

SHAPING SYSTEMS THROUGH **LEADERSHIP**, **LEGACY**, AND **INCLUSION**



THEME Leadership Redefined: Charting New Paths To Excellence

CONVENER



KEMI AJUMOBI



KEYNOTE SPEAKER

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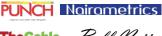








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FINANCIAL AdviseHER
You Can't Out-Earn
Poor Money Habits



MADE FOR MORE









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Melcolnel

Dear Readers,

Hello!! Hello!!! You know what time it is so let's get right into it. First and foremost, have you registered to attend Inspiring Woman Africa (IWA) conference, series 14? Have you seen our line-up of speakers? Please see the flier in this edition for all the details you need. Do not wait till the last minute to register and kindly note that there will be no registration at the venue. Let's dive into the matter of the day. Our regal cover personality for this week is AISHAH AHMAD, and we love how she is shaping systems through leadership, legacy, and inclusion. The first female Deputy Governor for Financial System Stability at the Central Bank of Nigeria, where she shepherded landmark reforms during her tenure which was from 2018-2023. We enjoyed our interview with her sharing how she moved from her first love, marketing, to finance, and earning top designations in her field like the Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA), which helped deepen her analytical discipline and broadened her global perspective.

Beyond sharing with us on her financial prowess and how she has served with it, we also spoke with her about her recent conferment, the title: Soniya Asusu Nupe — meaning "Leader or Queen of Treasury" and "Custodian of the Commonwealth." This is an honour from the Nupe Kingdom recognising her contributions to finance and national development. It carries the responsibility of advising the Etsu Nupe on economic and social matters.

We enjoyed every bit of this interview and we look forward to hearing from her as one of our speakers at IWA14 Conference.

On **Her Point Of View**, Margaret Olele shares on when the need arises to "close shop" using her experience with a narcissistic boss in the earlier years of her career. Interesting expose.

On **Woman Executive**, Wola Joseph-Condotti has a different view on mentorship. She says the most powerful mentorship experiences are often the most unstructured.

Asmau Benzies Leo on **Gender Insights** writes on Nigerian Senate's historic step toward strengthening the fight against sexual violence by passing an amendment to the Criminal Code Act (Amendment) Bill.

Many career women assume their limitations are external but Ifeoma Chuks-Adizue in our **Made For More** section says the real ceiling is internal.

For Sola Adesakin, on our **Financial AdviseHER** page, she is saying you can't outearn poor money habits.

In **Holistic Living** Dr. Maymunah Yusuf Kadiri is teaching us how to slow down without losing momentum

Tribe With The Vibes has Zainab Aderounmu telling us to stop self-editing, because we are more ready than we think,

We also have our **We've Got Men**, **Woman At The Helm** and **Events** section.

A loaded edition indeed.

Take care and talk soon!



COVER INTERVIEW

AISHAH AHMAD

SHAPING SYSTEMS THROUGH

LEADERSHIP, LEGACY, AND INCLUSION

Kemi Ajumobi



trailblazer, her name is written indelibly in Nigeria's history as the first female Deputy Governor for

Financial System Stability at the Central Bank of Nigeria, serving from 2018 to 2023. In that role, she shepherded landmark reforms including the enactment of the banks and Other Financial Institutions Act. She steered Nigeria's financial system with courage through the turbulence of the COVID-19 pandemic, ensuring resilience while fostering record growth in digital transactions and credit to the real economy. Aishah's work in financial inclusion has left a lasting legacy. By pioneering Nigeria's first International Financial Inclusion Conference and mobilising a national coalition, she achieved the highest recorded increase in access lifting financial inclusion by 11 percentage points to 74%. For this and more, she has been recognised on the global stage, addressing world leaders at the IMF-World Bank Annual Meetings, Harvard Kennedy School, and the University of Oxford. Her service extends far beyond regulation. She has chaired critical national institutions and projects, including the Nigeria Interbank Settlement System and the National Arts Theatre Renovation. Today, she serves on global boards such as the Financial Alliance for Women and SOS Children's Villages International, where





she was chairperson in Nigeria. She also contributed to the work of the Islamic Financial Services Board (IFSB).

She earned degrees in Accounting from the University of Abuja (Second Class Upper), an MBA in Finance from the University of Lagos, and a Master's in Finance and Management from Cranfield School of Management in the United Kingdom. She is also a Chartered Financial Analyst (CFA), a Chartered Alternative Investment Analyst (CAIA), and a Fellow of the Chartered Institute of Bankers of Nigeria.

Her commitment to gender equity is deeply personal and widely impactful. She institutionalised women's leadership as a priority at the Central Bank, hosting events annually, directly mentored more than 600 female policymakers and helped ensure an unprecedented rise of female chief executives in Nigeria's banks. Through WIMBIZ's Big Sister Programme, she has touched the lives of thousands of young girls across Nigeria.

Aishah has also brought development home to Niger State: securing hostels, water systems, and other infrastructure for schools; revitalising the Gbobbi Game Reserve; and supporting farmers with agricultural finance.

She continues to bridge finance, governance and advocacy and remains a tireless champion of inclusion, equity, and empowerment, through her work as Founder of LMFI Group, Bridgforte and the Amfani Zhiba Foundation. For a lifetime of integrity, service, and transformative leadership, Aishah Ndanusa Ahmad was conferred with the traditional title of Soniya Asusu Nupe — an honour that affirms her place as a treasured pillar of the Nupe Kingdom, custodian of heritage, and beacon of prosperity for Niger State and for Nigeria.

