



INSPIRING
WOMAN
AFRICA

EDITION 4, 9TH SEPTEMBER, 2025

DR. MONIQUE
NSANZABAGANWA

FORMER DEPUTY **CHAIR** OF THE **AU**, **VISIONARY LEADER**
OF ECONOMIC TRANSFORMATION

CONTENTS

COVER INTERVIEW

DR. MONIQUE NSANZABAGANWA 4

BOOK REVIEW

SEED Dr. Monique Nsanzabaganwa 10

WOMAN EXECUTIVE

When the Weight of Leadership is deeper than you think 12

GENDER INSIGHTS

Parity Begins at "WORK" 14

FINANCIAL AdviseHER

Visibility and Wealth: Why You Can't Afford to Stay Hidden 16

MADE FOR MORE

The Stirring You Can't Ignore: 3 Signs God Is Calling You Into MORE 18

WOMAN AT THE HELM

Dr. Oluwayemisi Olorunshola 20

WE'VE GOT MEN

Tonye Patrick Cole, mni 22

HOLISTIC LIVING

Breathwork – Boosting immunity, focus, and relaxation naturally 24

TRIBE WITH THE VIBES

How long more? 26

In The News

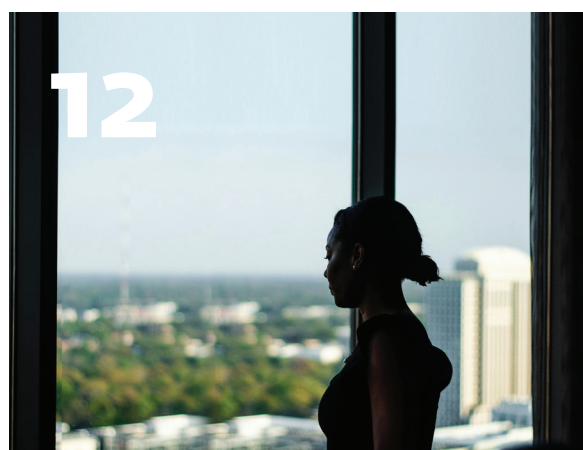
Coronation Group reaffirms commitment to democratising wealth in Africa 28

FROM THE MINISTRY OF WOMEN AFFAIRS

High-Level Ministerial Panel of the Gender and Inclusion Summit 2025 (GS-25) 29

GARB & GLAM

MY BIG FAIRYTALE NIGERIAN WEDDING FASHION 30



▶ 16

FINANCIAL AdviseHER

Visibility and Wealth:
Why You Can't Afford to
Stay Hidden

▶ 18

MADE FOR MORE

The Stirring
You Can't Ignore
3 Signs God Is Calling
You Into MORE



**Kemi
Ajumobi**

Publisher/Editor-in-Chief, IWA Magazine
Founder/Group CEO, IWA Group
www.theiwagroup.com
contact@theiwagroup.com

Welcome!

Dear Readers,

It's time again for another edition of IWA Magazine and this edition is special to me because IWA Group did a thing and I will share shortly. Before I proceed, how are you doing? I hope you are doing fine and the pressure of daily living isn't getting at you? Take it easy on yourself and reduce how you score yourself low because you think you haven't hit your target yet. If you check well, you will see that you have ticked some boxes on your list. The fact that you haven't done everything doesn't mean you aren't making progress. Do not score yourself low because you are looking at someone else. Our paths are different, remember that. Keep focusing and doing what you believe is your purpose. The year isn't over. Realign now so that by the end of the year, you will be glad you did not quit.

Now, back to the "thing" we did. IWA published a book. It means a lot to us because we published a book for the immediate past Deputy Chair of The African Union, DR. MONIQUE NSANZABAGANWA, who is also our cover personality for this week. She is indeed a visionary leader of economic transformation. Titled SEED, the book is her legacy. We decided to do this because she needed to sign out of the AU as the first female Deputy Chair in a grand way by telling her story. Over 200 pages within 2 months? By God's grace we made it happen with her commendable support. The reviews in this edition about the book speaks for itself. We are excited about the project and we are ready to work with you to bring your own dream to reality. Reach out to us and let's make it happen for you.

DR. MONIQUE NSANZABAGANWA has 25+ years of experience in strategic leadership. Immediate Former Deputy Chairperson of the African Union Commission, she implemented an institutional and financial reform and led the strategic planning of the Second Implementation Decade of Agenda 2063- the Decade of Acceleration. Twice in the Cabinet of Rwanda, as State Minister for Economic Planning and as Minister of Trade and Industry, then Central Bank Deputy Governor, she significantly contributed to economic transformation in her country.

All our topics in this edition are guaranteed to keep you glued to your seat. It is a promise!

Enjoy!



COVER INTERVIEW

DR. MONIQUE NSANZABAGANWA

FORMER DEPUTY **CHAIR** OF
THE **AU**, **VISIONARY LEADER** OF
ECONOMIC TRANSFORMATION

Kemi Ajumobi

DR. MONIQUE NSANZABAGANWA has 25+ years of experience in strategic

leadership. Immediate Former Deputy Chairperson of the African Union Commission, she implemented an institutional and financial reform and led the strategic planning of the Second Implementation Decade of Agenda 2063- the Decade of Acceleration. Twice in Cabinet of Rwanda, as State Minister for Economic Planning and as Minister of Trade and Industry, then Central Bank Deputy Governor, she significantly contributed to economic transformation in her country.

Dr. Monique is a seasoned financial and economic development expert, with track record of leadership of innovation in promoting intra-African trade and investments. Champion of women, youth, and SMEs participation in value and supply chains and in digital economy as a means to accelerating inclusive growth and shared prosperity, she is intentional in framing accountability and transparency around interventions, as exemplified by her initiative “Women and Youth Financial and Economic Inclusion - WYFEI 2030”. She is adept in fostering strategic partnerships, driving sustainable growth, and implementing effective financial solutions.

Dr. Monique leads with integrity, emotional intelligence, and focus on results. Her book, SEED, a legacy to the African Union and an inspiration to the youth, buttresses her thought



“Partnerships are key to sustain collaborations, attract investments, access markets, adopt and adapt to technologies, and ultimately, unlock the potentials



leadership and commitment to advancing a better world, in which Africa is a powerhouse of solutions, in line with geostrategic mutations and acceleration of Africa's Agenda 2063 & SDGs with tangible achievements on the ground. As G20 Africa Expert Panel Member, she continues to use global platforms to advocate for unlocking Africa's potential through strategic partnerships on value chains.

Dr. Monique holds a MA and PhD in Economics from Stellenbosch University, South Africa, which also recognised

her academically sound policy work and inclusive approaches with an Honorary Doctor of Commerce. Wife and Mother of two sons and one daughter, she is fluent in English and French.

► **What do you believe are the key elements of effective strategic leadership in today's rapidly changing world?**

In my view, the following four are key:

Vision- Integrity- Partnerships- Resilience. Vision. Clarity of vision is important for a transformational leader. One must

define the end-state and commit to it. Analysis, evidence, and foresight help inform the vision and set smart goals. Communication is also critical to create a shared vision and chart accountability pathways.

Integrity. The character of a leader matters a lot. Effective strategic leadership delivers through people, and people are inspired by a trustworthy person or an office committed to upholding institutions of accountability. Integrity underpins selfless service, inclusive policies, fair decisions, transparency, and mutual respect.

Partnerships. The adverse spillover effects of today's geostrategic mutations, conflicts, or natural crises, have spared no one. But equally worth a notice are the opportunities which come with the same, like a silver lining. This complexity demands of leaders to forge win-win partnerships where there is alignment of interest and vision, or even a reason to compromise with a short-term pain to achieve a long-term gain. Partnerships are key to sustain collaborations, attract investments, access markets, adopt and adapt to technologies, and ultimately, unlock the potentials.

Resilience. For me, leadership goes hand in hand with spearheading a journey towards excellence against all odds. Whether it is people's mindset change or economic transformation, or maintaining a brand's market share in a competitive environment, it is persistence that makes the difference. It is also how to anticipate the risks and adapt with flexibility.

► **How do you view the role of intra-African trade in the continent's economic transformation?**

Trade, and the production that must back it, are non-negotiable if we are intentional in the effort to transform Africa with inclusive growth and shared prosperity. Though still at 16% or slightly higher, the intra-African trade is among most feasible options, especially in the face of ongoing trade wars and reshaping global supply chains, and our baseline that is dominantly small and medium enterprises, of which some are yet to formalize their businesses. The African Continental Free Trade Area has the potential to double Africa's GDP and

"More recently, at the AU, I envisioned and spear-headed WYFEI 2030, a partnership framework to unlock \$100 billion by 2030, aimed to mobilise finance, digital and entrepreneurial capabilities, as well as access to markets for women, youth and SMEs more generally"



create millions of jobs in the next five to seven years, if we focused on local resource-based industrialization, integrating the local and regional value and supply chains with connectivity infrastructure, while our youthful tech-savvy population leapfrogs with new technologies. We need also to tackle non-tariff barriers such as border entry processes or fragmented regulatory environments, which today can cost up to 4% of the value of the goods traded between two regional economic blocs. Of course, all these will require aggressive mobilisation of domestic and innovative financial resources as well as strategic public-private partnerships on value chains.

