Daphne Mashile-Nkosi**  
Founder/CEO, and Executive Chairman  
Kalagadi Manganese

KEYNOTE SPEAKER



**Dr Monique Nsanzabaganwa**  
Deputy Chairperson  
African Union Commission

SPEAKERS



**Korede Adenowo**  
CEO, First Bank  
UK



**Solomon Quaynor**  
Vice President, Private Sector,  
Infrastructure & Industrialisation,  
AIDB



**Frank Aigbogun**  
Publisher/CEO  
BusinessDay Media Ltd



**Imaan Sulaiman Ibrahim**  
Hon Minister of State  
for Police Affairs



**Oluwayemisi Olorunshola**  
Chairman Board Of Directors,  
WEMA Bank



**Owen Omogiafo**  
President, Group CEO,  
Transcorp Group



**Ronke Onadeko**  
Non-Ed Asharami Synergy,  
Lonadek & Tomato Jos



**Dr. Adaeze Oreh**  
Hon Commissioner of Health  
Rivers State



**Seipati Asante Mokhuoa**  
Chairperson, Strategic African Women  
in Leadership (SAWIL)



**Ifeanyi Adefarasin**  
Co-Pastor, All House On The Rock  
Founder, Woman to Woman Ministry



**Ifueko Omoigui Okaura**  
Managing Partner,  
Compliance Professionals Plc



**Ify Umunnakwe-Okeke**  
Founder/Chief Executive Officer  
Lexon Capital



**Stella Okuzu**  
Founder/CEO  
EDD Consulting Ltd.



**Biola Alabi**  
General Partner,  
Acasia



**Olori Boye-Ajayi**  
President,  
Borderless Trade Network



**Rosario Osobase**  
Managing Director  
Tenaris Nigeria

MODERATORS

ANCHOR



**Frank Edoho**  
Host, Who Wants to Be a Millionaire  
Nigeria



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Associate Editor,  
BusinessDay



**Oremeyi Akah**  
Chief Customer Officer,  
Interswitch Group



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Associate Editor, BusinessDay  
kemi@businessday.ng



# Editor's Note

It is time for another beautiful edition of Women's Hub, and we are excited to share on our cover this week, the biographies of the speakers and moderators of the 12th edition of Inspiring Woman Series with you. Themed: The Purpose-Driven Woman In Leadership, we will be exploring different enlightening panels, questions and answers, and speeches. It will also be an opportunity to network, be inspired and fired up for the New Year. We have started counting down and we cannot wait for 13th Of December to come!

Here are other articles for your reading pleasure in this edition.

- How to balance ambition and effort
- Mastering your money fears: The path to financial empowerment
- Integrating physical activity into a busy lifestyle
- Exploring hidden opportunities that lie in distressed properties
- Resolutions for your family ahead of 2024
- The healing power of forgiveness

Are you making any special dish this weekend? Ensure to try out this yummy malva pudding and lollipop chicken legs.

Check out our fashion pages, where Kwelaku, an indigenous Ready-To-Wear clothing line, employing vibrant prints and a stand-out play on fabric textures, is showing you the beauty of style with African infusions to make you look stunning. Let the shopping begin!!

Have an amazing weekend!

Enjoy!



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*Meet the speakers of*  
**Inspiring  
Woman  
Series 12**

KEMI AJUMOBI

It is the 12th edition of Inspiring Woman Series Conference and this year promises to be amazing with our distinguished line up of speakers. Themed: **The Purpose-Driven Woman In Leadership**, we will be exploring different enlightening panels, questions and answers, and speeches. It will also be an opportunity to network, be inspired and fired up for the New Year. Venue is at the Civic Centre Ozumba Mbaduwe, VI, Date is 13th of December and time is 9:30am. Only registration guarantees entry. Register for the few seats left at <https://bit.ly/Inspiringwoman12>.

See you soon!





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# Daphne Mashile Nkosi

Executive Chairperson , Kalagadi Manganese

## CONFERENCE CHAIRPERSON

**D**aphne Mashile Nkosi is the Executive Chairperson of Kalagadi Manganese.

Kalagadi Manganese (Pty) Ltd is a black women-led South African mining company. It is owned by Kgalagadi Alloys (44%) Kalahari Resources (36%) and the Industrial Development Corporation of South Africa Limited (IDC) (20%).

The company was founded in 2007 and operates a mine which boasts the largest sinter plant in the world. Located at the Kalahari Basin, Northern Cape, South Africa's largest province by land area, the mine features a shaft, ore preparation plant, sinter plant, rails and water dams.

The three farms on which they hold new order mining rights contain approximately 960 million tons of manganese ore deposits.

They have an underground mine to produce three million tons of Manganese ore (38% Mn) per annum, and an ore preparation facility and sinter beneficiation plant which will process the three million tons of ore to produce 2.4 million tons of a high grade sinter (44% Mn) per annum.

Daphne is also the executive chairperson and founder of Kalahari Resources and also giving business leadership at Exxaro, while at Eyesizwe Coal, she is a founding shareholder. Others include Women's Development Bank Trust, Development Bank Investments Holdings (Pty) Ltd, Temoso Telecommunication (Pty) Ltd, Bhakhazi-Banalima (Pty) Ltd and FirstRand Empowerment Trust.

She was directly involved in the successful structuring of Cell C, the third mobile network operator in South Africa. She has a background in the banking, politics and gender issues.

Mashile-Nkosi started her career with the Women's Development Bank Micro Finance in 1990. Prior to that, she was an activist with a strong commitment and a long history in community development which led to her being nominated to study development economics in 1993, in Nagoya, Japan. She has a keen interest on gender issues and encourages the business community to invest in improving the quality of life of poor communities and the nurturing of women entrepreneurs and business leaders. Among other things, she is a strong proponent of infrastructure investment with spill-over effects on communities and has continuously proposed new funding models for entrepreneurs.



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# H. E. Dr. Monique Nsanzabaganwa

Deputy Chairperson, African Union Commission

## KEYNOTE SPEAKER

**H**. E. Dr. Monique Nsanzabaganwa is the Deputy Chairperson (DCP) for the African Union (AU) Commission. She is in charge of Administration and Finance and assists the Chairperson in the execution of his functions to ensure the smooth running of the Commission, and acts as the Chairperson in his absence.

Dr. Nsanzabaganwa holds a Ph.D. in Economics, and a Honorary Doctorate of Commerce, from the University of Stellenbosch.

She has over twenty years' experience developing and leading programs that drive financial inclusion and economic prosperity for all, with a particular passion for women's economic empowerment.

Dr. Monique leads the implementation of institutional reform of the African Union aimed to achieve a lean, efficient, effective and sustainably financed organization. She also spearheads a number of AU Programs, Policies and Initiatives including Implementation of Agenda 2063, Women and Youth Financial and Economic Inclusion (WYFEI 2030), AU-UN High-Level Strategic Dialogue on Sustainable Development, Digital Transformation, and Diaspora engagements among others.

Prior to her election as Deputy Chairperson of the Commission, she held senior positions in the Government of the Republic of Rwanda including Minister of State in charge of Economic Planning, Minister of Trade and Industry and Deputy Governor of the Central Bank.

Dr. Nsanzabaganwa has supported and continues to support various Gender Empowerment initiatives through her memberships in the Alliance for Financial Inclusion Gender Committee, Women's World Banking African Advisory Council, the Graça Machel Trust Expert Group on women's financial inclusion and the digital economy in Africa, New Faces New Voices Rwanda chapter, Unity Club (Rwanda), and Rwanda Women Leaders Network/AWLN among others. Together with a friend, she co-founded Friend Indeed Organisation (FIO), a not-for-profit organization with a mission to fight violence against women and children focusing on single and/or early mothers and their children.

Dr. Nsanzabaganwa was elected by the 34th African Union Assembly for a four-year term renewable once. She is the first woman to hold the position of Deputy Chairperson of the African Union Commission.

Dr. Nsanzabaganwa is blessed with a husband, two sons and a daughter.



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# Imaan Sulaiman- Ibrahim

Hon. Minister of State for Police Affairs

SPECIAL GUEST OF HONOUR

Imaan Sulaiman-Ibrahim is an indigene of Nasarawa State, and a consummate professional with a distinguished career spanning over two decades across diverse sectors, including the public, private, and development spheres.

Imaan earned a Bachelor of Science degree in Sociology from the University of Abuja in 1999. Her academic pursuits exemplify her dedication to knowledge, as she obtained two Master's degrees—an MBA and an MA in Management—from Webster University, St. Louis, Missouri, at the age of 21 in 2001.

She participated in the one-year Executive Management Intelligence Course 14, which earned her the distinguished title of Fellow, Institute of Security Studies (fisi). As a respected Fellow of the National Institute for Security and Strategic Studies, she embodies the attributes of a seasoned professional and a visionary thought leader.