What inspired you to pursue a career in finance, and were there any pivotal moments that shaped your path?

I watched my mother become a

"Finance, when structured properly, isn't about numbers; it's about people and empowerment"

Chartered Accountant after studying Pharmacy up to postgraduate level — that was my first foray into numbers. My first love was marketing or something more creative, but she encouraged me to pursue what she called a "professional qualification," which led me to accounting and, eventually, to finance.

From a young age, I was fascinated by the power of finance to transform lives and societies. Growing up in Nigeria, I saw how access to capital could determine whether a business survived or failed, and how financial systems shaped opportunity.

My investment management and private banking career taught me how wealth is created, multiplied, and preserved across generations. Later, through leadership roles in retail and consumer banking, I saw how innovative financial products could bring dignity and possibility to people's lives. These experiences convinced me that finance, when structured properly, isn't about numbers; it's about people and empowerment.



How did your educational and professional experiences shape your leadership philosophy in the financial sector?

Each stage of my education added a new lens to leadership. My accounting degree from the University of Abuja built a strong technical foundation, discipline and resourcefulness. My MBA in Finance from the University of Lagos taught strategy and management and deepened my understanding of global finance. My MSc in Finance & Management from Cranfield University in the UK exposed me to best practices in venture capital and alternative investments.

That experience also encouraged me to pursue professional qualifications such as the Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA) designations. These deepened my analytical discipline and broadened my global perspective.

Equally important were mentors and colleagues who believed in me and taught resilience, strategic leadership, and humility. These lessons shaped my leadership philosophy: apply rigour to decisions, empathy to people, and integrity, professionalism to every context.

As the first female Deputy Governor for Financial System Stability at the Central Bank of Nigeria, what were the biggest challenges you faced — and what did they teach you about leadership?

Breaking new ground brings both opportunity and pressure. Beyond the technical demands of safeguarding financial system stability in a fast-evolving economy like Nigeria and navigating the COVID-19 pandemic, there was the weight of representation and hyper-visibility — knowing that how I performed could either widen or narrow the door for other women. There was no playbook. I was only the second woman ever appointed Deputy Governor, and the first to oversee the



"Having Chartered Financial Analyst (CFA) and Chartered Alternative Investment Analyst (CAIA) designations deepened my analytical discipline and broadened my global perspective"

critical stability portfolio. I had to chart my own course — balancing reform with resilience in a highly politicised environment. Those years taught me that leadership demands clarity of purpose, calm under pressure, and the courage to act with conviction even amid uncertainty.

Serving at the Central Bank remains one of the most defining honours of my career. I'm deeply proud of the work we did to strengthen the regulatory framework through the Banks and Other Financial Institutions Act (BOFIA) and to drive market and regulatory innovation — from Open Banking and the establishment of Payment Service Banks to the launch of the AfriGo domestic card scheme. We also promoted greater industry competition through new license issuances and created an enabling environment for the growth of agent networks and gender-focused financial solutions — reforms that helped position Nigeria as one of Africa's most dynamic financial and payments hubs. Equally important, I made it a priority to champion women's leadership ensuring greater female representation within the CBN and at the helm of banks and financial institutions across the country. For me, leadership has always been about using one's position in service of others.

Nigeria made remarkable progress on financial inclusion during your tenure, growing to a historic 74%. What key strategies made the biggest difference?

We recognised early that financial inclusion was not just a banking concern — it was a national development imperative. Through

regulatory innovation at the Central Bank and the coordinated work of the National Financial Inclusion Steering and Technical Committees, we drove reforms that combined policy, innovation, and partnership. Key initiatives included expanding agent banking to underserved communities — from rural villages to cattle markets — and enhancing financial literacy through targeted capability programmes and the SabiMoney portal, which equipped millions with practical tools for managing their finances. We also established state-level financial inclusion coordinators to localise implementation and track progress more effectively.

Crucially, reforms such as the Women's Financial Inclusion Dashboard, tiered KYC, and the push for digital financial services ensured that inclusion reached those who had been historically

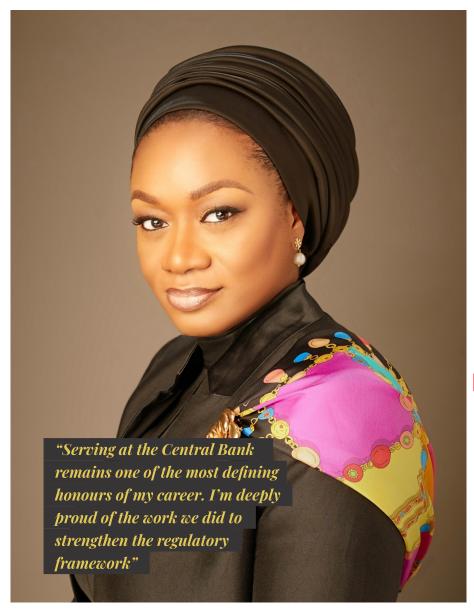
excluded. I was proud to curate the International Financial Inclusion Conference (IFIC), which became a global platform to showcase Nigeria's achievements, exchange lessons, and connect innovation to policy. Together, these efforts demonstrated how public-private collaboration, anchored on shared purpose, can deliver measurable and lasting impact.