► **What innovative strategies have you implemented to promote financial and economic inclusion for women and youth?**

I have done quite a lot, among the community of central banks and financial sector regulators, both at home and on the global scene, within the Alliance for Financial Inclusion. I will only mention a few examples. I have been intentional on pushing the needle through evidence and sex-disaggregated data, which reports we made mandatory through an electronic data warehouse, so that the financial institutions and fintech companies be accountable and get inspired to embark on better product designs that work for women and youth. I contributed to the creation of an enabling regulatory environment for digital financial services, including the licensing of Mobile Network Operators and overseeing the deployment of interoperable digital payment systems. More recently, at the African Union, I envisioned and spearheaded WYFEI 2030 (The Women and Youth Financial and Economic Inclusion initiative), a partnership framework that aims to mobilise finance, digital and entrepreneurial capabilities, as well as access to markets for women, youth and SMEs more generally. The framework aims to unlock \$100 billion by 2030. I should also mention two initiatives where I invested directly. One is a women impact fund co-created with some women in

“The more the SMEs participate in the digital economy, the more they get a track record that enhances their visibility”



finance, and the other is a not-for-profit organisation that gives agency to teen mothers, both operating in Rwanda.

► **What progress have you witnessed during the Decade of Acceleration for Agenda 2063, and what areas need more attention?**

The Decade of acceleration started with the year 2024 and will run through to 2033. In planning for this decade, some

steps were made to correct the mistakes of the past. More attention was given to evaluating the first decade of the Agenda 2063, which will serve as a baseline for the second decade. The evaluation showed outstanding performance in 13 out of 70+ indicators, but unfortunately, 11 others had regressed compared to the starting point. We underperformed in poverty reduction and on growth rates, among others. Some flagship projects such as the Continental Free Trade Area, did extremely well but others did not even take off. This sends a clarion call to pay more attention to the productive sectors, to the industrialisation, and to trade, which are big contributors to



income and jobs. Maintaining peace and security, and improving governance, will be key. More investments in human capital, in technology, and in research and development will push us some miles forward. An integrated delivery system will make us gain in efficiency, better sequencing, and equitable distribution of interventions across the countries and sectors. More attention will also be need on the domestication of the Agenda 2063 second decade plan at the national level, on the mobilisation of the \$3 trillion through domestic and other innovative means, on better communication and engaging the private sector and civil society for their contributions, and on regular monitoring, evaluation and learning.

► **How does "Women and Youth Financial and Economic Inclusion - WYFEI 2030" align with Agenda 2063's goals?**

One of the 7 aspirations of the Agenda 2063 is "An Africa, whose development is people-driven, relying on the potential of African people, especially its women and youth, and caring for children". It is in this line that, in 2020, the African Union Assembly decided a decade for Women's Financial and Economic Inclusion, 2020-2030. As such, WYFEI 2030 intended to structure a framework of interventions along which partnerships will be catalyzed and brokered, to deliver of the decade. WYFEI 2030 has a results matrix that could facilitate to measure the achievements as well as the gaps, so that accountability be given to the women and youth. Let us all rally behind the African Union and domesticate this framework in our countries, our financial institutions, and other relevant organisations. I wish all women and youth would keep an eye on the pledges and be the first to rate us on the basis of their lived day-to-day experiences.

► **How can we further integrate women and youth into Africa's value and supply chains?**

We are blessed to have, part to the African Continental Free Trade Agreement, a whole protocol on Women and Youth in Trade. What remains is the implementation of the same. It all starts with taking what women and youth are already pro-

"I argue that Africa is a powerhouse of solutions to the global economy. Its tech-savvy youth are a resource for high value industries in the green and digital revolutions"

ducing that could be value-added on and traded locally or across borders, and support them to produce it in critical mass, and in better quality that matches market standards. In this process, they will need to source other inputs or services, thereby being a market to other women and youth who are in the production of the same. They may also need logistical facilities to get the products to the market. Some of the non-financial services they need can be provided in a pooled or shared fashion, to make them cost-effective. Since women and youth tend to operate in the informal settings or in small and medium enterprises, they may not find it easy to access the inputs they need or go through the lengthy administrative steps. Therefore, some practical ways to integrate them can be to onboard them on some of the emerging integrated digital platforms such as Sokokuu-Africa or the Africa Trade Gateway (ATG), or to use the aggregators system.

► **What measures can support SMEs in thriving within the digital economy?**

As I just mentioned, onboarding SMEs on integrated digital ecosystems is already happening. It takes more effort to meet the SMEs at their doors, and commit them to a learning journey. Which is why the providers of this hand-holding deserve all the support, including funding. Making the digital gadgets more affordable is another avenue. The more the SMEs participate in the digital economy, the more they get a track record that enhances their visibility. With a better record and traceability of the sales, and with the use of Artificial Intelligence, new KYC- Know Your Customer models and new financing designs are made possible. However, energy and internet connectivity should not lag behind.

► **How do you foresee Africa's place in the global economy evolving through strategic partnerships?**

I argue that Africa is a powerhouse of solutions to the global economy. Its tech-savvy youth are a resource for high value industries in the green and digital revolutions. Its growing middle class guarantees a market to manufactures. Its endowments in critical minerals are useful to the green transition. Its carbon sinks play a regulating role for the climate. There seems to be a fierce competition between world's economic powers over Africa. But Africa is alert, at least by reading its African Union pronouncements or frameworks. My main worry is the lack of a mechanism to enforce the same. Under excessive pressure, there is risk to slide back into fragmentation. Good news is that we have new arrangements for collaboration and coordination, which will go a long way in concretising win-win strategic partnerships that put Africa on the path to integrate and capture a part of the global value and supply chains. They include; the G20, the Africa Club (Alliance of African Multilateral Financial Institutions), and the Africa Team (a platform where African Union and Regional institutions coordinate actions towards the implementation of Agenda 2063).

► **What are the key components of fruitful and sustainable partnerships on global platforms like the G20?**

Africa's main interests include:

- Articulating its readiness for investments: the AfCFTA, Agriculture, Infrastructure, Energy, Minerals, Pharmaceuticals, Automotive industries, etc.
- Scaling up of development financing: Reforming the financing architecture, debt sustainability, etc.
- Climate action
- Fair rules: credit ratings, banking regulations and standards

► **What inspired you to pursue a career in economics and leadership?**

Observing my aunt Félicula, who was an economist herself, ignited in me the desire to follow the same professional path. I believe there was already a seed in



“There seems to be a fierce competition between world’s economic powers over Africa. But Africa is alert, at least by reading its African Union pronouncements or frameworks”

menting impactful policies and reforms. Its timing was inspired for SEED to be my legacy at the African Union. In SEED I share my many blessings as someone whom my country’s leadership selected, empowered, entrusted with responsibilities in the transformational journey of Rwanda, and deployed to implement a critical reform in the African Union. I share my achievements and my shortcomings and learnings, like a leader who is committed to holding oneself accountable. By the way, my pledge to the African Union was to deliver efficiency and accountability. But SEED also goes beyond. It is a contribution aimed to inspire today’s and generations of leaders to come, especially women and youth, to work selflessly towards unlocking the huge potentials Africa holds.

me propelling me to fall for what she was doing for the economic empowerment of women, for the education of the girl child, for organising people in her community to join hands in cooperatives, for rural development projects, and for her involvement in the creation of Duterimbere, a microfinance focusing of financing women’s business projects. I think that kind of a leadership was there. But I never imagined I would be holding po-

sitions of leadership in government like she did. My passion was for the teaching profession, like my parents, only that I had targeted to teach in a high education institution.

▶ **Tell us about your book and what legacy do you hope to leave through your book?**

My book, SEED, is my story, my journey of persistence and significance in imple-

▶ **What are the most significant challenges Africa faces in becoming a powerhouse of solutions?**

I believe one of the challenges is mindset. We are yet to fully liberate our spirits and unreservedly commit to the spirit of Pan Africanism 2.0, which is to focus on economic liberation through integration, industri-

“My book, SEED, is my story, my journey of persistence and significance in implementing impactful policies and reforms”

alisation, trade, and people-to-people exchanges. Other challenges include fragmentation that cuts across our physical spaces, our political discourses, and our institutional delivery settings. The inadequate infrastructure, the limited financial resources, and even the rampant conflicts could be overcome with the right mindset and unity in action.

► **Which emerging opportunities should Africa capitalise on to ensure sustainable growth?**

The increasing polarisation and trade wars are pushing countries and companies to re-imagine new value and supply chains in order to diversify their economies and build resilience, of which Africa has the potential to attract some to relocate in our continent. The ongoing technological and green revolutions, including Artificial Intelligence, present significant opportunities for Africa to harness its natural resources and skilled youth while cutting down transaction costs and time. Looking inward, the African Continental Free Area is another opportunity for Africa to transform through industrialisation, trade, and win-win strategic partnerships and private investments.

► **What is your vision for Africa in the next 10-20 years?**

My vision is to see good performance on the targets set in Agenda 2063 second decade implementation plan. My vision is for Africa to tap her plenty resources to develop strong value and supply chains from within. I believe silencing the guns will be sustainably achieved when we managed to create shared opportunities so that it gets too costly for everyone to put them at risk.

► **How can the upcoming generation of leaders continue to drive the momentum toward achieving the Sustainable Development Goals in Africa?**

I am afraid we have largely lost track on most SDGs, so for me, it is catch-up,

or even, re-imagining different ways of doing things, that we need. The developing world has been calling for aid at scale, which never materialised. The new paradigm for financing our development should be hinged on trade and on investments. The upcoming generations of leaders have in their hands the choice to strengthen continental and regional institutions involved in the implementation of economic integration and peace building on our continent. They could consider capitalising our multilateral, regional and national development finance institutions, as these institutions commit to working collaboratively to unlock the vast pools of capital available locally, and reverse the trends on capital flights. These leaders will hold the responsibility to ensure good governance, security, free movement of people, and macroeconomic stability for the model to work at its best.