Further demonstrating a relentless thirst for learning and a fervent passion for advancing national security,

she is presently engaged in pursuing a Doctoral degree in Security and Strategic Studies at the prestigious Nigeria Defence Academy, underscoring her dedication to remaining at the vanguard of her field. Her fellowship and the doctoral studies enhances her capacity to make substantial contributions to endeavors dedicated to navigating the intricate landscape of security challenges in Nigeria.

Imaan's profound grounding in security studies underscores her alignment with the role of Minister of State for Police Affairs.

Serving as a member of the Nasarawa State Investment and Economic Advisory Council from August 2019 to May 2023, she made significant contributions to programme development, policy formulation, and strategic planning. Her insights were instrumental in driving major investments, increasing the state's revenue, and advancing healthcare and education outcomes.



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# Korede Adenowo

CEO, First Bank UK

**K**orede Adenowo is currently CEO, First Bank UK. Until his recent appointment, he was CEO, Standard Chartered Bank (SCB) Nigeria.

Prior to being CEO of SCB, he had been Co-Head Africa Financial Institutions, Managing Director, Head, Corporate and Institutional Banking for Standard Chartered Bank (SCB) West Africa 4, comprising Cameroon, Cote D' Ivoire, Sierra Leone, Gambia, Senegal and Gabon and also served on the Board of Directors of Standard Chartered Bank Cameroon as Deputy Managing Director

He had prior to this been the Director and Deputy Head (Responsible for Sales) Corporate and Institutional Banking in Standard Chartered Bank Nigeria

A pioneer staff of SCB Nigeria (1999), he was responsible for building half of the banks corporate banking portfolio from 1999 to 2006

A Chartered Accountant by profession, he became fellow of the Institute of Chartered Accountants of Nigeria in

2000 and obtained an MBA in 1999 from the Lagos Business School (International Graduate School of Management, University of Navarra, Barcelona Spain)

A multifunctional player with strong leadership and business development skills, acquired over 34 years of working experience, strong in networking, leading teams locally and across borders and managing multiple stakeholders in an organisation.

Furthermore, he has acquired extensive expertise and trust within the corporate world where he has served by being a thought leader, trusted adviser and providing Transaction Banking, Commercial Banking, Financial Markets and Corporate Finance solutions with Standard Chartered and two local Nigerian banks. This has been combined with 5 years experience gained at Akintola Williams Deloitte, where he consulted in audit, accounting and business financial services.

A motivator and a great team leader who exhibits strong inter-personal skills, he is result oriented and has a focus on the bottom line.



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# Solomon Quaynor

Vice President, Private Sector, Infrastructure and Industrialisation Complex, AfDB

**S**olomon Quaynor is the Vice President for Private Sector, Infrastructure & Industrialization at the African Development Bank (AfDB). He joined AfDB in May 2020. He has over 25 years' experience in development finance and investment banking.

From 2018-2020 after Quaynor left IFC to join the private sector, he provided specialised advisory services in emerging markets as: Senior Advisor to Rothschild Global Advisory for Africa (excluding SA); Senior Advisor to IFU (Danish DFI) for sub-Saharan Africa; Investment Committee member and Senior Advisor to a \$350 million African PE Fund; Senior Advisor to an African infrastructure fund; and, served on the boards of Infra-Credit Nigeria and Verdant Ventures.

Quaynor previously worked at IFC in various capacities for several years and there he became an emerging markets specialist investor with experience developing business and investing across financial institutions including banks & NBFIs, Telecoms Media & Technology, Infrastructure including Energy, Manufacturing, Agribusi-

ness & Services. He has experience supporting senior executives and board leadership of corporates in strategy development, key government/regulatory engagement and private sector partnership development, and often served as trusted advisor to the C-Suite with companies across multiple sectors in Africa.

Before IFC, Quaynor worked in the US in investment banking on Wall Street, providing corporate finance advisory services to large and medium corporates. He worked for Merrill Lynch and Bear Stearns, respectively, in New York City as an Associate and Vice President in the generalist and media & communications groups. Before business school, Quaynor was a college professor at the Atlanta University Center in Math and Engineering.

Quaynor is a graduate of the J L Kellogg Graduate School of Management at Northwestern University in Evanston, Illinois. He also holds an MSc in Electrical Engineering from the Georgia Institute of Technology, as well as a BS in Applied Physics from Atlanta University Center.



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# Frank Aigbogun

Publisher/CEO, BusinessDay Media Limited

**F**rank Aigbogun is the Publisher/CEO of BusinessDay Media Limited, which he founded in 2001.

BusinessDay is West Africa's leading provider of business intelligence and market-moving news, empowering decision makers with insightful and accurate information about the continent's business finance environment and beyond.

BusinessDay has consistently helped millions across the continent stay ahead of the curve with the latest trends, opportunities and challenges, enabling them to make informed decisions that drives growth and innovation.

What initially began as a daily, BusinessDay now carries out its mission across multiple platforms and brands – including digital and print media, BusinessDay conferences and events, as well as BusinessDay Research and Intelligence Unit. BusinessDay also maintains content partnerships with Financial Times, the Economist as well as the Harvard Business Review.

Frank began his journalism career at the Guardian in 1982 and moved on to Vanguard where he rose to the position of Editor of the paper.

Aigbogun is a graduate of Mass Communication and an alumnus of the Lagos Business School.

He is a member of the Board of Nigerian Economic Summit Group, (NESG).

Frank has demonstrated an exceptional understanding of the complexities of the media industry. With an extensive background as a journalist spanning over 4 decades, his insight and expertise have been integral in shaping BusinessDay's direction and standing in the industry.

His leadership has been pivotal in navigating the evolving landscape of business journalism, driving the daily to embrace digital transformation while upholding the principles of investigative reporting and high-quality content.

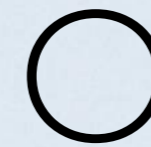
An orator, Aigbogun's strategic vision and ability to adapt to changing market dynamics underscore his role as a distinguished publisher.



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# Oluwayemisi Olorunshola

Chairman, Board of Directors, WEMA Bank



Oluwayemisi Olorunshola is Chairman, Board Of Directors, WEMA Bank.

Olorunshola joined Wema Bank as a Non-Executive Director in 2022 and until her appointment as Chairman, she was the Chairman of the Board's Nomination and Governance Committee. Prior to her joining the bank, Olorunshola had worked with Unilever Nigeria Plc for 15 years, with experience spanning across supply chain, business re-engineering and process management. She has over 10 years of boardroom experience and business management.

She possesses a B.Sc. Education degree in Education & Economics from the prestigious Obafemi Awolowo University, Ile Ife, a Master of Business Administration degree from University of Liverpool, UK, and a Doctorate degree in Business Administration from Walden University, USA.

Olorunshola is trained in various aspects of business management and corporate governance practises from various training facilities such as Four Acres Training Facility, Unilever UK, FITC, Leighton Academy, and H. Pierson.

Olorunshola is a director and a fellow of the International Institute for African Scholars, a fellow of the Institute of Management Consultants, a member of the Institute of Directors and a chartered member of the Nigerian Chartered Institute of Personnel Management.



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# Owen Omogiafo

President/Group CEO, Transcorp

Owen D. Omogiafo is the President and Group CEO of Transnational Corporation Plc (Transcorp). She was the MD/CEO of Transcorp Hotels Plc, where she drove the completion of the \$132m renovation of the Transcorp Hilton Abuja. Owen is the first female and youngest person to hold these positions.

A multi-award-winning professional, Owen has over two decades of experience in Organizational Development, Human Capital Management, Financial Services, Change Management, Hospitality, Energy, Business Transformation, and Strategy. She has held various high-profile roles throughout her career, including being Director of Resources at Heirs Holdings Limited, a Pan-African investment company; HR Advisor to the Group Managing Director at the United Bank for Africa Plc; and as an Organisation and Human Performance Consultant at Accenture, specializing in Change Management.

She holds a B.Sc. (Double Honours) in Sociology & Anthropology from the University of Benin, an M.Sc. in Human Resource Management from the London School of Economics & Political Science, and an Honorary Doctorate Degree in Engineering from the Federal University of Petroleum Resources Effurun. She is also an alumnus of the Lagos Business School and IESE Business School in Spain.

Owen is a member of the Chartered Institute for Personnel and Development, UK, a certified Change Manager with the Prosci Institute, USA, a member of the Chartered Institute of Personnel Management, Nigeria, a member of the Institute of Directors (IoD) Nigeria, and a member of the Boards of Afriland-Properties Ltd, Transcorp Power Ltd, TransAfam Power Ltd, Transcorp Hotels Plc and Abuja Electricity Distribution Company. She sits on the Advisory Board of Heirs Academy and is the Vice President of the Lagos Business School Alumni Association.