You have long championed women's leadership and inclusion. What proven strategies work best — and what advice would you give young women entering finance today?

Intentionality matters. Quotas introduced by the CBN in 2013 for female representation in executive management and on boards of financial institutions laid a strong foundation for the progress we see today.







But policies alone are not enough; we need sponsorship, visibility, and fairness in hiring and promotions. Structured mentorship programmes, when paired with clear metrics for inclusion, change outcomes. At the Central Bank, deliberate gender empowerment policies helped more women advance into leadership roles within and across financial institutions. Outside the Bank, networks such as WIMBIZ have built invaluable ecosystems of visibility, mentorship, and leadership development.

My advice to young women: believe you belong, build competence relentlessly, and seek sponsors early who will speak for you when you're not in the room. Above all, stay anchored in purpose — that's what carries you through difficult seasons.

What inspired the creation of the Bridgforte Dialogues, and what lessons emerged from the inaugural launch at UNGA 80?

The Bridgforte Dialogues were born from the belief that inclusion and innovation cannot thrive in silos. Sustainable progress depends on unusual coalitions — regulators, innovators, investors, and citizens — engaging as partners. Bridgforte was envisioned as a bridge of fortitude: a platform for candid, cross-sector conversations that uncover the

elephants in the room and turn insight into action.

Our inaugural roundtable at the Harvard Club, "Financial Inclusion Towards 2035: Shifting Power, Shaping Systems", brought together central bank governors, fintech founders, philanthropists, and development leaders. The turnout and engagement were exceptional, surfacing new frontiers of inclusion: trust, literacy, infrastructure, co-designed products, and the need for systemic change. The strong follow-up commitments confirmed the appetite for sustained collaboration. Bridgforte is now evolving into an ecosystem - through the Inclusion Gap Map, Principles for the Next Chapter, and regional dialogues - to keep those conversations alive.

Your work (from policymaking to philanthropy) consistently centers on inclusion. What fuels this passion, and how has it evolved over time?

It comes from a personal place. For much of my life, I've navigated spaces where I didn't quite fit the mould - by age, gender, or background. Those experiences taught me empathy for people whose voices are often overlooked, and a determination to make leadership more inclusive. Over the years, I've found deep joy in bringing people from the margins into the mainstream (women, the poor, the underrepresented, and the economically excluded) and in building systems that value their contributions. This mission has guided every chapter of my life: expanding women's networks through WIMBIZ, embedding inclusion in policy at the Central Bank, and through Soniya Asusu Nupe and the Amfani Zhiba Foundation, translating that vision into grassroots action. Today, through Bridgforte, that mission extends to the global stage. Inclusion isn't just

policy for me — it's a life's calling.

"I made it a priority to champion women's leadership — ensuring greater female representation within the CBN and at the helm of banks and financial institutions across the country"



"To young women, believe you belong, build competence relentlessly, and seek sponsors early who will speak for you when you're not in the room"

Your traditional title, Soniya Asusu Nupe, and your philanthropic work through the Amfani Zhiba Foundation both emphasise stewardship and service. How do they embody your broader mission of building inclusive prosperity?

The title Soniya Asusu Nupe — meaning "Leader or Queen of Treasury" and "Custodian of the Commonwealth" — is an honour from the Nupe Kingdom recognising my contributions to finance and national development. It carries the responsibility of advising the Etsu Nupe on economic and social matters. In our tradition, the Asusu safeguards the community's wealth for the benefit of all — a reminder that prosperity has always been communal. That ancient principle mirrors the ethos of modern finance and philanthropy: wealth as a tool for collective good.

The Amfani Zhiba Foundation, launched at the conferment, reflects the same value. Amfani means "usefulness" and Zhiba means "gift." Its mission is to turn potential into purpose — helping women and youth harness their gifts through mentorship, education, and enterprise. For me, this title is more than symbolic. It is a call to service — to bridge tradition and modernity, finance and community, and to champion inclusive prosperity across the region and the African continent.

What do you see as the most pressing issues facing the financial system today?

Globally, rapid digitisation and rising cyber risks demand constant vigilance, while climate change calls for more innovative and sustainable approaches to finance.

As artificial intelligence and advanced technologies reshape the industry, there is a real danger of widening exclusion: of leaving even more people behind as





systems become more automated and data-driven. We must also confront the growing incidence of financial fraud, which erodes public trust, and urgently raise the overall level of financial and digital literacy among users. For Nigeria, the priorities remain clear: deepening inclusion, stabilising foreign exchange markets, and rebuilding institutional trust. Addressing these challenges will require closer cooperation between regulators, innovators, and the private sector: crafting policies that safeguard stability while fostering innovation. Ultimately, the goal must always be the same: to ensure financial wellbeing for individuals and families, and shared prosperity for all.

Looking ahead, what's next for you, and what gives you hope for the future of finance and governance in Nigeria?

This next chapter is one of reflection and renewal, a period to advise, teach, and convene, while continuing to help shape institutions that endure beyond individuals or political cycles. My focus

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remains on building systems that serve people — systems designed for resilience, fairness, and long-term impact.

What gives me hope is the energy of young Africans: their creativity, optimism, and refusal to accept limits.

Across Nigeria and the continent, a new generation is redefining finance, governance, and leadership. The future will belong to societies that harness their ideas and trust them to lead.