► **What do you remember most as former Deputy Chair of the African Union? What lessons did you learn and what are you grateful for?**

I remember that, for the first time, implementation of a major institutional and financial reform was started and gained momentum. I recall the hard work we put in closing a huge gap in the commission's managerial teams, where from only four directors and two dozen of division heads we filled the vacant positions six-folds for directors, 1.5 times for division heads, almost attaining gender parity in both categories, at 45% female senior managers. I also remember the adoption of a new culture in financial management, which cracked down malpractices and frauds. The achievements in digital transformation and cybersecurity make me smile. I pride myself in the Peace Fund fully operationalised, of which I led roadshows across Africa engaging the private sector and financial institutions to work with the African Union. The WYFEI 2030 was my call of duty as the first female deputy chairperson, leveraging my position beyond

its job description to lead a continental initiative that will have lasting impact on fellow women, true champions of the societal changes Africa has been witnessing. My big lesson was that one needs to anticipate the complexities of an intergovernmental process where balancing interests between 55 members sometimes imposes a limit to what can reasonably be done, even with the best of good will in every party.

► **What have you been up to after your tenure and what are you looking forward to?**

I am taking the opportunity to rest a bit and catch-up on family and social responsibilities. I am actively reconnecting with my professional field as an economist and financial sector expert. I sit on advisory bodies such as the G20 Africa Expert Panel and speak at events and conferences, bringing to the conversation a continental perspective and the hands-on experience of a leader and development practitioner. I am also pursuing my thought leadership through articles published from time to time. I enjoy this space while availing myself to take up the next role as and when it happens.

Concluding words

Mainly to congratulate IWA for a major milestone and thank you for the good mission you are on to inspire and motivate women through spotting and highlighting the strengths and successes of other women. The passion for women's agency is shared and for this reason, I am certain that we will continue to leverage each other in whatever capacities our Almighty God will call me to serve in.

BOOK REVIEW

BOOK: SEED

AUTHOR: Dr. Monique Nsanzabaganwa

PUBLISHER: IWA



I was privileged to learn about how SEED was conceived by Dr. Monique Nsanzabaganwa at the end of her service at the African Union Commission. It is a great achievement within a very short period, thanks to her spirit of passion and hard work.

THE SEED depicts the early beginnings of Dr. Monique; and how everything in her life built up from her childhood to a current champion of leadership, women economic empowerment, organisational systems, and reforms.

For her, the future of the AU requires continued realigning of its institutions, policies and programs with the geo-political and geostrategic mutations, as well as an inward reflection to search for African solutions, while tapping into the vast African resources. Furthermore, she cautions the AU to have a position that protects African

interests and to have mechanisms by which member states can implement the AU pronouncements.

Culminated in her extraordinary service at the African Union Commission as the first female deputy chairperson; Dr. Monique considers all her personal and professional effort as a PLANTED SEED to yield possibilities and encouragement for the next generation of African leaders.

THE SEED is indeed a special gem that poetically depicts an inspirational personal story spiced with profound leadership achievements and persuasion to passion, hard work, organisational systems, reforms and change management.

-Fr. Denis Mugalula C.S.Sp

The seed is a noble articulation and expression of an accomplished African female leader raised in the context of an African values, whose life was shaped by the deep-rooted values of Ubuntu, humility, with added ingredients of Christian principles, and the transformative power of education. These elements nurtured not just a daughter of a family, but a daughter of a community, a continent, and ultimately, a woman of global influence transcending Rwandan and African leaders.

The seed articulates the journey of a woman with many firsts, Dr. Monique Nsanzabaganwa. Our paths crossed while she was diligently delivering one of those milestones: becoming the first female Deputy Chairperson of the African Union Commission. Despite all predecessors having been new, she occupied her space with confidence, grace, and authenticity bringing with her feminine traits that are often rare to

find in a world still striving for gender balance, inclusion, and the conviction that women are fully capable.

One question often arose "How was she able to radiate such positive energy and peace in the complex, harsh, and unforgiving environment of the AU?" The seed in Chapter 2 offers part of the answer. It explains the consistent, genuine smile that was permanent on Monique's face permanently, the power of a healed soul. This resonates deeply with what Oprah Winfrey articulated in the book "What Happened to You?": Conversations on Trauma, Resilience, and Healing. When healing occurs, we experience people of a different "Kind." One example, our renowned African leader, Nelson Mandela, whose pain we befit from because he allowed healing.

The success stories and achieved projects during Dr. Monique's tenure mentioned in the book are

tangible results with intangible impacts in the souls of those she worked with. Chapter 4, The Call to Serve, speaks how she received the call, talks to humanity, youth, women, and other leaders.

It opens the eyes and makes us see how we are all responsible for shaping the Africa we want. In a world obsessed with external pressure defeating how we should live, the pushback that confronts authenticity is unbearable. An intuition should always add to logical interpretation of advices, it's not stubbornness, it's a compelling thing that the "seed" presents, to be at peace with yourself as you lead, you are not always right, the humility of knowing you are simply human, and that there is a merciful God above all. Immerse yourself, plant a seed and the harvest will come.

-Botho K Bayendi
Director OSPD, AUC

A Journey of Achieving Significance through Persistence and Reform, Dr. Monique Nsanzabaganwa offers a deeply insightful account that blends personal experience with continental vision. As Rwanda's Ambassador to Ethiopia and Permanent Representative to the African Union, I had the privilege of working closely with her during her last couple of months in her tenure as the Deputy Chairperson of the AU Commission. This was a defining period when the AU underwent visionary reforms spearheaded by H.E. Paul Kagame, President of the Republic of Rwanda. Her chapters from "Healing and Rebuilding a Nation" to "The Africa We Want" demonstrate persistence, humility, and reform-minded leadership. What stands out most is her unique ability to connect service, institutional transformation, and Africa's integration agenda. SEED is not only a powerful testimony of her journey but also a timely guide for leaders and citizens both at national and continental level committed to sowing and delivering values that will yield unity, sovereignty and prosperity.

Ambassador Maj. Gen. (Rtd) Charles Karamba
Ambassador of Rwanda to Ethiopia and Permanent Representative to AU & UNECA

SEED: A journey of achieving significance through persistence and reform

The Book offers powerful detailed rendition of its title and gives relevant expressions of the idea the Author intended to communicate to the readers. I personally find this book a must read for people who are ready to assume the journey of destiny to achieve significance, impact and also to make change in every facet of their life.

From the primary thoughts from the point where she begins with the farmer and the garden really brings reality to initiation of greatness in a man's life where uncertainties and a lot of things are happening outside your expectations, but in the end, with faith in the Most-High God, it leads one to a colourful end.

I personally find her work intellectually inspirational from her beginnings in her hometown at Byimana. The author narrates her story which has really touched me especially when she was denied admission to government school and later moving to the city of Kigali with Auntie Felicula the opportunity she later got to attend the National University of Rwanda to read Economics.

She exudes a very high-level of passion when it comes to issues of the African continent and its developmental transformation with the African Union's instrumental role. She has sufficient amount of commitment into this book.

And indeed, just as she has mentioned severally in the book, it makes it relevant and realistically impactful that, the life of a man is like a seed when the farmer plants it, it needs consistent effort, watering, clearing of unwanted weeds and other plants to get the SEED to germinate and grow into a great fruit. It is really a transformative moment to come across the information in this book.

-Dr. Nana Ohene Asante K. Brempong
University of Ghana, Legon. Accra-Ghana



The Seed was a call Dr. Monique Nsanzabaganwa answered because it had always been laid upon her heart to write a book. So, after a conversation with her, we agreed it was time. The timing was short because she was just about to hand over as the Deputy Chair of the AU, but we both agreed we would make it work and it did. It was tough and demanding. When I put my mind to something, it takes a lot because I always want things to turn out very well. We didn't have much time. She had responsibilities at work but I must say, Dr. Monique Nsanzabaganwa's grace at multitasking is highly commendable. A woman of honour and grace, yet humble and understood that she had my deadlines to meet and she aligned. As busy as her schedule was, she made time and like they say the rest is history.

Dr. Monique Nsanzabaganwa's book speaks of her journey through life and her earnest desire for the AU. I was captivated by her matchless brainpower and leadership as I looked through her story. Her illustrious service in Rwanda's governance and her influential role within the African Union paints a portrait of a woman whose impact rises above borders.

The journey to publish SEED was a proof of her meekness and dedication to sharing knowledge. Dr. Monique approached the process with grace and openness, appreciating every recommendation and guidance given. Her collaboration validated a balance of humility and purposefulness, making the experience as her publisher both enriching and gratifying.

SEED encapsulates her inspiring journey, providing depth into her intentional vision and dogged dedication to Africa's progress. Each page shows her depth of wisdom and the forte characteristic of a leader committed to advancement and unity. Publishing SEED was indeed a worthy endeavour, it gives inspiration to leaders and future leaders, and her narrative is a testament to her extraordinary legacy. Her story is an example of what leadership means, making this book as transformative as the woman it depicts.

- Kemi Ajumobi
Publisher, SEED
Founder/Group CEO, Inspiring Woman Africa (IWA)

WOMAN EXECUTIVE

When the Weight of Leadership is deeper than you think

By Wola Joseph-Condotti

There is a side of leadership that does not show up in our performance reports, strategy decks, or board evaluations.

It is the weight no one sees. The part of leadership that keeps you awake long after everyone else has gone to bed. Those decisions that are not just tactical, but moral. The tensions between profit and people. The silent battles between what is expedient and what is right.