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# Dr. Adaeze Oreh

Commissioner for Health, Rivers State

**D**r. Adaeze Oreh is the Commissioner for Health in Rivers State.

She is a Consultant Family Physician, Public Policy Specialist, Rural and Global Health & Development Advocate and 2023 Kofi Annan Global Health Leadership Fellow, with over two decades' experience in health management in both public and private health care organisations in Nigeria.

As the Commissioner for Health in Rivers State, she is responsible for driving the healthcare policy of the Government of Rivers State.

She oversees a complex network of primary, secondary, and tertiary health facilities and health training institutes for a population of over 9 million people (4% of

Nigeria's population), and the sixth most populous state in Nigeria.

Her role involves tackling health indices such as low life expectancy rates, high general and under-five mortality rates, and one of the highest rates of maternal mortality nationwide.

Adaeze has a strong commitment to enabling and providing respectful, accessible, affordable comprehensive and continuous care at the primary and secondary care levels from a community health perspective.

She is keenly interested in research and analysis focused on health systems policy, financing and strengthening; maternal, new-born, child and adolescent health; mental health and tropical infectious diseases and has authored over 450 health policy briefs.



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# Ronke Onadeko

Non-Ed, Asharami Synergy

**R**onke Onadeko brings to an international board her 23 years of board experience across 3 continents. As a serial entrepreneur and a multi sectoral professional in the private, public and not for profit sector and a Financial Times Non-Executive Director diploma holder, she has the tried and tested skill set and experience both in theory and practice.

Her board experience covers impact related not for profit organisations, government, entrepreneurial ventures, large privately owned corporates, international ventures, publicly quoted corporates and educational institutions.

Her experience from boards on 3 continents, multiple sectors, global and local networks are interconnecting and gives an edge she leverages.

A sought-after executive and board coach, her ability to bring frameworks from diverse sectors to bear in unusual ways proffer game changing and positive solutions. Her focus on formulation and implementation of policy, impact and measurement has caused turn around in many dire situations added to her people skill and vision.

With over 30 years of multi sectoral expertise and one of the go-to persons nationally in the oil and gas sector, her experience spans across international financial institutions and conglomerates, and independent businesses and government.



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# Stella Okuzu

Managing Partner, EDD Consulting Limited

**W**ith over 30 years' experience managing transformation teams in the financial service industry, STELLA OKUZU currently runs a consulting practice, EDD Consulting Limited.

The company provides market entry strategies for African businesses seeking to expand into the United Kingdom and for companies in the United Kingdom seeking to expand their business footprint to Africa.

For five years up till January 2023, she was the pioneer Head of Personal & Business Banking, Head of Marketing and an Executive Committee member of FCMB Bank (UK) Limited. This was a Bank of England approved role in which she set up and grew the retail banking division of the bank.

Stella sits on the Board of a Nigeria-based non-bank financial institution that leverages modern technology and partnerships to provide clients with loans and payment solutions with specific focus on consumers and SMEs thereby promoting financial inclusion. She is the Chairman of the Audit Committee and is also a Member of the Board Credit & Fintech Committees.

Okuzu has both a science and humanities background with a Bachelor's degree in Zoology from the University of Calabar, Nigeria and an MBA from IESE Business School University of Navarra, Spain. She is also a Member of the Chartered Institute for Securities & Investments (CISI).

A certified Master Coach from the International Institute of Coaches and Mentors, Stella believes in continuous learning and has attended several courses and seminars.



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# Ifeanyi Adefarasin

Co-Pastor, All House On The Rock Churches  
Founder, Woman To Woman Ministry

Ifeanyi is a Purpose-Driven Mentor, Humanitarian, Faith Minister, Thought Leader & Life Coach.

Ifeanyi Elayne Adefarasin, former banker turned Faith Minister, is a symbol of transformative leadership. Her teachings help people find their purpose, emphasizing individual wholeness.

Through the Woman To Woman Ministry which she founded, she has nurtured leaders, fostered entrepreneurship, and driven social impact for nearly three decades. Noteworthy, amongst several conferences, seminars, and meetings is the Empowerment Seminar which has featured many distinguished speakers. The platform has launched countless entrepreneurs and inspired many to become leaders in various sectors.

Beyond this, Ifeanyi's work extends to healthcare, education, and vocational needs, offering spiritual and emotional healing.

As Co-pastor of House On The Rock, she promotes diversity and unity, especially through The Experience music concert, founded by her husband, Paul Adefarasin.

Her personal life mirrors her public image, as she celebrates almost three decades of marriage with Paul Adefarasin, with whom she shares three children.

Adefarasin stands as a role model who balances femininity, professionalism, and purpose, highlighting the role of faith and resilience in overcoming life's challenges.



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# Seipati Asante Mokhuoa

Founder and Executive Chairperson, Strategic African Women in Leadership (SAWIL)

**S**eipati Asante Mokhuoa is an accomplished business executive and leadership development expert with over 20 years of working experience, 15 of which were in the financial service industry.

Currently, she is the Founder and Executive Chairperson of Strategic African Women in Leadership (SAWIL) and is responsible for strategy and innovation at HD Afrika.

As a former Senator for South Africa at the World Business Angels Investment Forum (WBAF), she is well-versed in international business and entrepreneurship.

Her invaluable insights into gender equality, parity, diversity, and inclusion have inspired many people. Seipati is a sought-after global keynote speaker who has addressed audiences alongside Presidents, Ministers, and high-profile business executives in Africa, Europe, and Asia.

Seipati is a philanthropist who is passionate about the development of the African continent, with a particular focus on women and youth.

She is committed to contributing to Africa's growing startup ecosystem as an Angel investor and ecosystem builder. The youth and women entrepreneurship, according to Seipati, represents a unique and untapped opportunity for the continent.



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# Ify Umannakwe- Okeke

Founder/Executive Chair, Lexon Capital

Ify Umannakwe-Okeke is the Founder/Executive Chair of Lexon Capital, a company she founded to provide infrastructure and real estate advisory services to businesses and institutions.

In over a decade, Lexon Capital has worked with investment companies, developers, private equity firms and co-operatives.

Lexon Capital has an extensive client base of companies, developers, domestic and international investors seeking opportunities in sub-Saharan Africa and Europe. Since inception, Lexon Capital has participated in transactions worth billions in naira, with a consistent strong and healthy deal flow.

As the Chief Strategist of the company, Ify drives strategic change, growth, and innovation within Lexon Capital. With over 23 years' experience in law, investment banking and project financing, she has a diversified outlook to business and development strategies.

After acquiring an MSc Finance, Regulation and Risk Management in 1999 from ISMA Business School, University of Reading, she commenced work at Rakisons Solicitors, a top City of London law firm which later merged with Steptoe & Johnson LLP, an international law firm with its headquarters in Washington DC.

There, she qualified as a solicitor with a focus on corporate law and Mergers & Acquisition. She returned to Nigeria to work with Nigeria's foremost investment bank, IBTC. Five years later, she joined BGL Private Equity to set up its Private Equity Offshore Funds. Lexon Capital was founded after her stint at BGL Private Equity.

Ify is a member of the Institute of Directors and an independent director at Veritas Glanvills Pension Fund ('VG Pension Fund'), one of the highly respected PFAs in the country. She is chair of the Board Committee on Risk Management and Corporate Strategy at VG Pension Fund.



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# Ifueko Omoigui Okauru

Managing Partner, Compliance Professionals Plc.

Ifueko Okauru is a strategy and change management consultant and entrepreneur committed to bringing positive change to the world with a leaning to fast tracking development in Africa.

She is a chartered accountant, chartered tax practitioner and management consultant.

A graduate of the University of Lagos, Nigeria, Imperial College, London, and Harvard Kennedy School, Cambridge, MA, she is the part-owner and Chief Executive Officer of Compliance Professionals Plc, Nigeria.

She serves as non-executive director at MTN Nigeria, PZ Cussons and Nigerian Breweries PLC. She is also a member of the board of ReStral Ltd, a firm of management consultants, which she founded in 1996.

She is a member of the executive committee of Women in Management, Business and Public Service, and a member of the Board of DAGOMO Foundation Nigeria (Limited by guarantee), a family-based social enterprise.

As executive chairman of the Federal Inland Revenue Service of Nigeria from May 2004 to April 2012, Okauru championed tax reforms and the modernisation of the Nigerian tax administration system. During her tenure, she spearheaded comprehensive tax reforms that led to the development of a national tax policy for the very first time and the modification of nine principal tax legislations, of which five were passed into law.

She was a part-time member of the United Nations (UN) Committee of Experts on International Cooperation in Tax Matters from August 2009 to July 2013, where she was chairman of the sub-committee on capacity building.



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# Olori Boye-Ajayi

President, Borderless Trade Network

**D**r. Olori Boye-Ajayi is a visionary leader and catalyst for change, dedicated to driving Africa's trade transformation and empowering women across the continent. With almost 15 years of experience in trade and investment, women empowerment, and sustainable development, she has established herself as a thought leader and expert in Africa's structural transformation strategy.