If we stay anchored on integrity, innovation, and inclusion - and design institutions that empower rather than exclude - we can build a Nigeria, and an

Africa, where opportunity is equitable and progress truly shared.

You recently celebrated your birthday. What are you grateful for?

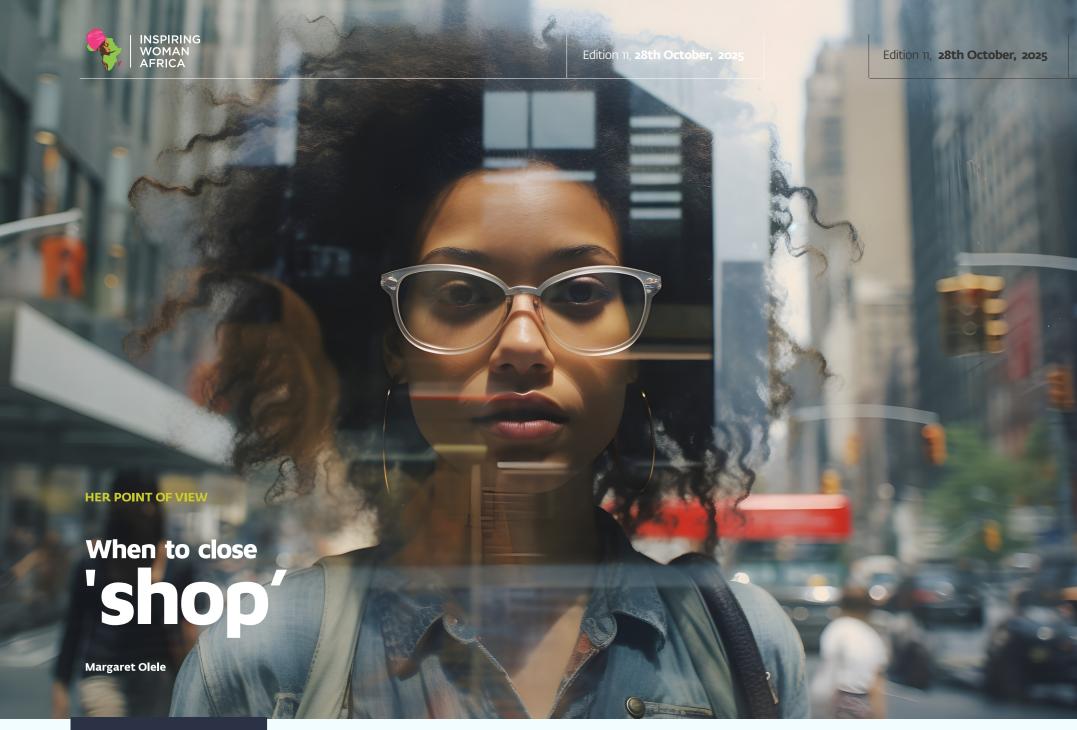
Birthdays have become less about celebration and more about gratitude and perspective. I'm deeply thankful for the experiences (both joyful and difficult) that have shaped me into who I am today.

Challenges have a way of revealing what endures: faith, purpose, and the quiet strength that comes from trusting you're exactly where you're meant to be.

At this stage, I'm focused on purpose over pace, choosing projects that align with my values, nurturing the next generation, and investing time in the people and causes that truly matter. I'm thankful for those who have held space for me, for work that continues to stretch and inspire me, and for the privilege of another year to grow, serve, and impact others.

"We must also confront the growing incidence of financial fraud, which erodes public trust, and urgently raise the overall level of financial and digital literacy among users"





ne of the classes I ound both intriguing worrisome was the elective philosophy class I took during my second year as an undergraduate. It questioned human existence from Berkley's notion, suggesting we are mirages that have meaning only in the minds of others, to Descartes' famous Cogito Ergo Sum, "I think therefore I exist". At that time, I was glad it was only an elective, not because I

shied away from deep thinking, but because I struggled to find a practical application. So what was the benefit of it all?

Years later, I found myself revisiting those philosophical musings, this time with a more profound understanding. I began to formulate my own philosophical musings: first, that I am because I am impacted by the environment I exist in; I thrive, therefore I exist.

These thoughts were born from my experiences as a career woman navigating the complexities of the workplace. Women typically stay longer in organisations, and this is not necessarily because of monetary rewards or perks, but because of the congenial nature of the workplace. The less

toxic it is, the more a woman throws herself into it. However, the quality of leadership plays a crucial role in shaping the environment.

If the Head of an organisation is acerbic and narcissistic, the trickle-down effect is sometimes palpable, as seen in the way department heads treat their direct reports. The environment feels diseased; the leader's infection widens like the ugly spread of ringworm if left untreated. If you don't get out and quickly, too, you will be enmeshed in the diseased fungal ring...and forever damaged. It is essential to recognise these warning signs and know when to exit, especially given women's tendency to persevere in challenging

situations. Don't hope for change to happen by the wand of a fairy godmother; think and plan strategically for your thriving path.