That weight? It is spiritual
We often think of leadership in terms of output: profits, results, targets, visibility. But

for those of us who lead with conscience and conviction, leadership is not just an act of influence. It is an assignment. And with every assignment comes a spiritual responsibility.

Leadership as Stewardship

In my own journey, I have come to understand that leadership is not ownership. It is stewardship. The teams we lead, the businesses we shape, the policies we influence, even the platforms we are given, they do not ultimately belong to us. We are entrusted with them.

That shift in mindset is everything. When you understand that your leadership is divine stewardship, you start asking different questions:

- Am I making decisions that honour people as much as they honour performance?
- Have I created space for wisdom, not just intellect?
- Is my success rooted in strategy alone, or is it anchored in something deeper?

This does not mean you abandon pragmatism. It means you align it. Because purpose without excellence is weak. But excellence without purpose is dangerous.

The Invisible Crossroads

There are moments in every leadership journey where the lines are not clearly drawn. Where policy and pressure clash with values and vision. Where the spreadsheet says one thing, but your spirit says another.

In those moments, discernment becomes your compass. For me, discernment often begins in silence. In prayer, in seeking divine wisdom beyond what the board papers offer. I have learnt that not every opportunity is a door God wants opened. Not every crisis is meant to be resolved the obvious way. Not every opposition is a sign to retreat.

There are decisions I have made that made no sense on paper, but later revealed divine foresight. And there are others I made out of pressure, only to learn that not every loud voice is a wise one.

Spiritual Warfare in Corporate Clothing

We do not often talk about it, but there are spiritual dimensions to leadership warfare. It is not always about competitors or colleagues. Sometimes, it is fear, or pride, or weariness, or isolation. These invisible battles do not respond to emails or meetings. They respond

to presence, to faith, to anchoring. I have had seasons where everything was progressing externally, yet I felt dry inside. And I have learnt to take those cues seriously. Because burnout is not just physical, it is spiritual.

One of the hardest lessons I have learnt is this: You cannot pour from an empty well, even if the world keeps clapping.

The Secret Place is the Strategy Room

We live in a world where transparency is applauded, but intimacy with God is private. And yet, it is in the secret place; in prayer, meditation, reflection, that I have found the strategies that saved whole organisations.

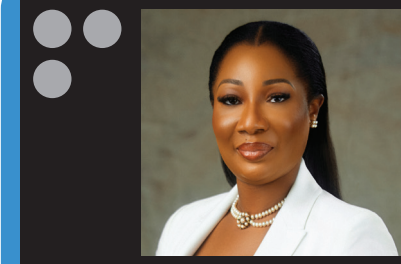
I do not say this lightly. There are times I have prayed not just for wisdom, but for courage. Not just for staff, but for strength. Not just for clarity, but for grace. We lead with our minds, but we sustain with our spirit.

Final Thoughts

Leadership is lonely, heavy, and complex. But it is also holy, purposeful, and profound. The deeper you go, the more you realise that your decisions echo beyond quarterly reports. They shape culture, impact families, and sometimes alter destinies.

So, to every executive, entrepreneur, team leader, or decision-maker reading this: Do not underestimate the spiritual weight of your role. Invite God into your boardroom. Take your burdens to the One who sees beyond projections. And lead not just with brilliance, but with conviction.

Because when you lead with your spirit aligned, you don't just manage outcomes, you steward legacy.



By Wola Joseph Condotti

Group MD/CEO of West Power & Gas Limited

Wola is the Group MD/CEO of West Power & Gas Limited, the parent company of Eko Electricity Distribution PLC (EKEDP) and six other affiliate companies with interests in both conventional and renewable energy sectors. In addition to this role, she serves as the Director of the Power and Renewable Division at the Women in Energy Network (WIEN) in a non-executive capacity.

Prior to her current role, Wola was the pioneer Chief, Legal & Company Secretariat at EKEDP. During her tenure, she also held multiple key positions simultaneously including Head of Regulatory Compliance, Chief Human Resources and Administration Officer, Supervising Chief of the Customer Service Department, and Data Protection Officer. Her previous experience includes roles as General Counsel/Company Secretariat Lagoon Home Savings and Loans, and Legal Associate at Banwo & Ighodalo.

Wola holds a law degree from the University of Ibadan, an LLM in International Finance Law from Harvard Law School, and an MBA from INSEAD Business School. She is also an International Finance Corporation (World Bank) Board Evaluation Certified Professional and Corporate Governance Trainer.

Wola's achievements have earned widespread recognition. Most recently, she received the inaugural Leadership Excellence Award of the Year at the Legal Era Africa Awards 2024, becoming the first-ever recipient of this category. The award celebrated her historic transition from General Counsel to Group MD/CEO, a milestone applauded for redefining leadership pathways in the legal profession.

She is a member of the Institute of Directors and the Society for Corporate Governance Nigeria. Additionally, she is an associate member of the Institute of Chartered Secretaries and Administrators of Nigeria, and Women in Management, Business, and Public Service.

GENDER INSIGHTS

Parity Begins at “WORK”

Our inaugural Article (Gender Parity—Absolutely About the Bottom-line!, August 19, 2025) focused on the economic and bottom-line dimensions of gender parity.

Cecilia Akintomide



Our inaugural Article (Gender Parity—Absolutely About the Bottom-line!, August 19, 2025) focused on the economic and bottom-line dimensions of gender parity. This Article looks at best practice for closing gender gaps in a corporate organisation, what works and doesn't. We recall that gender parity refers to the ratio of relative representation by gender. A value of 1 or ratio of 1:1 reflects achievement of parity. Gender equality, however, refers to the relative treatment of genders.

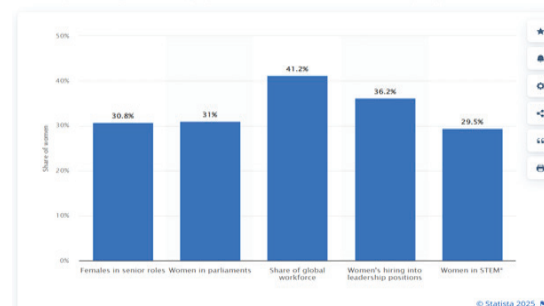
Generally, we measure gender parity or

equality on a large scale, such as global, continental or national. It can also be measured within a narrower context, for example within an organization, or a complex in an organisation.

The WEF 2025 Gender Gap Report ranks Sub-Saharan Africa, 6th out of 8 regions, and at the current pace, projects that it will take 123 years to close the gender gap globally. Regarding workforce gender gap, the IMF finds that despite a near 1:1 ratio of male to female population, workforce participation is at 1.5:1, indicating that more men are more likely to be employed than women. Notably, this disparity has been near constant over a 32-year period (1991-2023). Furthermore, majority of

women when employed, cluster in lower paying to mid-level roles, with a gender pay gap at all levels. It is tragic to believe that workforce gender gaps would close, naturally. From experience, it requires intentionality with specifically designed programmes and resources.

Workplace gender gap worldwide in 2025, by type



So, what has been proven to work in closing gender gaps in a corporate environment?

OWNED →

Closing the gender gap in an organisation is a collective exercise that is good for all. It is neither for a certain gender nor a certain cadre! It is certainly not a women's thing, but an organisation-wide initiative reflecting growth and maturity of the organisation and a next level of transformation effective across all levels. Closing the gender gap should be visibly owned by all with women and men actively involved in the roll-out.

LED →

Whoever is No.1 should lead. This is usually the CEO. S/he must lead to give the initiative the institution-wide, business and high priority it deserves. We tend to believe that it should be led by our people's management team or a women's network within the organisation. That is wrong. It should be led as part of the corporate transformation initiative and given highest priority to effectively drive change. Organisations that have done this successfully include African Development Bank, Ecobank Transnational Incorporated and First Bank Nigeria.

RESOURCED →

Closing gender gaps is serious business. It must be handled by experts, and as someone's full time job. It should not be resourced with volunteers (different from champions); and must have a realistic budget, that is monitored with performance evaluated. It is best to have a defined team within the organisational structure driving the initiative. It is advisable at the start to partner with outsourced experts. However, in-house

capacity must be built to sustain.

MEASURED →

Driving and sustaining momentum requires clarity of how and what will be measured. As the saying goes, it is what gets measured that gets done. Tracking should include recruitment, pay, Exco composition and pension contribution gender variances. Accountability mechanisms such as the performance evaluation exercise can be leveraged to measure individual performance and commitments.

ANCHORED →

The exercise must be anchored by a strategy, a roadmap with time-bound milestones e.g. phased milestones of narrowing gender gaps. Provision should also be made for support systems, including mentorship, sponsorship, networks, training, self-help materials on closing gender gaps and case studies. This is both a change management and transformation exercise and should be appropriately anchored.

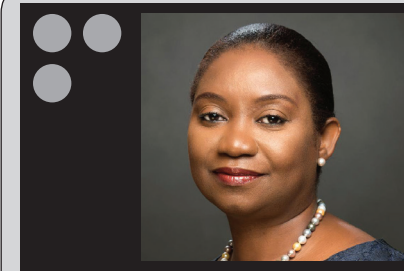
REWARDED →

As staff achieve various milestones, they should be rewarded. Similarly, there should be clarity of consequences when targets are not achieved. Expected organisational benefits should be identified and tracked.

COMMUNICATED →

Success is predicated on effective communication. A communication plan should accompany the gender gap exercise, and communication should cover the whole organization.

See you on the other side of the gender divide....