She is an author and a current student at the prestigious Blavatnik School of Government at the University of Oxford, pursuing a Public Policy program. Olori is currently a Member of the Working Group, AfCFTA Trade, and Industrial Development Advisory Council, and serves as a Board Member for Made in Nigeria Commodities Export. In addition to her strategic insights, she has successfully secured funding and trade finance exceeding \$1,000,000 for women in the export community and facilitated exports to Australia, the U.S., and the United Kingdom.

Her impact extends beyond her advisory roles. In recognition of her outstanding contributions to women's empowerment and trade development across the continent, she was recognized as an Honoree in the Excellence in Trade and Investment category at the African Achievers Award, 2023 which held at the Palace of Westminster, Houses of Parliament, UK. She was also a Finalist for the 30 leading women in the African Supply Chain Industry in 2023. She has been a Facilitator, Mentor, and a Project Partner with the Academy for Women Entrepreneur (AWE), a White House initiative to enhance the

economic development of female entrepreneurs from 2019 to 2022.

In 2021, she was appointed by the Honourable Commissioner of Trade and Investment of Vanuatu to Nigeria and South Africa to execute the 'Women in Investment – WINher' program. Olori's influence extends to academia, where she served as a Guest Lecturer at the Lagos Business School, teaching the Executive MBA class on International Trade topics from 2018 to 2022.

Her achievements also include being the first female Ambassador for Afreximbank MANSA Ambassador in Nigeria in 2021 and earning a place in the Top 100 Inspiring Women in Africa Award by Leading Ladies Africa in 2021 and 2023.

Throughout her career, Olori has made significant contributions to trade facilitation and economic growth. As the Managing Director of Borderless Trade, she spearheaded empowerment and trade facilitation programs for thousands of women entrepreneurs. Passionate about empowering women in business, she founded the Borderless Trade Network Nigeria & Liberia, establishing a network of thousands of women across various industries. Through strategic partnerships, she has delivered impactful workshops, seminars, and capacity-building programs, making a significant impact on these women. Her initiatives have fostered collaboration, networking, and support among women, leading to the achievement of their business goals.



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# Biola Alabi

General Partner, Acasia Ventures

**B**iola Alabi is a General Partner at Acasia Ventures, a Venture Capital Fund with offices in Cairo, Lagos and Dubai providing early-stage capital to technology and technology-enabled start-ups in Africa, solving local, regional, and global challenges.

She is an active angel investor and advisor to African technology and media companies. She is involved in numerous start-ups as a board member, advisor, and investor.

True to her reputation as a leader in the community and fuelled by her passion for supporting up-and-coming talent, Biola is also the founder of Grooming for Greatness (G4G), a fellowship and mentorship program aimed at cultivating leadership skills in young, aspiring professionals and entrepreneurs.

She is an award-winning executive producer and founder of Biola Alabi Media – a pan-African media and technology advisory firm that has worked extensively with local and global companies, governments, and develop-

ment agencies in the Telcom, Media, and Technology (TMT) space.

She is the publisher of *The Adventures of Lara and Dara* (named Young Readers Library's Book of Summer, 2019), the executive producer of two award-winning feature films currently streaming on Netflix, and the executive producer of numerous television shows, including *Big Brother Africa* and the documentary series, *Great Africans*.

As Managing Director of M-Net Africa, Biola transformed the continent's broadcasting and film industry, launching seven Africa Magic channels and the Africa Magic Viewers' Choice Awards, widely regarded as the "African Oscars."

Biola graduated from the University of Cincinnati with a Public and Community Health degree and has completed executive education programmes at Harvard University's Kennedy School of Government, Yale University's Jackson Institute of Global Affairs, and Said Business School, University of Oxford.



Inspiring  
Woman  
Series 12

# Rosario Osobase

MD, Tenaris Nigeria

**R**osario Osobase is a well-rounded professional with nearly two decades of experience across several industries including Banking, FMCG, and Oil & Gas where she has over the years developed expertise in energy, leadership, commercial strategies, operations, public relations and so on.

She heads Tenaris Nigeria's Commercial & Institutional portfolio as the first female MD and she is responsible for their strategic, commercial, and institutional agenda for the business in Nigeria.

This role enables her to manage their commercial agenda, define strategic engagement with government regulatory and industry stakeholders, and execute commercial & operational strategies for Tenaris' long-term sustainability.

She has been instrumental in enabling Tenaris to increase its human capacity development and local infrastructural deployment in Nigeria and her team's collective results are impressive and sustainable.

Furthermore, she is the first female Chairperson of the Petroleum Contractors Trade Section (PCTS). The PCTS is made up of key stakeholders in the Oil & Gas industry who provide technology and services across the oil & gas value chain in Nigeria.



Inspiring  
Woman  
Series 12

# Frank Edoho

Host, Who Wants To Be A Millionaire Nigeria

~  
HOST

**F**rank Edoho was born on the 8th of July, 1972 in Kano State to a mother from Cross River State and a Father from Akwa Ibom State.

He attended St Louis Primary School, Kano and moved on to his secondary education in St Patrick's College, Calabar.

Frank got admission to study Animal Science in the faculty of Agriculture at the University of Calabar where he also began his broadcasting career side-by-side.

He became a part-time presenter on Cross River Radio and also moonlighting as a TV Host of a weekend breakfast show on NTA Channel 9, Calabar.

After graduating, Frank migrated to Lagos and got a job as Presenter on DBN TV, and a year later in 2000, got a job as an announcer, Presenter and Newscaster with Metro FM, Radio Nigeria where he cut his broadcasting teeth.

He auditioned for the role of Host of 'Who Wants To Be A Millionaire', the worldwide game show phenomenon, and he hosted the show from 2004-2017.

The show went on a hiatus for 5 years and the license went to new producers who asked Frank to reprise his role as host and in 2022, the show returned amid immense excitement and wanton revelry.

Frank is also a cinematographer and a Blackmagic Design-Certified Colourist.

He is a leading interior design photographer in Nigeria and also a producer and director.

His hobbies are travelling, playing football and working out.

Frank has hosted quite a number of events Like Zenith Bank Awards night, Oceanic Bank Awards, Vanguard Awards for Banks, launch of Microsoft Vista, Shareholder's Dinner for the proposed Merge of Stanbic IBTC Bank plc, Nite of a thousand laughs, Launch of DSTV mobile, Calabar Carnival Queen Pageant, First Bank awards Nite, Lagos Business School Alumni Dinner, BAT Conference in Abuja, AY Live comedy show to mention a few.



Inspiring  
Woman  
Series 12

# Oremeyi Akah

Chief Customer Success Officer, Interswitch

MODERATOR

Oremeyi Akah is a two-decade hands-on customer success leader with proven experience working with multi-disciplinary professionals in Fintech, Payment & Processing Operations, Payment Consulting, Payment Card Products & Customer Centricity across emerging markets and SSA for the purpose of scaling to meet growing business demands.

She started her career as an implementation engineer, she worked directly on the set up of the ATM and payment card infrastructure of some of the biggest banks in SSA.

With her experience, she became known for her ability to drive results and strong business acumen. She has grown through the ranks while developing relevant team building and leadership skills.

As the Chief Customer Success Officer for Interswitch, she is currently driving a thorough definition and delivery of a customer centric experience blueprint across all customer touch points, aligned with their corporate core values and quality standards in line with their brand and business strategy for each of the six business lines in Nigeria, Germany, Kenya and Uganda- whilst, partnering with customers in their growth journey to unlock shareholder value.

Oremeyi is also co-spearheading a culture-based transformation with a focus on the experience of the customer across all touch points of interaction.

Akah currently sits on the board of SHECAN Nigeria and is the co-founder of AfricanBuild Africa. She holds an MBA from Judge Business School University of Cambridge, UK and she is a certified E-payment trainer.



Inspiring  
Woman  
Series 12

# Wola Joseph-Condotti

Chief Legal & Company Secretariat, EKEDP

MODERATOR

**W**ola Joseph-Condotti is a highly innovative, result-focused, and commercially minded business leader with extensive experience in driving business and operational direction in the energy and finance sector.

Wola applies a wealth of transferable knowledge and management skills to enable optimised and seamless operations across multiple business functions.

She was appointed as the pioneer Chief, Legal, and Company Secretariat at Eko Electricity Distribution Plc (EKEDP) and at different times doubled as Head, Regulatory Compliance, Chief Human Resources Officer and Supervising Chief of the Customer Service Department.

Throughout her career, she has supported multiple projects and business initiatives, in accordance with board level direction and her own personal influence, to drive

business growth opportunity, increased capacity, and maximised productivity. She is skilled with identifying issues, trends, and organisational exposure across customer centric environments, developing and communicating strategy to realise business objectives and deliver exemplary outcomes.