My first job out of university is a good example. Armed with a Master's degree in Mass Communication (specialising in Public Relations and Advertising), ready to conquer the world, I joined a mediumsized advertising agency. The company had interesting clients in the automotive, food, and other sectors, and I was so sure this was THE opportunity to prove myself—the near paradise. But boom!—serpent arrives in paradise, through the CEO of the organisation. It was not the usual story of sexual harassment that I heard from my friends back then, but a unique one. It

started subtly at weekly meetings, where I would share thoughts on how we could approach the campaigns for specific clients based on my interactions and my client report. This man, a tall, near-bald man in his forties, will first glance, then glare at the document I shared, and then he looked at me with a condescending smile, "My dear, this is not the way it works... Don't think because you have a Master's in Mass Communication or a double master's degree, you know all about advertising." At the outset, I thought he wanted me to learn on the job, but each passing day it became a litany, at meetings, in front of clients that was when I knew that this was not a boss interested in my growth, but psychologically trying to play pranks with my confidence and doubt my competence. It was not until I knew he had an OND qualification that I understood the root of his behaviour. What good leaders would see as an opportunity to leverage a good hire, these kinds of leaders see it as a declaration of war.

The worst kind of psychological torture in a workplace is when your boss undermines your abilities, your capacity to thrive, inflicting self-doubt through subtle innuendoes and gestures that slowly seeps the disease of doubt through every fiber of your being and shrouding you with the cloak of Who am I? I knew I had to leave. I walked away from this job after three months.

Looking back, I am grateful for that experience early in my career as a woman and a human. It taught me that my selfworth is the currency that opens doors to new opportunities. Do not get soaked into the fear of the unknown or hope for a miraculous change; instead, think strategically about your thriving path. Recognise the signs of toxicity and exit as quickly as you can. Your environment shapes you, and you have the power to choose where to thrive. I planned my exit, and when I closed the door of that 'shop' I knew what the next door would be like. We should never forget that our existence is intertwined with our environment. 'I thrive, therefore I exist", should be a philosophy that guides us with selfassurance and purpose.



Margaret Obiageli Olele

CEO and Executive Secretary of the American Business Council

Margaret Obiageli Olele is a trailblazing CEO and Executive Secretary of the American Business Council. She brings over 30 years of experience engaging African governments on behalf of the private sector.

Margaret's corporate journey began at Clapperboard Network Television, the pioneering private broadcast media in Nigeria. She then spent 16 years with West African Seasoning Company, part of Ajinomoto Group, Japan, where she drove the company's expansion into East Africa. At Pfizer, she served as associate director and later director of public affairs and communication, leading key initiatives such as the access and affordability project in Ghana and the SSA Sickle Cell Project.

Margaret has provided expertise to various government agencies and has also offered capacity-building advisory services to several distinguished organisations.

She is also an adjunct faculty member at the Graduate School of Media and Communication, Pan Atlantic University, teaching brand strategy and communication.

Margaret is a fellow of the Advertising Practitioners' Council of Nigeria. She holds degrees in English and Literature, and also Mass Communication, specialising in public relations and advertising. Margaret has written several published articles and recently released her memoir, 'Corals of Youth' which vividly portrays growing up in Lagos, Nigeria. She serves on the advisory board of the Sickle Cell Foundation (SCAF). She is married and has two children.





WOMAN EXECUTIVE

Mentorship Beyond Titles:

The Gift of Presence

By Wola Joseph-Condotti

We often think of mentorship in corporate terms. Structured programmes, matching platforms, career roadmaps. Yet, the most powerful mentorship experiences are often the most unstructured. The chance conversation that shifts perspective. The kind nudge that sparks courage. The seasoned executive who, in passing, says "I see you", and means it.





and more about presence. And presence, (real, intentional presence) is a gift.

Mentorship is Not a Title. It is a

One of the greatest misconceptions we carry as leaders is the belief that mentorship must be formalised to be effective. I carried this belief for so long. But I soon realised that mentorship is not a board appointment. It is not something you get added to your resume. Mentorship is a posture. A decision to be available, even when busy. A willingness to guide, not because it is convenient, but because you have

walked the road and others should not walk it alone.

Some of the most defining moments of my career came not from workshops or official mentorship pairings, but from leaders who looked me in the eye, asked how I was really doing, and listened without rushing to advise. They showed up. Not with answers, but with time. Not with applause, but with attention.

That is mentorship.

Why Presence Matters

Younger professionals (especially women) are navigating complex terrain. They are juggling ambition with expectations. They are questioning whether their voices belong in rooms that look nothing like them. They are wrestling with imposter syndrome, negotiating visibility, and trying to lead with authenticity in industries still learning to make space for them. And what they need is not always a

grand lecture or a 5-year plan. They need someone who says:
"Here is how I navigated that."
"I have been there and you are not

crazy."
"You are doing better than you

They need presence over performance. Authenticity over answers.

Even Busy Leaders Can Mentor

think."

Yes, we are busy. Our calendars

overflow with meetings, deadlines, travel, and decisions. But mentorship does not require hours. It requires intentionality.

A 10-minute check-in. A thoughtful voice note. A recommendation sent via WhatsApp. A coffee that says, "I am not here to fix you. I am here to witness your growth."

In this age of curated mentorship events and flashy titles, let us not forget that the quiet, consistent investment of presence still transforms lives.

Legacy is Built in the Lives You Touch

One day, someone will mention your name in a room you never entered. Not because you were the CEO. But because you were the one who helped them believe they could be. Your legacy will not be defined solely by your titles, but by how many others you lifted as you climbed.

Mentorship is not charity. It is stewardship. In the words of Maya Angelou, "When you learn, teach. When you get, give."

We are not just here to succeed. We are here to seed success in others.