Cecilia Akintomide

Chairperson of the United Nations Sanitation and Hygiene Fund

Cecilia Akintomide is an accomplished executive with expertise in Development Finance, Corporate Governance, Law, and Corporate Strategy. Cecilia is the Chairperson of the United Nations Sanitation and Hygiene Fund and Mercipoint Resources Ltd; and an Independent Director on several distinguished Boards of various organisations. Previously, Cecilia served as Adviser to the Group CEO of Ecobank Transnational Incorporated, in Lome, Togo; independent director on the board of FBN Holdings Plc., and in other senior roles including Vice President Secretary General of the African Development Bank (AfDB), as well as Head of Public and Private Sector Operations and Policy, in the General Counsel & Legal Services Department of the AfDB. Prior to AfDB, Cecilia practiced law in Lagos, Washington D.C., and New York, at the law firms of O. Thomas & Co.; Thompson & Co.; and Weil, Gotshal & Manges.

She is an ardent champion of Girls and Women's Economic Empowerment, and is passionate about corporate governance, the accelerated and sustainable development of African countries, as well as innovation and entrepreneurship.

Cecilia holds a Bachelor of Laws degree from the University of Ife (now OAU); Master of Laws from the University of Miami Law School; Master of Laws from the University of Pennsylvania Law School; and an Executive MBA from TRIUM (a combined program by LSE, NYU and HEC). She was also admitted to the Nigerian Bar and the New York State Bar.



FINANCIAL AdviseHER

Visibility and Wealth: Why You Can't Afford to Stay Hidden

Many people think financial wealth is simply about working hard, saving diligently, and investing wisely. While those are important, one crucial ingredient often gets overlooked: visibility.

By Sola Adesakin



Visibility is not about being vague or boastful. It's not about chasing clout or drawing unnecessary attention. True visibility is about placing yourself in the right rooms, positioning your expertise in front of the right people, and making sure your work speaks loudly enough for opportunities to find you. In today's fast-moving world, talent, discipline, and skill are no longer enough—you must be seen. When you are strategic about visibility, it can completely shift your financial story. Here are five ways visibility directly impacts your finances.

1. Visibility Attracts Opportunities

The biggest deals don't always go to the most qualified person—they often go to the most visible one. If decision-makers don't know you exist, they can't invite you into the room where contracts are signed or promotions are decided. Think about entrepreneurs who suddenly seem to “blow up” overnight. In most cases, they've been building quietly for years, but



the moment their work became visible to the right audience, the opportunities multiplied. Visibility places your name in conversations where opportunities are being distributed. And opportunities, more often than not, translate into financial growth.

2. Visibility Builds Credibility and Trust

Money flows toward trust. People will not buy from you, invest in you, or recommend you if they don't believe in your competence. Visibility builds that belief. When you consistently show up—whether through thought leadership, presentations, collaborations, or community engagement—you are no longer a stranger. You become a known figure in your space. Over time, this consistent visibility builds a reputation, and with reputation comes trust. In financial terms, trust is currency. It shortens sales cycles, increases referrals, and helps you attract premium clients or career opportunities.

3. Visibility Expands Your Network

Financial wealth is not built in isolation. The saying “your network is your net worth” has proven itself true across industries. But you don't build a powerful network by hiding your work; you build it by stepping into spaces where like-minded people can see and connect with you. Strategic visibility helps you meet the right mentors, partners, investors, and collaborators who can amplify your efforts. The introductions you need, the referrals that open doors, the partnerships that scale your business—all of them start with being visible. Staying hidden robs you of leverage, while visibility multiplies it.

4. Visibility Creates Demand and Pricing Power

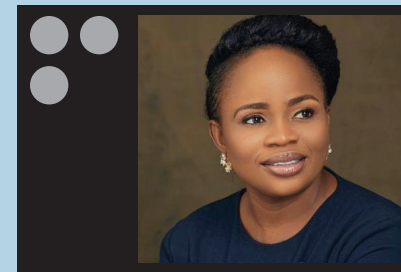
One of the most overlooked benefits of visibility is how it impacts pricing. When you are visible, you shift from chasing opportunities to having them chase you. This demand gives you pricing power. Think about top consultants, speakers, or entrepreneurs in any industry. Often, their rates are higher not because they are dramatically better than everyone else, but because they are more visible. The market perceives them as authorities. Visibility gives you the freedom to set your value rather than constantly negotiate it downward. Over time, that pricing power compounds into wealth.

5. Visibility Future-Proofs Your Career and Finances

In uncertain times—economic downturns, career shifts, or industry disruptions—visibility becomes a safety net. Those who are known for their expertise and visible in their industry rarely stay idle for long. Even when circumstances change, opportunities quickly find them because they remain top-of-mind. Financially, this is priceless. It means your income isn't solely tied to one employer, one client, or one stream. Visibility broadens your options and protects your earning power across seasons. Wealth doesn't just come from what you know—it comes from who knows you and how they perceive your value. Strategic visibility is what bridges the gap.

So, the question isn't whether you are skilled, hardworking, or disciplined with money. The real question is: are you visible? Do people know what you bring to the table? Can the right stakeholders associate your name with the value you provide?

If the answer is no, then financial opportunities may be passing you by. The good news is that it's never too late to start. Begin by showing your work, sharing your results, entering strategic spaces, and making yourself known. Because when you position yourself well, wealth doesn't stay far behind. Visibility, in its truest form, is a financial strategy. Stay hidden, and you limit your wealth. Get visible, and you multiply it.



By Sola Adesakin

Founder and Lead Coach,
Smart Stewards

Sola Adesakin is a highly respected wealth coach and chartered accountant with over two decades of transformative impact in the finance industry. As the visionary founder of Smart Stewards Financial Advisory Limited and Smart Stewards Advisory LLC, she has revolutionized the financial wellbeing of countless individuals and businesses across 40 countries. Her methodical approach to ‘make-manage-multiply’ money principles has elevated many from financial stress to prosperity, and mediocrity to exceptional achievement.

Sola is a strong supporter of SDG5 and SDG10, as she seeks to close the gender gap and reduce inequality through financial education, financial technology, and access to funding. Sola's dedication to achieving gender equality and reducing inequality is evident in her work as an alumna of the Academy for Women Entrepreneurs, an initiative of the US Embassy in Nigeria, and the Cherie Blair Foundation's Road to Growth Program. She is also an alumna of Goldman Sachs 10,000 Women program and a member of the Select Global Women in Tech (SGWIT) Mentorship Network of the United States of America. Through the FRUIT Foundation, which she serves as Founder and CEO, she has partnered with the US consulate in Nigeria to champion the economic empowerment of women, assisting them to start and scale their business ventures.

Her impressive academic credentials include a BSc and an MBA degree from Oxford Brookes University and Edinburgh Business School, respectively. She is a fellow of the Institute of Chartered Accountants of Nigeria (ICAN), the Association of Chartered Certified Accountants of the United Kingdom (ACCA), and a member of the Chartered Professional Accountants of Canada (CPA). In addition to her impressive credentials, Sola Adesakin is also a Certified Financial Education InstructorSM and a member of the Personal Finance Speakers Association.

MADE FOR MORE

The Stirring You Can't Ignore: 3 Signs God Is Calling You Into MORE

By Ifeoma Chuks-Adizue

You have a great job. You're thriving. You're respected by your peers. To everyone else, it looks like you've "arrived". But deep inside, something is stirring.

It's not dissatisfaction. It's not ambition. It's a divine whisper: "This isn't all."

This article is for the career woman who knows her current job matters but senses there's a bigger assignment. A call to build something that outlives her role and résumé.

If that's you, you may already be standing at the edge of your next assignment, without even realising it.

Here are 3 signs that show you are ready to step into God's bigger assignment for you

01

You Feel a Tug... Even When Everything Looks "Fine"

On paper, your life makes sense. You're delivering, trusted and respected. But in your heart, there's a nudge that won't go away. You feel restless. Stirred. A holy unease. That's not confusion...it's calling. It's not a sign to run but an invitation to rise higher.

02

You've Started Helping Others Quietly and Naturally

You mentor colleagues. You guide friends through storms you once survived, and somehow, it feels easy and deeply fulfilling. These aren't random acts of kindness but breadcrumbs to your blueprint. Now, you may even feel the desire to do more with it...to structure it or to scale it. What feels casual to you may be life-changing for someone else. Don't dismiss it. Faith not perfection

03

You Keep Hearing God's Nudge

You've felt it in prayer: "Start the blog. Launch the mentoring circle. Write the book. Birth that platform." It feels bigger than you. Maybe scary. But guess what? That's exactly how divine assignments show up, they demand

If You're Nodding Along... Here's What You Need to Know

1. Your Job Is Not a Barrier

Your job isn't in the way. Rather, it's a seedbed. It funds your vision, sharpens your resilience and builds your discipline. That tough boss? Training. That complex project? Strategy school. That demanding season? Capacity stretch. Everything you've learned is preparing you not just for promotion at work but for your higher assignment.

2. Your Purpose Is Not a Side Hustle

Purpose isn't a hobby or a weekend project. It's a divine mandate and contribution only you can make to your generation. So please treat it with weight. Take action. Start small but be intentional, then scale quickly. Why? Because there are lives waiting for what only you carry.

3. Your Journey Shouldn't Be Lonely

Birthing purpose while thriving at work

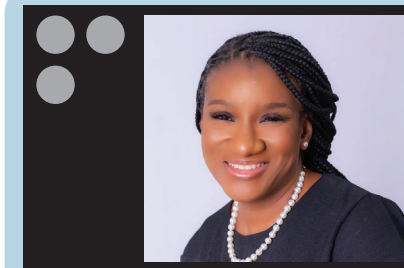
and home is beautiful but not easy. You'll face doubts, resistance and moments when quitting will feel easier than continuing.