Joseph-Condotti is a renewable energy enthusiast and a recognised thought leader on the subject. She actively participates in policy engagements at both national and state levels, advocating for the development of sound legal, regulatory, and institutional frameworks to drive and accelerate Nigeria's energy transition plans.

Academically, Wola attained a law degree from the University of Ibadan, an LLM (specialising in International Finance) from Harvard Law School, Massachusetts, USA, and an MBA from INSEAD Business School.



Inspiring  
Woman  
Series 12

# Kemi Ajumobi

Convener/Associate Editor, BusinessDay

MODERATOR

**K**emi Ajumobi is an experienced Editor with a demonstrated history of working in the media industry for over 15 years. She is passionate about health awareness, youth empowerment, women development, advocacy and advancement. She is skilled in poetry, leadership, music and public speaking.

An ASSOCIATE EDITOR, she also edits the Leading Woman, Women In Business pages, and WOMEN'S HUB magazine in West Africa's leading financial daily, BusinessDay.

Ajumobi is the host of her weekly women's talk show on her Instagram page called 'Inspiring Woman Series With Kemi Ajumobi', where she has conversations with women who share their stories.

Kemi is a member of the Editorial Board in BusinessDay, and the convener of the annual Inspiring Woman Series Conference currently in its 12th year.

Ajumobi expanded her passion for womenfolk to radio, in order to reach more women by anchoring her own radio show called 'Inspiring Woman with Kemi'. The show has been on 92.3 Inspiration FM and 99.3 Nigeria Info.

In 2013, she produced and directed her first documentary on people living with HIV/AIDS titled 'Why HIV/AIDS Cannot Be Ignored.'

She also featured in a film by the award-winning actress and producer, Stephanie Linus, titled DRY. The film focuses on Vesico Vaginal Fistula (VVF) condition and under-aged marriage among young women.

Kemi hosts #THEEXCLUSIVewithKEMI show where she speaks with amazing leading men and women who share their exclusive stories like never before.

Her Single 'It Is You' is available on major digital platforms (audio and visual). She rendered the Nigerian National Anthem at The World Economic Forum (Africa) when it took place in Nigeria and also at the Nigerian Centenary Pageant in Bayelsa State.

A ForbesBLK member, she won the Smart Stewards Awards For Excellence in Media, 2023, recipient of the G.A.M.E Award for her contribution to women's development, named one of 100 Most Inspiring Women in Nigeria by Leading Ladies Africa, one of MOGULETTES AFRICA'S 100 Most Inspiring Women in Nigeria and one of '100 Women Creating A Better Africa' by WEFORGOD INTERNATIONAL. She is an ALI Fellow.

# How to balance ambition and effort!

GLADYS AGWAI

**H**ave you ever found yourself entangled in the delicate dance between your ambition, expectations and the efforts required to make it a reality? Humans are naturally inclined to crave abundance, success, and fulfillment. Yet too often they become reluctant to invest the necessary time, effort, and resources to manifest their desires. Expectations are the seeds of dreams, planted in your imagination. They are the visions of success, love, and achievement that sprout in your mind, fostering a sense of hope and purpose. However, the balance between ambition and effort becomes a tightrope that you walk when you are unaware of the profound sense of

dissatisfaction, unmet goals, and an unfulfilled life.

The desire for a flourishing career, meaningful relationships, and personal growth is inherent in human nature. The issue arises when your expectations become divorced from the reality of the effort and dedication required to achieve them. You are in the age of instant gratification, fueled by social media and the constant bombardment of success stories. The illusion of effortless success has never been more prevalent. People often witness the highlight reels of others' lives without seeing the hours of hard work, setbacks, and sacrifices behind the scenes. This distorted view of reality fosters the dangerous belief that success should come easily and

quickly, without the need for substantial investment.

Aspiring entrepreneurs who dream of building a thriving startup may envision themselves at the pinnacle of success, basking in the glory of their achievements. However, the path to entrepreneurial success is riddled with challenges, sleepless nights, and a relentless pursuit of excellence. Those who expect success without investing the necessary time, energy, and resilience are destined to be disillusioned. When expectations soar high, fueled by the fantasy of effortless achievement, the price of unmet expectations can be steep. The emotional toll of disappointment, frustration, and a sense of inadequacy can erode your mental well-being. Unmet

*"Ambition without dedication is like a ship without a sail—drifting, directionless, and unlikely to reach its destination."  
Denis Waitley*

expectations can also strain relationships, as the gap between what you desire and what you are willing to invest in yourself and the relationship widens.

To bridge the gap between expectations and reality, you must recognize the importance of investing in yourself. Self-investment serves as the bedrock upon which success is built. Whether in personal or professional pursuits, the commitment to personal growth, skill development, and resilience is the key to transforming expectations into tangible achievements. To avoid burnout from the stress of unsustainable efforts, adapt to circumstances by adjusting your expectations, and align your expectations with efforts that promote your mental and emotional well-being, you must:

**Self-Reflect:** Before embarking on any journey, engage in profound self-reflec-

tion. What are your true desires? What are you willing to sacrifice to achieve them? Align your expectations with your values and priorities for a more authentic and sustainable path to success.

**Invest in Yourself:** Success rarely happens overnight, and the willingness to invest time in honing skills, gaining experience, and weathering challenges is crucial. Embracing the process and acknowledging the necessity of patience is a vital component of any meaningful investment.

**Continuously Learn and Adapt:** Do not resist change. Investing in continuous learning and adaptability is like planting seeds of resilience with a flexible and open-minded approach.

**Build Meaningful Connections:** Human connections are a form of emotional investment that pays rich dividends.

Building and nurturing meaningful relationships requires time, effort, and vulnerability.

**Embrace Failure as a Steppingstone:** Failure is not the opposite of success but a steppingstone toward it. Those who fear failure and avoid taking risks are unlikely to achieve their ambitions and expectations.

Ironically, the more you invest in yourself, the less reliant you become on external validation and unattainable expectations. Genuine contentment arises not from the fulfillment of unrealistic expectations but from the satisfaction derived from the journey itself which is a marathon full of the twists and turns of life. Changing direction when necessary is not a sign of failure but a strategic move towards long-term well-being and accomplishment.

*"Ambition is the path to success. Persistence is the vehicle you arrive in" Bill Bradley*



*Gladys Agwai is the Founder of Ignite Within and an International Author, Speaker, Life Coach, and Trainer. She transitioned as a business owner in 2014 after spending 30 years as a global corporate executive within IBM in the US, Nigeria, Ghana, and Kenya. She is the author of Dumped! NOT Dumped On! How to stop reliving the negative impact of rejection in your life, business, and career! and IMPOSTER: Five Strategies to Your Authentic Self. Gladys helps professionals and leaders who want to make organizational, career, and life transitions gain the clarity and right mindset required to take uncomfortable actions to achieve sustainable success. She can be reached at [ignitewithin.org](http://ignitewithin.org)*

# Mastering your money fears: the path to financial empowerment

SOLA ADESAKIN

In the complex journey of life, one thread weaves its way into every corner of our existence—money. It has the power to elicit both euphoria and anxiety, often simultaneously. As we navigate the intricate realm of personal finance, it's natural to grapple with fears and uncertainties.

Do we possess the ability to make enough money? Can we attract the financial abundance we desire? Will we ever attain the elusive realm of financial security? And does the mere thought of managing money send shivers down our spines?

These money-related anxieties are common, affecting individuals from all walks of life. The fear of not making enough, self-doubt about attracting wealth, concerns about achieving financial security, and the overwhelming nature of money management can be overwhelming. However, it's imperative to recognize that money is a tool—a tool that is inanimate, devoid of intentions, desires, or consciousness.

It is we who breathe life into it and imbue it with purpose and direction. And it is we who possess the intellect, wisdom, and power to shape our financial destinies.

## The Fear of Not Making Enough Money:

This fear often stems from the societal pressure to measure our worth by our income. We worry that our efforts may not yield the financial rewards we desire or



that we may not be able to provide for our needs and dreams adequately.

**Solution:** Shift your focus from the quantity of money to its quality. Recognize that wealth is not solely defined by income but by how effectively you manage and grow what you have. Invest in your skills and seek opportunities to increase your earning potential, but remember that financial security is a journey, not a destination.

## The Fear of Attracting Wealth:

Self-doubt can plague our confidence in our ability to attract financial abundance. We may harbour beliefs that we are not worthy of wealth or lack the skills to manifest it.

**Solution:** Challenge limiting beliefs about money and wealth. Embrace the mindset that you deserve financial prosperity and have the capability to attract it. Invest in personal development, seek guidance from mentors, and cultivate a positive relationship with money.

## The Fear of Never Achieving Financial Security:

Financial security is a common aspiration, but the fear of never reaching it can be paralyzing. We may worry that unforeseen challenges or financial setbacks will forever keep us from this goal.