A Biblical Reminder: Elijah and Elisha

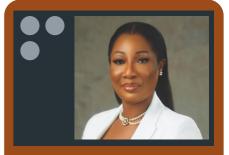
In 1Kings 19, God instructs Elijah to anoint Elisha as his successor. But Elijah did not just pour oil and disappear. He allowed Elisha to follow him, observe him, serve alongside him. When the time came for Elijah to depart, Elisha asked for a double portion of his spirit and received it. True mentorship is not just about succession. It is about impartation. Not just skills, but mindset. Not just tactics, but identity.

Final Thoughts

To every woman in leadership, I urge vou:

Be a mentor, even if no one gave you a guidebook. Be a presence, even if you cannot be a program. Be intentional, even if your time is tight.

Because in a world where everyone is trying to be seen, sometimes the greatest gift you can give... is to truly see someone else.



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 Chie 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, be coming 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.

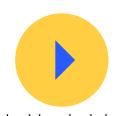




FINANCIAL AdviseHER

You Can't Out-Earn Poor Money Habits

By Sola Adesakin



It's tempting to believe that more money will solve all your financial problems. A raise, a business

breakthrough, a lucky break, surely that will fix it all. But here's the truth: you can't out-earn poor money habits. A bigger income with bad discipline only creates a bigger mess. The problem is never just about the amount of money coming in, it's about the structure guiding how it's used. More money won't fix what discipline won't face. If your habits leak, your wealth will leak too. Let's be honest — many people are working harder than ever but not getting wealthier. The problem isn't effort; it's direction. It's like pouring water into a basket — until you mend the holes, no amount of pouring will fill it.

The Habits That Hold You Back

Poor money habits often hide behind good intentions. Spending before saving. Swiping before thinking. Borrowing to impress. Delaying financial planning until "things get better." But things rarely get better by accident — they get better by intention.

Wealth doesn't start with money; it starts with management. Earning is an event; managing is a lifestyle. You can earn millions and still be broke if you haven't learnt how to control your impulses, plan your spending, and prioritise your future.

This is why some people stay stuck in the same financial loop for years — because they change jobs, change income, but never change habits. The pattern remains, just with bigger numbers attached.



Preparation Attracts Provision

This season, don't just work or pray for more, prepare for more. Preparation is the proof that you're ready for growth. Before the harvest comes, you build barns. Before promotion, you build capacity. Before increase, you build structure.

If you want to be entrusted with more — in money, business, or opportunities — you must show that you can handle what you already have. Many times, God and life withhold the "more" not as punishment, but as mercy. Because increase without structure becomes chaos.

Five Financial Habits That Build Wealth

If you're serious about changing your financial story, these five habits are non-negotiable:

- 1. Track Your Spending Money you don't track will quietly disappear. Use a simple app, journal, or spreadsheet to know where every naira goes. You can't manage what you don't measure.
- 2. Pay Yourself First Save before you spend. Treat savings and investments like a bill you must pay. Even 10% consistently saved will change your financial outlook in a year.
- **3. Invest Intentionally** Don't just save, grow your money. Learn about mutual funds, treasury bills, stocks, and ETFs. Your money should be working even when you're not.
- **4. Live Below Your Means** Comfort is not the same as luxury. Avoid the temptation to "upgrade" your lifestyle

every time income increases. The goal is freedom, not fancy.

5. Keep Learning About Money – Financial literacy is a lifelong journey. Read, attend seminars, listen to podcasts, and ask questions. Ignorance is more expensive than education.

The Discipline That Sustains Growth

Discipline is what transforms income into wealth. It's saying "no" to instant gratification so you can say "yes" to long-term peace. Discipline is also about paying attention — knowing where your money goes, tracking your progress, and being accountable for your decisions.

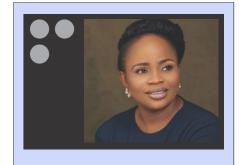
True wealth is built by those who are faithful with the little — those who plan, track, and stay consistent even when it feels slow. Your habits are the real indicators of your financial future, not

your hustle or your paycheck.

So as you go through this season, ask yourself: am I preparing for more, or just wishing for more?

Growth doesn't happen by accident. It happens by alignment — between your prayers, your plans, and your practices.

The goal isn't just to make more money; it's to build the discipline to manage, multiply, and sustain it. That's where real financial freedom begins.



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 Instructors and a member of the Personal Finance Speakers Association.

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GENDER INSIGHTS

Nigerian Senate: Life Imprisonment for Rape of Minors ...A Step in Ensuring Justice and Safer Spaces for the Girl Child

Asmau Benzies Leo



The Nigerian Senate has taken a historic step toward strengthening the fight against sexual violence by passing an amendment to the Criminal Code Act

(Amendment) Bill, 2025 which prescribes life imprisonment for anyone convicted of raping a minor, this took place on Tuesday, October 22nd, 2025.

The amendment represents one of the most significant legal reforms in recent years, aimed at deterring sexual offenders and reinforcing Nigeria's commitment to protecting children and women from abuse and exploitation. Under the new provision, CSOs are demanding that the offence previously referred to as defilement should now be legally recognised as "rape of a minor" with a penalty of life imprisonment without the option of fine. This would mark a clear shift from the earlier fiveyear maximum sentence, reflecting the gravity of the crime and the need for stronger deterrence.