That's why you need support. Two things matter most - a coach to guide with clarity, strategy and accountability. Then, a community that sees you, believes in you and reminds you who you are when life gets loud.

You were not meant to do this alone.

This is why I write to you every week, to remind you that while your job matters, your assignment is bigger. You are made for MORE and can have it ALL, as long as that ALL is what God had in mind when He created you.

Until next week, when I'll be back with more insights on merging your calling and career, keep saying YES to your MORE... and if you're ready to journey deeper, connect with us at the Uncommon Woman Movement.



By Ifeoma Chuks-Adizue

Managing Director Africa
at Global Citizen

Ifeoma Chuks-Adizue, fondly known as Iphie, is a seasoned professional with a rare mix of experience in brand management, sales, media and over 20 years' experience building global brands across Africa.

Iphie is the Managing Director Africa at Global Citizen - an international advocacy organisation focused on ending extreme poverty now.

Prior to this role, Iphie was the Executive Director Commercial at CAP PLC, makers of Dulux Paint where she led the Sales and Marketing teams to quadruple the business in 4 years.

A graduate of Economics from the University of Jos, Iphie started her career with Procter & Gamble Nigeria where she held several leadership positions, before moving to Cadbury Nigeria, then CAP PLC, and now Global Citizen.

Iphie Chuks-Adizue is the author of two books - The Uncommon Woman and Made for More, and is Founding President of the Uncommon Woman Movement.

She is a wife, mother of three children and recipient of several awards, the most recent being the Exceptional Leader of Excellence Award from the Global Women Economic Forum.

WOMAN AT THE HELM

Dr. Oluwayemisi Olorunshola

Chairman, Board Of Directors, WEMA Bank



O

luwayemisi Olorunshola is a peculiar trailblazer in the financial sector. She is the first female chairman of WEMA Bank. Her dedication to WEMA is heard from her when she says “WEMA Bank is a place where I see the culture of the future, a culture of togetherness, a culture of oneness, a culture where everyone is eager to put in their best for the goodness of the bank.”

As the well-regarded chairman of an esteemed 80-year-old bank, her mix of aptitude with an audacious and responsive methodology to leadership is admirable. Oluwayemisi’s result-oriented conviction at the helm has unswervingly driven the bank towards exceptional feat.

As demanding as her role is, she maintains a pleasant amenable deportment, nurtur-

ing an inclusive culture within the bank. Her capability to balance empathy with competence makes her a motivating individual for members of the bank and leaders alike.

At any given time, Oluwayemisi will tell you that being the first female chair clearly shows that when the bank says it operates an inclusive system, it means just what it says. According to her, “As the first female chairman, it is a very big role, a very big responsibility, and it attests to the fact that WEMA Bank has grown to become an inclusive bank, a bank that does not discriminate, a bank that would always say we are gender friendly.

The fact that I am here today is a proof. They recognise that everyone has something to contribute to the table. When you prove your mettle, the door is open.” Oluwayemisi stated.

Oluwayemisi Olorunshola is an experienced supply chain professional and a business

associate with over 15 years’ experience in a multinational organisation and over 10 years as a business manager. 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.

She is a well trained professional in various aspects of business management and her work experience spans every aspect of the supply chain including business and production planning procurement, distribution, import and export, including logistics services.

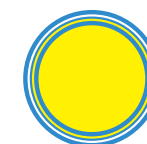
She is a lover of education. Her widely read publication on small business sustainability strategies was published in the journal of Functional Education FEAcademia), Proquest. com, and Academia. edu, and has been referenced by many scholars.



WE'VE GOT MEN

Tonye Patrick Cole, mni

Kemi Ajumobi



“Why? Why did he decide to go into politics? This man can’t play “dirty,” he

has a thriving business, isn’t he enjoying his peace?” The questions kept coming. People wondered why, but he would often say “If everyone is saying politics is dirty, who is going to clean it? We all can’t sit back and do nothing, it starts from somewhere, it start from me and you.”

His decision to go into politics has been one that many speak of till date. The company he co-founded, Sahara Group is thriving; many believed he should have kept on with his work as co-founder, doing what he loves to, which is pursuing global opportunities and positioning the organisation as he was known for, but the man from Abonnema, the riverine town, a part of the Kalabari Kingdom governed by the principle of primus inter pares, Tonye Patrick Cole, mni, had other plans. He was willing to dare and dare he did.

In 2018, he resigned from Sahara Group to contest for political office. In 2018 and 2023, he contested as the gubernatorial candidate for the office of Governor of Rivers State under the All Progressives Congress

(APC). Through the journey, he connected with his people, learnt more about the intrigues of politics and lives to tell the stories of impact, purpose, guts and grace. Is there more to his political endeavours? Time will tell.

Tonye is passionate about mental health. Late last year, he climbed Mount Kilimanjaro with his son and a team of other participants to raise funds to provide free therapy and coaching for 1,000 Nigerian youths.

Tonye is a merit honours graduate in Architecture from the University of Lagos and served in Osun State for his National Youth Service. He is a Member of the National Institute for Policy and Strategic Studies, Kuru, a Fellow of the Blavatnik School of Government, University of Oxford and an alumnus of Harvard Business School.

From 1990 to 1992, Tonye worked with architectural firm Grupo Quatro SA in Goiania, Brazil. On his return to Nigeria, he was employed by Brazilian engineering firm Empresa Sul Americana de Montagens S.A. (EMSA) from 1993 to 1996 before co-founding Sahara Group in 1996.

The Sahara Group is an energy conglomerate present in 42

countries, employing over 5,000 people, with an annual turnover of US\$15 billion. Tonye led the Group’s global expansion and upheld its corporate governance values as well as setting up the Sahara Foundation.

He is a recipient of numerous awards, owns various thriving entrepreneurial ventures, sits on boards, has various international roles, big on philanthropy, a motivational speaker, ordained minister, and published author. Tonye is married to Dr. Sylvia Cole and they have three children.

We celebrate him for his good deeds and passion for governance, and at IWA, we acknowledge his commitment to his children, and since IWA is about women, we celebrate him for being a mentor to his daughters, Vanessa and Serena, who are doing outstandingly well in their chosen fields. While Vanessa (Chef Vee) made a First Class in Fashion Business from Istituto Marangoni London, she also trained at the prestigious Chef Academy London and at 2 Michelin star restaurant, Bibendum, in South Kensington London. Serena studied Medicine and was the first Black female President of Trinity College Students’ Union (TCSU), Cambridge.

HOLISTIC LIVING

Breathwork – Boosting immunity, focus, and relaxation naturally

By Dr. Maymunah Yusuf Kadiri

If life is a song, your breath is the rhythm that keeps it in tune. From the moment you are born, breath is your first act; when you leave this world, it is your last. Yet, in between, most people treat breathing as an unconscious background function—like a forgotten instrument playing quietly in the corner.

But breath is not just air moving in and out of your lungs. It is the bridge between your body and mind, the remote control to your nervous system, and one of the most powerful, cost-free health tools you will ever own.

► Breathing – More Than Survival

Most people take 20,000 breaths a day without realising that how they breathe affects how they live. Shallow, fast breathing—common in stressful environments—keeps your body in a state of low-grade emergency, releasing stress hormones that weaken immunity, disturb focus, and increase fatigue.

Deep, intentional breathing does the opposite: it tells your brain, “You are safe.” In response, your heart rate slows, your immune defenses strengthen, and your mind sharpens.

► The Immune System Connection

Imagine your immune system as an army defending your body. When you’re stressed and breathing shallowly, your army is distracted—some soldiers are restless, others



asleep, and a few are fighting the wrong battles. Deep breathing acts like a rallying call: it brings the army into alignment, sharpens their readiness, and equips them with better weapons.

Just five minutes of slow breathing each morning can help regulate stress hormones like cortisol, which—when chronically high—weakens your immune defense. In a country like Nigeria, where we’re constantly battling traffic stress, economic uncertainty, and environmental toxins, strong immunity isn’t a luxury; it’s survival.

► Focus – Sharpening the Mind

Your brain is an energy-hungry organ, using about 20% of your body’s oxygen supply. Shallow breathing starves it; deep breathing feeds it. This is why students, professionals, and even athletes who practice breathwork often report increased mental clarity, better memory, and improved decision-making.

In corporate Lagos, I’ve coached executives to take three deep, mindful breaths before important meetings. The result? Reduced anxiety, sharper thinking, and more confident communication. Breathwork is the mental equivalent of cleaning a foggy window—you see everything more clearly.

► Relaxation – The Natural Reset Button

Many people think relaxation requires a spa, a holiday, or a massage. Breathwork can give you the same nervous system reset in less than five minutes—without leaving your chair.

By activating the parasympathetic nervous system—your body’s “rest and digest” mode—breathwork lowers heart rate, reduces muscle tension, and quiets racing thoughts. It’s like pressing the mute button on chaos.

Three Simple Breathwork Techniques You Can Start Today

You don’t need a yoga mat or incense—just your body and a few minutes.

01
Box Breathing – Inhale for 4 counts, hold for 4 counts, exhale for 4 counts, hold again for 4 counts. Repeat for 5 minutes. Excellent for focus.

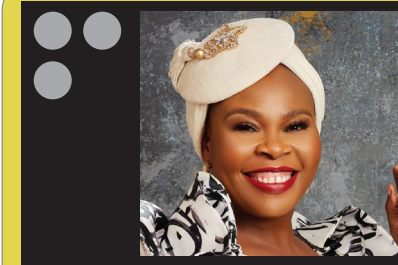
02
4-7-8 Breathing – Inhale for 4 counts, hold for 7 counts, exhale slowly for 8 counts. Ideal for relaxation and sleep.