**Solution:** Understand that financial security is not an absolute state but a relative one. It varies from person to person based

on individual circumstances and goals. Create a clear financial plan that includes building an emergency fund, reducing debt, and consistently saving and investing for the future.

## The Fear of Overwhelming Money Management:

Money management can seem like an insurmountable task, especially when faced with budgeting, investing, and financial planning.

**Solution:** Break money management into smaller, manageable steps. Begin by setting a budget and gradually expanding your financial skills. Seek the guidance of financial experts or use technology to simplify the process. Consistency and patience are key to mastering money management.

In conclusion, money fears are not insurmountable obstacles but challenges to be faced and conquered. Money is a tool under your control, and you possess the intelligence and resilience to wield it effectively. Embrace the journey of financial empowerment, challenge your money fears, and remember that your relationship with money is one of partnership and growth. As you confront your anxieties and build financial competence, you'll discover that you are not at the mercy of money but its master, shaping your financial future with wisdom and purpose.



*Sola Adesakin (FCA, FCCA CPA MBA) is a Personal/ Business Finance Coach and Chartered Accountant with over 20 years of hands-on experience. She is passionate about helping people understand the "make-manage-multiply money" message, maximize their resources, achieve their crucial financial milestones and build true wealth through the concept of financial planning.*

*As a financial enthusiast, Sola is an advocate for SDG5 and SDG10, with a firm belief in achieving gender equality and reducing inequality via financial literacy and access to funding. Sola is the author of currently eight (published books and several unpublished articles in the public domain). She has recently been admitted into the Forbes Coaching Council, as she continues to leverage global alliances and partnerships to amplify the money message around the world.*

## RELATIONSHIPS

# RESOLUTIONS FOR YOUR FAMILY AHEAD OF 2024

NIKE FOLAGBADE

**A**s we approach 2024, this might be a perfect time to reflect on the past and set intentions for the future.

Here are five resolutions you can adopt to strengthen your family bonds and foster growth in the coming year:

## 1. Do a general review of your marriage.

How smooth can you say your marital journey has been? Which areas need to be better? Is there a communication pattern or shared vision that worked well for your family? Evaluating these questions will help you spot the pitfalls you must avoid in the coming year and the positive measures you need to pursue.

## 2. Measure your growth levels.

Have a deep conversation about your personal and collective growth. How well did you support each other in achieving individual goals? Did you distract each other? If you reflect on these, you will pave the way for a more focused and supportive future.

## 3. Have an accountability mentor for the family.

Have you mutually identified a trusted person or couple who can guide you along the complexities of family life? Someone you have both agreed to report your progress and challenges to? If you don't have such a person, this is a good time for you and your spouse to pray about it. You need this to thrive in 2024.

## 4. Stick to forgiveness always.

Try all you can to build an environment of forgiveness within your family. You can achieve this when you regularly discuss issues that may have arisen, apologise when necessary, and work together to make amends. When you prioritise forgiveness, you are unconsciously deepening your family bond.

## 5. Create new goals for 2024.

Create clear goals in the areas of marriage, faith, finance, and other areas that are important to your family. When you set these goals, it helps the whole family work together towards a common agenda.

The list is endless. Which other goals would you like to pursue toward having a more harmonious and fulfilling 2024? Please share with us.



*Nike Folagbade is a family life coach and counsellor. She is the founder of Nike Folagbade International.*

*She's a Master Practitioner of Neuro-Linguistic Programming and Results Coach; an Associate of Family Systems Engineering and a certified emotional intelligence and anger management coach. Equally, she's a SYMBIS facilitator, who helps engaged and married couples prepare for the 'before and after' of their marriages.*

*Nike has written over seven books including 'Get The Ring', 'Untold Secrets That Wreck Marriages', to mention a few. Her signature course, Warrior Brides Network, has created a movement of single and married women (in over 10 countries) please visit her website [www.nikefolagbade.com](http://www.nikefolagbade.com)*

*She is also the founder of the 'Love and Life Hub' platform that equips singles and married with the right knowledge on love, dating, marriage and purpose.*



# The healing power of forgiveness

DR. AGILITY  
OBI-IHESIE



“I WILL NEVER FORGIVE YOU!” Joy screamed these words into the phone before cutting the call abruptly. The person on the other side was her friend of many years, Sandra. There was no way that she was going to forgive her for everything she had done to her. Her life had started deteriorating after Sandra's horrible betrayal and she still had the audacity to keep calling for forgiveness but Joy had decided she would not forgive in a thousand years.

Joy and Sandra had been friends since university and had been through a lot together. They had gotten their first jobs at about the same time, gotten married within months of each other and their children were also peers. Everything had gone on well until Sandra was employed by an audit firm that was assigned to audit the accounts of the company where Joy worked. A large-scale fraud was discovered and key officers of the company were recommended for dismissal including Joy, the alternative option being prosecution and possible jail time.

It was one of the hardest decisions of Sandra's life especially considering where Joy was at that time. Her husband lost his job

a few months before then and Joy was the sole breadwinner. Sandra was heartbroken that she was the one who had to be the 'hangman' in her friend's case but she had explored every other avenue to avoid the dismissal but the damage that had been done was massive. Even though Joy had not been directly involved, the fraud was committed by her subordinates whom she had assumed would do the right thing and as a result, had not supervised them effectively.

The dismissal threw Joy's family into severe financial straits, with their having to move out of their serviced estate duplex into a small flat in the less developed part of town and their children changing schools from the upscale private International School to a public school. Her husband and children had taken it in good stride, with her husband starting a business which was gradually growing and feeding the family but Joy still blamed her friend for everything.

She believed that if Sandra had tweaked the audit report to favour her, there would have been no need for the dismissal. She did not see herself as being responsible for the mess in the first place but kept telling everyone about how Sandra had betrayed their friendship and how she would never forgive her.

In the one year that had passed since she was dismissed, Joy had developed mild depression, hypertension, migraine, arthritis, and constantly had body pain that was worsened whenever she thought about Sandra. Her health seemed to be getting worse by the day and she often found herself thinking of ways to pay Sandra back for the pain she had caused her.

Her husband arranged for her to see a Consultant General Medical Practitioner because she had hitherto been consulting the internet and self-medicating. Dr Lucia was renowned for finding solutions to knotty medical cases that had an emotional background and she had come highly recommended.

Seeing Dr Lucia seemed like reconnecting with an old friend who was genuinely interested in her. After two visits, she had gotten comfortable enough to pour out her heart and she cried like she had not done in the past one year.

Dr Lucia said to her, "Joy, you have to do two things to move forward. First, you have to take responsibility for what happened and extract the lessons from there so that the situation doesn't repeat itself again. Secondly, you just have to forgive your friend for doing her job. You have dwelt in unforgiveness and negative emotions for so long that it is now affecting your health. Forgive yourself and your friend so that you can be released from this pain. Please do these in addition to the medication I'd already prescribed and let's see in 4 weeks".



Dr Agility Obi-Ihesie (Dr Purejoie) is a Consultant Pathologist, Entrepreneur, Life and Personal growth strategist, and wholesome living advocate. She is the Founder of Dr Purejoie Skincare, a safe ethical skincare brand in Nigeria, and Dr Purejoie Consulting where she helps individuals gain clarity and develop strategies for personal growth, relationships, and healthy wholesome living. She holds a MBChB degree from College of Medicine University of Calabar, a FMCPATH Fellowship in Pathology from National Postgraduate Medical College of Nigeria, a Certificate in Project Management in Global Health from University of Washington and a Certificate in Entrepreneurial Management from Enterprise Development Centre, Pan-Atlantic University (CEM51 Class). She can be reached at [agility.obiiesie@gmail.com](mailto:agility.obiiesie@gmail.com).

## PERSONAL HEALTH

# Integrating physical activity into a busy lifestyle

DR. MAYMUNAH  
YUSUF KADIRI

**T**here lived a young woman named Sarah in Lagos state since early 2000s. She was a dedicated marketing executive, known for her ambition and relentless work ethic. Sarah was admired by her colleagues and bosses alike, but she had one major concern: her sedentary lifestyle.

Sarah's job demanded long hours at her desk, attending meetings, and strategising marketing campaigns. Her daily routine left her with very little time for physical activity, and she often felt drained and stressed. Despite knowing the importance of exercise, she couldn't find a way to integrate it into her busy life.

One day, after a particularly tiring meeting, Sarah decided she had had enough. She realized that her physical health was suffering, and she needed to make a change. She made a commitment to herself to find a way to incorporate exercise into her daily routine.

Sarah's first step was to set a clear goal. She decided to participate in a charity run that was happening in three months. This goal gave her the motivation she needed to start her journey towards a healthier lifestyle.