The Senate also approved a minimum sentence of ten years for other forms of rape and sexual assault, ensuring that perpetrators of sexual violence face more stringent punishment. This reform aligns Nigeria's justice system with international human rights standards and strengthens its commitment to the protection of children under the Convention on the Rights of the Child (The Child Rights Act) and other related frameworks as the Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) and Violence against Persons Prohibition Act (VAPP Act).

Now Justice Must Work for Survivors

While the new legislation is a step forward, its

effectiveness will depend on how it translates into justice for survivors. Across many communities, victims of rape continue to face stigma, fear, and institutional barriers that prevent them from reporting abuse or accessing help. Ensuring justice therefore requires a survivor-centered approach; one that prioritises safety, confidentiality, and access to medical, psychosocial, and legal services. Effective referral pathways must be established in every community to link survivors to GBV service providers such as health centres, police gender desks, social welfare offices, and credible civil society organisations providing support. When survivors know where to turn, and when the system responds swiftly and compassionately, the culture of silence begins to break, and trust in justice institutions is restored.

The Need to Creating Safe Schools and Safer **Environments**

The Senate's move also underscores the importance of prevention, especially within schools and communities where children spend most of their time. Too often, incidents of sexual abuse occur in places meant to be safe; classrooms, hostels, and homes. To complement the new law, there is an urgent

Schools must also integrate regular awareness sessions on consent, boundaries, and the right to protection from harm. Such preventive efforts not only reduce risks but also empower students, particularly girls, to speak out against abuse. The Role of Communities and Institutions Legislation alone cannot end sexual violence. Communities must play a vital role in prevention, early reporting, and

rehabilitation of survivors. Traditional and religious institutions and leaders, community associations, and local government structures must actively participate in promoting child protection and denouncing sexual abuse. Law enforcement agencies must also receive continuous training on handling rape cases with professionalism and

discrimination, judgment or victim blaming.

need to strengthen safe school frameworks

safeguarding policies, codes of conduct for

officers trained to handle reports of abuse.

teachers and staff, and designated protection

across the country. Every educational

institution must begin to have clear

safety and dignity of the Nigerian child are non-negotiable. By replacing lenient of minors, the nation is sending a clear signal that sexual violence will no longer be met with silence or impunity. The amendment reaffirms the duty of government and society to create an environment where every child, especially

Furthermore, fast-track courts for sexual

violence cases can help reduce delays in

prosecution and prevent survivors from

reliving trauma through prolonged trials.

the girl child, can grow, learn, and thrive without fear of violation. It also reminds citizens that justice is not achieved by punishment alone but through prevention, protection, and care for survivors.

As the bill awaits final harmonisation and presidential assent, stakeholders across all sectors must ensure that this victory in the legislature becomes a living reality in every school, home, and community in Nigeria. And when fully implemented, this law will not only punish offenders but also help build safer communities, strengthen reporting systems, and restore hope to survivors who have long been denied justice.

Dr. Asmau Benzies Leo

Executive Director, Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN)

Dr. Asmau Benzies Leo is a development practitioner with extensive national and international expertise in gender equality, peace-building, governance, and humanitarian action.

She holds a PhD in Public Governance and Leadership, a Master's degree in Conflict Management and Peace Studies, and executive certifications from leading institutions including Howard University, Harvard University and Glasgow Caledonian

As Executive Director of the Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN), she has led ground-breaking advocacy initiatives on women's political participation, gender-based violence prevention, and security sector reform across multiple World Bank, UN and EU-supported

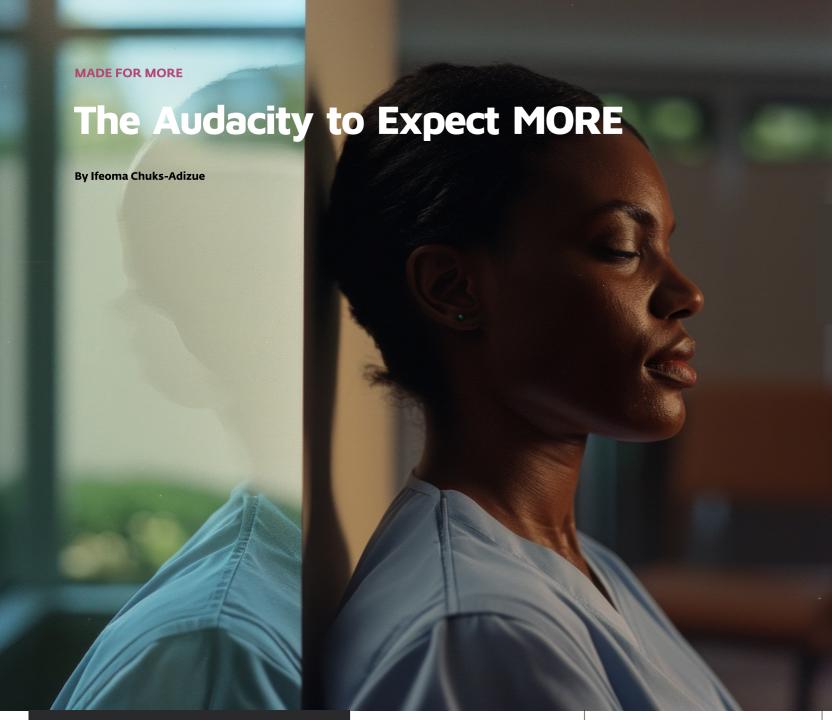
Internationally, Dr. Leo has represented civil society at the United Nations, contributed to regional dialogues on Women, Peace and Security, and partnered with global networks advancing gender justice and inclusive governance.