03
Alternate Nostril Breathing – Using your thumb and ring finger, alternate closing one nostril while inhaling and exhaling. Balances energy and calms the mind

► The Nigerian Context – Breathing in a Fast-Paced World

From the bus conductor yelling “Ojuelegba!” to the constant ping of WhatsApp messages, Nigeria’s environment is designed to keep us in overdrive. The beauty of breathwork is that you can practice it anywhere—in traffic, in the market, in your office, or before bed. It doesn’t require special equipment, a gym subscription, or electricity. It only requires awareness and consistency. Breath is the most democratic medicine—free, available to everyone, and impossible to run out of. Yet it remains one of the most underused tools in modern health.

The next time you feel your shoulders tighten or your mind scatter, don’t rush for another cup of coffee or a painkiller. Instead, pause, close your eyes, and take a deep, intentional breath. In that moment, you’re not just inhaling air—you’re inhaling life itself, along with the energy, clarity, and calm you need to thrive. Your breath is your lifelong companion. Learn to use it well, and it will serve you from your first cry to your final sigh.



Dr. Maymunah Yusuf Kadiri

Psychiatrist-In-Chief at Pinnacle Medical Services

Dr. MAYMUNAH YUSUF KADIRI (aka DR. MAY) popularly referred to as “The Celebrity Shrink,” is a multiple award winning Mental Health Physician, Advocate & Coach. She is the convener of “The Mental Health Conference” and the Medical Director and Psychiatrist-In-Chief at Pinnacle Medical Services, Nigeria’s leading and foremost Psychology and Mental health clinic prominent in the application of innovative clinical approaches in the management/treatment of a wide range of psychological, emotional, and behavioral related disorders.

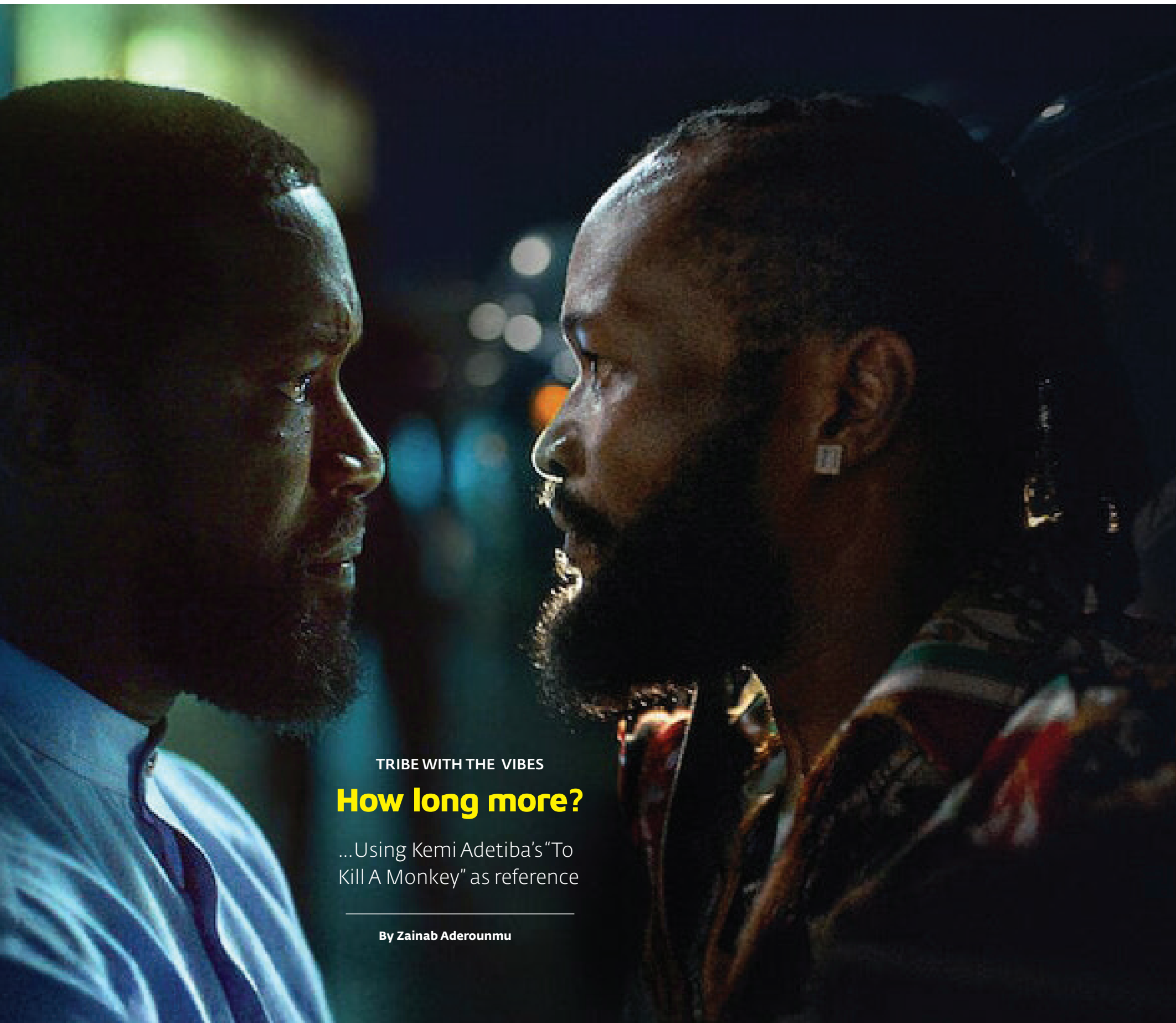
Dr. Kadiri is a dynamic Consultant Neuro-Psychiatrist and a Fellow of the National Post Graduate Medical College of Nigeria (FMCPsych) with almost 20 years’ experience as a practicing Physician. She is a trained and certified Rational Emotive and Cognitive Behavioural Therapist from Albert Ellis Institute, New York, USA. She is also a certified Trauma Counsellor and Neurofeedback Practitioner.

Dr. Kadiri has wide experience in psycho-therapeutic techniques and has perfected her skills whilst in private practice and whilst working for a variety of organizations. She is a recognized radio and television guest Psychiatrist and Psychotherapist. She also contributes to articles published in magazines and newspapers.

She is the only Nigerian with the 14Ps.....Physician, Psychiatrist, Psychologist, Psychotherapist, Practitioner (NLP, BFB, NFB), Public Speaker, Published Author, Producer (movies), Proficient Coach, Parent, Philanthropist, People oriented, Public Health Advocate and Passionate about God and life.

The founder of Pinnacle Health Radio, Africa’s #1 online health radio and a non for profit organization, “Pinnacle Medicals SPEAKOUT Initiative” which is geared towards creating Mental Health literacy in Nigeria and beyond.

The Executive producer of award winning movies, Pepper soup (focused on drug abuse) and Little Drops of Happy (focused on depression, postpartum depression and suicide) and creator of the most innovative mental health app in Africa, HOW BODI.



TRIBE WITH THE VIBES

How long more?

...Using Kemi Adetiba's "To Kill A Monkey" as reference

By Zainab Aderounmu

I recently watched Kemi Adetiba's "To Kill A Monkey" and the beginning of Efe's story got me thinking: 'How long can grown adults blame their parents for their misfortunes?'

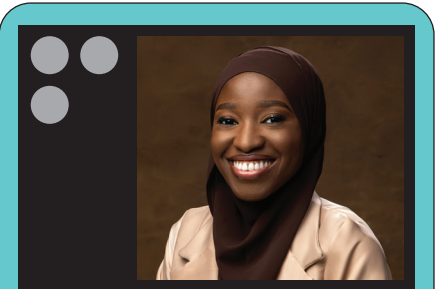
If you haven't seen the movie, it chronicles the story of a young man who was born into abject poverty, and he blamed his father for everything he never owned or couldn't afford while growing up. The interesting part was when he spoke about how he understood his father's situation when he finally had kids. He didn't talk about 'hustling', or building something, or even striving to attain something until he had had children.

The next question that came to me was, 'Your father was once young like you, and you'll grow to be old like he is. So, what are you doing in the moment to avoid ending up in the same cycle?'

This came back to me in a conversation with friends last week. We were talking about the importance of courage and telling our own stories. Their excuse? "Our parents didn't teach us to be bold." I went blank. Because boldness, like any skill, can be learnt. Excuses don't build courage. Action does.

Here's the thing: As kids, we don't get to choose our circumstances. But once we're grown, we can't keep outsourcing responsibility for our lives. We can't keep saying, "My parents didn't give me money, or confidence, or connections." You're an adult now. The weight of responsibility is on your shoulders. What will you do with it?

If you have trauma from childhood, are you seeking spaces to heal? If you didn't have the privilege of a wealthy network of aunties and uncles, are you intentionally building your own?



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Graduating Student from the Lagos State University, Lagos Nigeria. She's a professional Master of Ceremonies, known as 'The Hijabi Compere', a public speaking coach and Communications Professional. She is currently a Youth advisor to the European Union where she doubles as the Spokesperson and Head of Communications & PR for the Youth Sounding Board.

If you weren't taught about money and finance, are you still doomscrolling or are you learning how to invest?

As a child, you're shaped by your environment but the moment you grow old enough to handle things for yourself, you're defined by your decisions. Choosing to stay stagnant, choosing not to grow, choosing to avoid responsibility, those are decisions. At that point, you're not a victim of your parents anymore. You're just stuck in self-pity.