Next, she began waking up 30 minutes earlier each day to fit in a quick morning workout routine. Sarah discovered that a short, high-intensity workout was enough to get her heart rate up and boost her energy for the day ahead. She found a variety of home workout videos online, which allowed her to switch things up and keep her routine interesting.

Sarah realized that integrating physical activity into her busy lifestyle required careful planning. She began scheduling her workouts just like she did with her meetings and work tasks. This made it easier to stick to her routine and not feel guilty about taking time for herself.

As the charity run date approached, Sarah's dedication paid off. She had not only improved her physical health but also discovered a newfound sense of balance in her life. The day of the run arrived, and Sarah was nervous but excited. She completed the run with a sense of accomplishment and pride.

Sarah's journey taught her that integrating physical activity into a busy lifestyle was not only possible but essential for her overall well-being. She continued her daily workouts and made healthy choices in her diet. Over time, her increased energy and improved health also positively influenced her work performance.

## 6. Schedule It

Just as you schedule work meetings and appointments, schedule your exercise sessions. Treat them as non-negotiable commitments to yourself.

Integrating physical activity into a busy lifestyle is challenging but entirely feasible. By prioritising exercise, setting realistic goals, and incorporating movement into your daily routine, you can reap the numerous benefits of regular physical activity while managing your busy schedule effectively. Remember that even small, consistent efforts can lead to significant improvements in your health and well-being, making it all worthwhile in the end.

In today's fast-paced world, a busy lifestyle often takes precedence, leaving little time for regular physical activity. However, prioritizing physical activity is crucial for maintaining good health and overall well-being. The good news is that it's possible to integrate physical activity into a busy lifestyle with some strategic planning and mindset shifts. This write-up explores various strategies and tips for making exercise a sustainable part of your hectic schedule.

### 1. Prioritise Physical Activity

The first step to incorporating physical activity into a busy lifestyle is to recognize its importance. Understand that exercise is not just about looking good; it's about feeling your best, improving your mood, and preventing health issues. When you acknowledge its value, you're more likely to make it a priority.

### 2. Set Realistic Goals

Start small and set achievable goals. Rather than committing to hours at the gym, aim for shorter, more frequent workouts. For example, you can start with a 20-minute workout session a few times a week and gradually increase the duration as you become more consistent.

### 3. Morning Routine

Consider incorporating physical activity into your morning routine. Wake up 30 minutes earlier to squeeze in a quick workout, yoga, or a brisk walk. Morning exercise can boost your energy levels and set a positive tone for the day.

### 4. Lunchtime Workouts

If your work schedule allows, take advantage of your lunch break for a quick workout. Many workplaces have onsite gyms or nearby parks where you can fit in a brisk walk or some stretching exercises.

### 5. Active Commuting

If possible, opt for active commuting methods. Walk or bike to work, use public transportation that involves walking, or park your car a bit farther from your destination to get some extra steps in.



*Dr. Maymunah Yusuf Kadiri (Aka Dr. May)* is popularly referred to as "The Celebrity Shrink." She is a multiple award winning mental health Physician, advocate and coach. She is the Medical Director and Psychiatrist-In-Chief at Pinnacle Medical Services, Nigeria, prominent in the application of innovative clinical approaches in the management/treatment of a wide range of psychological, emotional, and behavioral related disorders. Dr. Kadiri is a Consultant Neuro-Psychiatrist with almost 20 years' experience as a practicing Physician. She is a trained and certified Rational Emotive and Cognitive Behavioural Therapist from Albert Ellis Institute, New York, USA. She is also a certified Trauma Counsellor and Neurofeedback Practitioner.

**W**hether you're a novice in the realm of real estate investment or a seasoned professional seeking to diversify your portfolio, the allure of distressed properties beckons. In the vibrant landscape of Nigeria's real estate market, particularly in bustling cities like Abuja and Lagos, opportunities abound for those willing to explore the realm of distressed real estate. This article is your guide to unraveling the secrets of success in profiting from distressed properties, offering insights for both beginners and seasoned investors.



BLOCKCHAIN

# Exploring hidden opportunities that lie in distressed properties

ICHECHI OKONKWO

## Understanding Distressed Property: A Property in Need is a Deal Indeed

What exactly constitutes a distressed property? These are properties, be they houses, land, or commercial spaces that have reached a state of neglect due to the inability of their current owners to maintain them. Financial constraints, long-term neglect, or foreclosure proceedings due to delinquency are common triggers for distress. In essence, a distressed property is one where the seller is highly motivated to sell promptly.

## Cracking the Code: What Makes a Property Undervalued?

To identify undervalued properties, one must first comprehend the factors that contribute to a property's value. Market value hinges on a multitude of factors, including inflation rates, population growth, infrastructure, demand and supply dynamics, changes in nearby real estate, and future government plans. In the case of distressed properties, owners are willing to discount some of the property's value to facilitate a quick sale, rendering it undervalued.

## The Art of Discovery: How to Find Distressed Properties

### 1 Government-Owned Properties: AMCON's Auction

- The Asset Management Corporation of Nigeria (AMCON), a federal government agency, manages distressed properties acquired through non-performing loans from financial institutions.
- AMCON regularly lists available properties, providing a government-sanctioned avenue for investors to explore distressed real estate opportunities.

### 2 On-the-Ground Exploration: Drive Around Targeted Neighborhoods

- An immersive method involves physically driving around specific neighborhoods. This hands-on approach requires prior research to identify potential distressed areas.
- Signs of distressed properties may include obvious neglect, unlit houses at night, overgrown landscapes, and uncom-

pleted buildings in the midst of development.

- Real estate in a state of disrepair often signals owners who are unable or unwilling to maintain their properties, paving the way for motivated sellers open to discounted deals.

### 3 Bank-Owned Properties

- Bank-owned homes, resulting from foreclosure proceedings due to mortgage or loan default, offer a pool of distressed properties. Banks seek to offload these properties quickly, often at discounted rates, to recover their funds.
- Listings of bank-owned properties can be found on bank websites, and direct inquiries can be made over the phone.

### 4 Collaborate with Real Estate Agents: Your Key to Exclusive Finds

- Real estate agents, with their extensive networks, are invaluable collaborators in the quest for distressed properties.
- Agents often have insights into properties not readily available online, thanks to their connections with other agents, banks, and government agencies.
- Building a relationship with a reputable estate agent opens doors to prime distressed property deals before they hit the mainstream market.

### 5 Real Estate Listings: Online and Offline Quest

- Real estate listings, including online forums, classified sites, and newspapers, serve as a virtual treasure map for finding distressed properties.
- The focus should not solely be on listings labeled as "distressed properties" but on those showcasing undervalued properties that align with investment goals.

Pay attention to listings with extended periods on the market, even if expired, as these may present negotiation opportunities.

Venturing into the sphere of distressed properties is not without challenges, but the rewards can be substantial for those armed with knowledge and strategic approaches. Whether your aim is to flip properties for quick returns or secure rental yields post-renovation, the process

of finding distressed properties is a nuanced art.

This article serves as a compass for investors seeking to navigate the complexities of distressed real estate in Nigeria. By employing a diverse set of strategies, as outlined above, investors can unveil a spectrum of potentially lucrative deals, unlocking the hidden wealth within distressed properties. As you embark on this exciting journey, remember: the key to success lies in deciphering the language of distress and transforming it into the melody of prosperity.



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*Victoria Crest Homes (VCH) is a real estate company passionate about delivering excellence and providing affordable housing solutions that exceeds their client's expectation.*

*Okonkwo is an accomplished business woman who has attended diverse management courses within and outside the country in entrepreneurship, sustainability, and business strategy including Metropolitan School of Business and Management UK, Special Executive Master's Programme in Global Business Strategy and Women on Boards IE Business School, Madrid Spain.*

**MEALS  
TO ENJOY**  
By ImmaculateBites

# Malva Pudding



**M**alva Pudding is one of my favourite sweet and decadent South African desserts. With a caramelised exterior and spongy interior soaked in tasty warm butter, it's an absolute delight to dive into.

## Ingredients

### The Cake

- 4 large eggs
- 3 teaspoons grated orange zest
- 1½ cups (300g) sugar
- ¾ cup (180g) unsalted butter at room temperature
- ½ cup (120ml) apricot jam
- 2 cups (240g) all-purpose flour
- 2 teaspoons (10g) baking soda
- 1 teaspoon (7g) salt
- 1 teaspoon (5ml) vinegar
- 1½ cups (360ml) milk

### The Sauce

- 2 cups (240ml) evaporated milk
- ½ cup (100g) granulated sugar
- ½ cup (105g) brown sugar
- 1 cup (240g) butter
- 1 teaspoon (5ml) almond extract
- 1 tablespoon (15ml) vanilla extract

## Instructions

### The Cake

- In a large bowl, beat eggs, orange zest, sugar, butter, and apricot jam until light and fluffy. Then, add the vinegar and milk to the egg mixture.
- In another bowl, sift together the flour, baking soda, and salt.
- Gradually, fold the flour mixture into the egg mixture. The mixture might be runny, but that's OK.
- Pour batter into a greased cake pan. Bake at 350 (180 ) until a tester inserted



into the center comes out clean, 25–30 minutes.

### The Sauce

- While the cake is baking, heat the evaporated milk, butter, sugar, almond extract, and vanilla extract in a saucepan over medium heat until the sugar has dissolved and the butter has melted. Remove from heat
- Heat the evaporated milk, butter, sugar, almond and vanilla extract, in a saucepan over medium heat until the sugar has dissolved and the butter has melted. Remove from heat
- Using a skewer, poke holes in the cake all the way to the bottom.
- Pour the butter sauce on the cake. Serve immediately or set aside in the fridge until ready to enjoy.

**L**ollipop Chicken Legs – Here’s an insanely delicious recipe, one hundred percent kid-friendly and just plain fun to make! Get ready to serve up some perfectly tender chicken legs with crispy BBQ skin as a crowd-pleasing alternative to regular old chicken legs.

### Ingredients

#### Chicken Legs

- 2 pounds chicken legs (8-10 chicken legs)
- 2 tablespoons oil, or melted butter
- 2 tablespoons salt
- 4 tablespoons Creole seasoning (or your preferred poultry seasoning)
- 2 cups BBQ sauce (recipe follows)

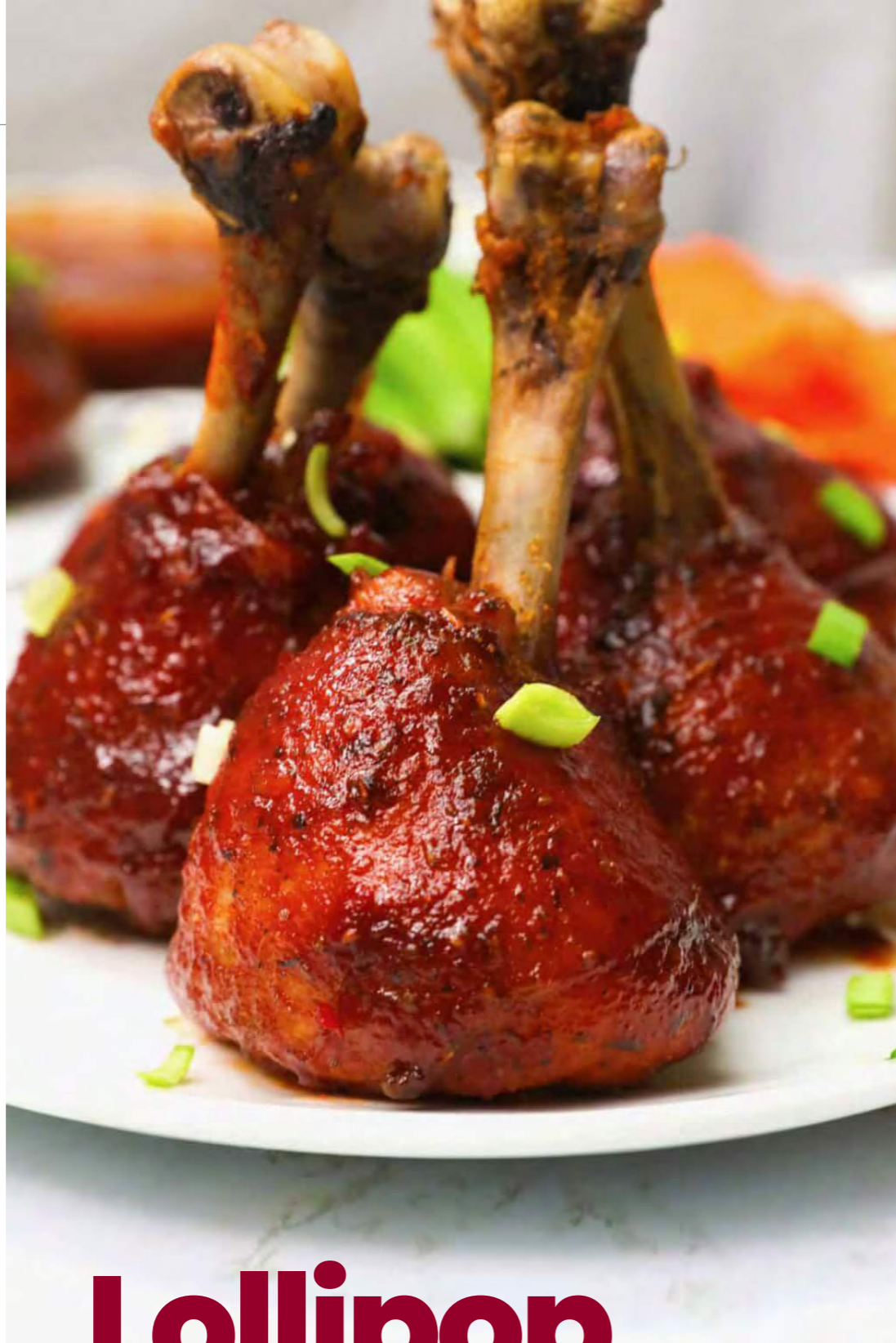
#### BBQ Sauce

- 2 tablespoons onion, minced
- ½ teaspoon garlic, minced
- 1 cup ketchup
- ¼ cup apple cider vinegar
- ½ tablespoon lemon juice
- ¼ tablespoon chili powder
- 2 tablespoon brown sugar, packed
- 1 tablespoon honey
- ½ tablespoon Worcestershire sauce
- ½ tablespoon Dijon mustard
- 1 teaspoon smoked paprika
- ½ tablespoon molasses
- ¼ teaspoon dry crushed pepper flakes
- ¼ teaspoon celery seeds

### Instructions

#### BBQ Sauce

- In a small microwave-safe bowl, combine onions and garlic and microwave for about a minute or two until the onions are soft and translucent.
- Then add ketchup, vinegar, lemon juice, chili, brown sugar, honey, Worcestershire, mustard, paprika, molasses, pep-



# Lollipop Chicken Legs



per flakes, and celery seeds. Mix together until thoroughly combined. Divide the barbecue sauce into halves—one for basting and the other for serving.

#### The Chicken Legs

- Wash and pat the drumsticks dry with paper towels.
- Place each chicken drumstick on a cutting board. Using a sharp knife or a pair of kitchen shears, cut right through the tendons around the bottom end of the bone. Push down the meat towards the top end of the drumstick and then remove the joint by bending it back and pulling it out. It will be a little tough. You could use kitchen shears to cut it off. Then use a knife to scrape off any skin left on the bone.
- Turn the chicken leg around and cut off a little bit of the cartilage on the meaty

side of the leg to ensure that it can stand upright.

- Place the chicken in a large bowl and add oil, Creole seasoning, and salt.
- Mix well until well coated and let it marinate in the fridge for 30 minutes to 2 hours.
- Preheat the oven to 350°F/177°C.
- Place chicken leg meat-side down on a cookie rack over a tray lined with foil paper.
- Bake chicken legs for 20 minutes (until the skin starts to crisp and the fat renders).
- Take the chicken legs out of the oven and baste generously with one part of the barbecue sauce.
- Return chicken legs to the oven and bake for another 10 minutes turning the pan midway to ensure it browns evenly.

- Make sure the internal temperature of the meat is at least 165°F/75°C.
- Take chicken legs out of the oven and serve with fresh BBQ sauce.

#### Tips & Notes

- Pressed for time? You can go ahead and use your favorite store-bought BBQ sauce.
- Cover the bony part of the chicken leg with aluminum foil for easy handling.
- Hate wasting those extra chicken leg bits you cut off? Then don't! Use the scraps from the chicken legs to make homemade chicken broth.
- Please remember that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.

# KWELAKU

Kwelaku is an indigenous Ready-To-Wear clothing line, employing vibrant prints and a stand out play on fabric textures interpreted into fluid, yet thoroughly feminine silhouettes that are functional, timeless and celebrate women. The Kwelaku woman is self assured; she embodies ease and effortless elegance. She seeks to make a subtle, yet significant statement. They are on a journey to impact community positively through sustainable collaborations that showcase African Culture and craftsmanship. They aim to do their part in sharing the African story by partnering with local artisans in western Nigeria who help to bring their vision to life through expertly hand dyed batik prints and handmade pieces.

Kwelaku was founded by Victoria Chikweluaku Anosike in 2014. The brand's name is coined from her middle name and means "abundance". Being inspired by her immediate environment (Nigeria) and the African continent as a whole, Kwelaku's essence is captured in this identity because they not only want the Kwelaku woman to experience, but indeed exude the beauty of this rich culture whose story we aim to tell with their statement prints and styles.

























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