In the words of Stephen Covey, "you're not a product of your environment; you're a product of your decisions. We're not victims, we're agents. We are the creative forces of our lives, and we are free to choose. But we have to be reminded of this all the time."

So yes, acknowledge the pain, heal from it, but stop using it as a lifelong excuse. Take action.

Because the truth is, nobody's coming to save you. And blaming your parents won't pay your bills or change your life. Responsibility will.



In The News

Coronation Group reaffirms commitment to democratising wealth in Africa

Zainab Aderounmu



Africa's financial services conglomerate, Coronation Group, has reaffirmed its commitment to democratising wealth in Africa, at the CEOs media discussion held Thursday at Coronation Plaza, Victoria Island.

Describing the group, Wole Onasanya, Group CEO at Coronation Group,

stated "We are Africa-oriented in our focus, and that's our scope of play in terms of geography. The second thing is, we provide financial services, and those solutions cut across asset management, and I use that broadly speaking."

The Group, was founded by the chairman, Aigboje Aig-Imoukhuede, incorporated in 2012 and currently has

11 subsidiaries which cuts across asset management, private equity, registrar business, life and non-life insurance, and merchant banking.

Collectively, the CEOs, of all 11 subsidiaries, have about 300 years work experience but the female representation calls for attention.

Addressing this issue, Onasanya said that some subsidiaries had previously been led by experienced female CEOs.

"We have had experience with female CEOs. The goal definitely is to ensure that we continue to have more. Within our executive bench, as we talked, we have quite a number of women, but it's something that we are focused on," he said.

He added that the Chairman of the group is very particular about gender balance. "We will continue to make the effort to ensure that we have appropriate representation at the most senior level from a gender standpoint," he added.

Coronation Insurance, the only subsidiary of the Coronation group listed on the Nigerian Exchange Limited, has recorded significant growth on its stocks, with a 95.8 percent growth this year.

Beyond financial services, Coronation Group also positions as custodians of Nigerian and African art, where they invite guests to immerse themselves in meaningful art.

Aigbovbioise Aig- Imoukhuede, the Managing Director Coronation Asset Management Limited, said that it's their way of democratising not just access to wealth but also access to art and to support the company.



FROM THE MINISTRY OF WOMEN AFFAIRS

High-Level Ministerial Panel of the Gender and Inclusion Summit 2025 (GS-25)

Theme: New Voices and New Approaches for Accelerating an Inclusive Society



QUOTES FROM THE HONOURABLE MINISTER.

“Let me quickly state upfront that the conversations here, the evidence generated, and the innovations presented will not end within these walls. They will directly inform our frameworks, policies, and programmes under the Renewed Hope Agenda for Women, Children, Families, and the Vulnerable.”

“Nigeria’s ambition of becoming a \$1 trillion economy cannot be achieved if women, who represent over 50% of our population, remain constrained to the margins.”

“Already, women own 43% of MSMEs in Nigeria, yet only 9% of them have access to formal credit. Women representation in leadership remains below expectation, and girls in rural areas are still twice as likely to be out of secondary school as boys.”

“We are now implementing the flagship Renewed Hope Social Impact Interventions – 774 (RH-SII774), which Mr. President personally launched in Nasarawa State earlier this year.”

“As part of the programme, the Ministry has commenced early-stage interventions in over 18 states of the federation with a range of support that cuts across enhancing women’s participation in the agriculture value chain, clean cooking initiatives, empowerment and skill acquisition programmes, market linkages, and a host of others.”

“Sustainable change requires more than programmes. It must be reinforced by strong policy reform and representation. This is why we are supporting the Special Seats Bill for Women, designed to guarantee women’s presence in the legislative chambers.”

“What you have built is a platform that is no longer just a national conversation; it is fast becoming Africa’s foremost marketplace of ideas for inclusion. For us at the Ministry, the insights from GS-25 are invaluable. They shape our frameworks, they sharpen our delivery, and they hold us accountable.”

GARB & GLAM

MY BIG FAIRYTALE NIGERIAN WED- DING FASHION

By Yolanda Okereke



There is no stage quite as spectacular as a Nigerian wedding. It is where heritage collides with haute couture, where the intimacy of love is expressed in sweeping silhouettes, and where fashion takes on the role of storyteller. Here, the bride does not simply marry—she reigns.

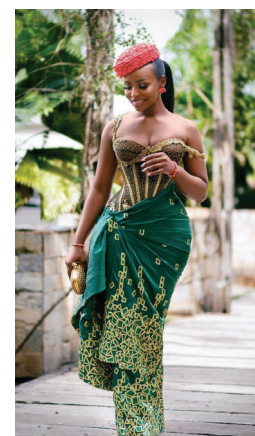
THE BRIDE AS MUSE

Every fairytale has its heroine, and in Nigeria, she is a vision of extravagance. The white wedding dress is her canvas: sculptural gowns that rival Paris runways, cathedral-length trains that trail like whispered secrets, veils embroidered with crystals that shimmer like morning dew. The Nigerian bride does not merely wear a gown—she commands an entire aesthetic universe.

Then comes the metamorphosis. Tradition takes center stage as she emerges in aso-oke, lace, or George fabrics reimagined with architectural precision. Think structured blouses with couture-level draping, wrappers tied with sculptural mastery, and geles towering like regal crowns. This is not mere fashion—it is ancestry reborn in modern glamour.

THE GROOM, REIMAGINED

The modern Nigerian groom is no longer an accessory to the spectacle—he is part of it. Bespoke tuxedos in rich velvets,



agbadas cut with sharp tailoring, embroidery threaded like poetry. His fashion moment is deliberate, a counterpoint to the bride's drama, creating a dialogue of silhouettes that feel like destiny stitched in fabric.

THE POWER OF ASO-EBI

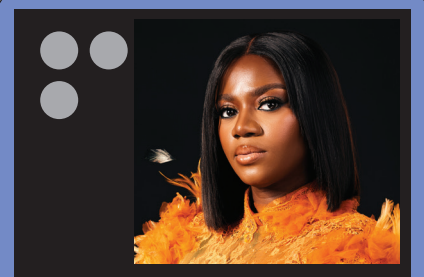
And then, the entourage. In Nigeria, the bridal party and aso-ebi guests form a living runway. Uniform fabrics are transformed into countless personal statements—daring cut-outs, voluminous sleeves, daring hemlines. The room becomes a kaleidoscope of artistry, a testament to individuality within unity. The wedding, in essence, becomes the ultimate fashion week—except the applause is in ululations, the flashbulbs are from family cameras, and the runway is the dance floor.

FASHION AS LEGACY

But beyond the glamour, Nigerian wedding fashion carries a deeper resonance. Every outfit is layered with meaning: lace as a symbol of affluence, aso-oke as an heirloom of culture, beadwork as a nod to ancestry. This is fashion as legacy, couture as heritage. The clothes are not simply worn; they are lived, inherited, and remembered.

THE FAIRYTALE

A Nigerian wedding is more than an event—it is a fashion epic, a cinematic unfolding of style and tradition where every detail is curated to perfection. It is a bride who becomes muse, a groom who becomes icon, and a celebration where every guest is styled like a star.



Yolanda Okereke

Founder & Head of The Rani Company

Yolanda Okereke is a visionary fashion entrepreneur and respected industry leader, known for her exceptional work as a Costume Designer and Creative Producer in Film and Television. With over a decade of experience, she has consistently shaped the visual identity of some of Nollywood's most iconic productions, earning a reputation for her artistic depth, organisational precision, and bold storytelling through costume.

She is the Founder and Head of The Rani Company, a leading costume design and styling firm, and The Wardrobe Shack, a costume rental house serving high-profile film and television projects across Nigeria. Rani Gisele was launched while studying Chemical Engineering at university.

Her extensive credits include critically acclaimed projects such as Netflix's Blood Sisters and Olóturè, as well as The Wedding Party, King of Boys, La Femme Anjola, The Set Up, and Day of Destiny.

Her contributions have earned her nominations at the Africa Movie Academy Awards and the Africa Magic Viewers' Choice Awards, and she was recently awarded Best Fashion Collaboration Film at FAME Week Africa, where she celebrated Nigerian costume design through a dedicated showcase.

In the end, the fairytale is not only about love. It is about the spectacle, the craft, the culture—and the enduring truth that in Nigeria, weddings are not just ceremonies. They are fashion's most glorious stage.



A Journey Through Traditional Beauty & Flavor

Inside Clay Food Shop & The Henna Place


“Together, Clay Food Shop and The Henna Place offer more than services. They offer belonging. A place where tradition is not just preserved, but honored, elevated, and shared”

Clayfoodshop

Clay Food Shop is more than just a restaurant, it's a cultural experience. Known for its traditional elegance and modern interpretations of Northern Nigerian cuisine, Clay is a destination for food lovers who seek authenticity in every bite.

From their signature ram suya to rich native sauces, tigernut juice, and wholesome masa, every meal evokes the comfort of tradition.

 @clayfoodshoplagos


 : +234909 554 4990

The Henna Place

Established in 2014, The Henna Place is Nigeria's leading traditional spa, bringing centuries old Moroccan, Northern Nigeria and Arab beauty rituals into the general wellness market. Specializing in Moroccan hammam treatments, sugar waxing, herbal hair care, and intricate henna designs, the spa provides a deeply relaxing and culturally rich self care experience.

With multiple branches across Nigeria, including three branches in Lagos, The Henna Place has become a go-to destination for brides, beauty lovers, and women seeking intentional, soul-restoring care from head to toe, it's a place to cleanse, unwind, and reconnect with yourself the traditional way.

 @Thehennaplace

 : +2349095327273