She is a UN Recognised Global Ambassador on Women, Peace and Security. Her expertise bridges grassroots action with policy advocacy, making her a respected voice in advancing gender equality and sustainable peace in fragile and conflict-affected contexts.



A Turning Point for the Girl Child The Senate's action is not just a legislative reform, it is a moral declaration that the sentences with life imprisonment for rape empathy. Medical and psychosocial service providers equally need capacity building to respond to survivors' needs without





There's a line I've come to believe: "Your ceiling is built from your own beliefs."

INSPIRING WOMAN

Before life limits us, our minds already have.



any career women assume their are external -

the system, the politics and the perception of power, but often, the real ceiling is internal. That quiet voice that says, "This is enough." especially when you have achieved what once seemed impossible. However, there is a difference between doing well at what you

were trained to do (success) and doing well at what you were created for (significance).

Success measures what you've built while significance asks what will last when you are no longer in the room. Significance challenges you to not just rise in your career but to leave something that outlives your title and tenure.

Making the shift from success to significance takes AUDACITY - the

audacity to believe and expect more even after all you've achieved. Expectation has power, as the world bends toward those who expect more from it. You can deliver every quarter and meet every goal but if your vision of what is possible remains narrow, opportunity will shrink to fit it. Expecting MORE means aligning ambition with purpose...trusting that your potential stretches far beyond what your current title captures. It's daring to ask harder questions

• What am I building beyond results?

like:

- What will my leadership make possible for
- What new chapter is waiting to begin if only I'd sav ves?

Expecting MORE means stepping into spaces that stretch you, speaking about what you carry, asking for what you deserve and creating what doesn't yet exist. In the workplace, it may look like using your influence to build systems that outlast you, mentoring the next generation or expanding your impact beyond functional expertise. Beyond the workplace, it means allowing the ideas that keep nudging you, like that book, initiative, platform etc., to finally take shape even while you continue thriving in your 9-

If you are sensing that whisper of MORE, here are four tips to help you rise into it:

NOTICE YOUR CEILINGS

What stories have you told yourself about what's "enough"? Stories like you've already peaked, it's too late or this is as far as it gets? Identify those thoughts and challenge them.

Replace "I've done enough" with "There's still ground to cover.".

Replace "Maybe later" with "Why not now?"

2. CREATE YOUR FUTURE

With this renewed mindset, ask yourself: If time, money and fear weren't issues, what would I start today to move from success to significance?

What dream have I kept locked away that I'm finally ready to act on?

If I started now, what would success look like three to five years from today?

Let yourself dream again - vividly and without limits.

3. RECREATE YOUR ENVIRONMENT

Voice your next level until it feels normal. What we say consistently reshapes what we see eventually.

Surround yourself with people who stretch your thinking and call out your next evolution. If every conversation in your circle affirms your comfort zone, it's time to widen the circle. Growth happens in rooms where you're slightly intimidated but deeply

4. TAKE ACTION

Vision expands through motion. Don't wait for perfect clarity, start with the first visible step - a conversation, a proposal, a prototype...something!

Action is proof of faith in yourself and in what you carry.

In closing...

Your 9-to-5 may fund your life but your life's work is bigger than your job description. Don't let what once represented breakthrough become the boundary that limits what's next.

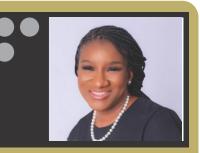
Have and demonstrate the audacity to believe for and expect MORE...

Yes, you can lead teams at work and still build legacy within and beyond the workplace.

So here's my prayer for you this week - May your courage outgrow your comfort and break every belief ceiling that once kept you safe but small.

Because the world doesn't reward those who settle. It rewards those who demand for and expect MORE from it and themselves.

So, until next week, keep saying YES to your



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 re cipient of several awards, the most recent being the Exceptional Leader of Excellence Award from the Global Women Economic Forum.







WOMAN AT THE HELM

Neya Kalu

Chairman of The Sun Nigeria

eya Kalu is an astute business executive, entrepreneur, and philanthropist. She is currently the Chairman of The Sun Nigeria, Chairman of Sun Heaven Hotels and Resorts, and the Founder/CEO of Base Coat, a chain of Nail Salons in Nigeria. Neya has been keen about self-care and beauty since a young age. Base Coat was her venture into the beauty industry, an ultra-modern onestop nail salon chain, which has grown to be a leading beauty brand in Nigeria.

Neya's early life was fairly quiet and somewhat isolated which gave her plenty of time to daydream. She also had her father as a role model to look up to at her young age. Her father is a visionary leader and businessman who encouraged her to pursue her interests and passions. With a first degree in Law and an MSc. in Financial Services Management from the University of Buckingham, United Kingdom, Neya has in the last 12 years, garnered experience across various industries crafting and implementing business initiatives and functions. Before her appointment as chairman of The Sun Publishing, Neya worked as an HR professional in the shipping and banking sector where she led dynamic teams to bridge the gap between employees' performance and the organisation's strategic objectives.

Apart from being a business executive and entrepreneur, Neya is passionate about solving social issues especially as it relates to women. She believes in the development and empowerment of women as they are major players in national and world

development. Supporting women is crucial to Neya and you will often hear her use the phrase 'Sister's Keeper' to express her passion for empowering women.

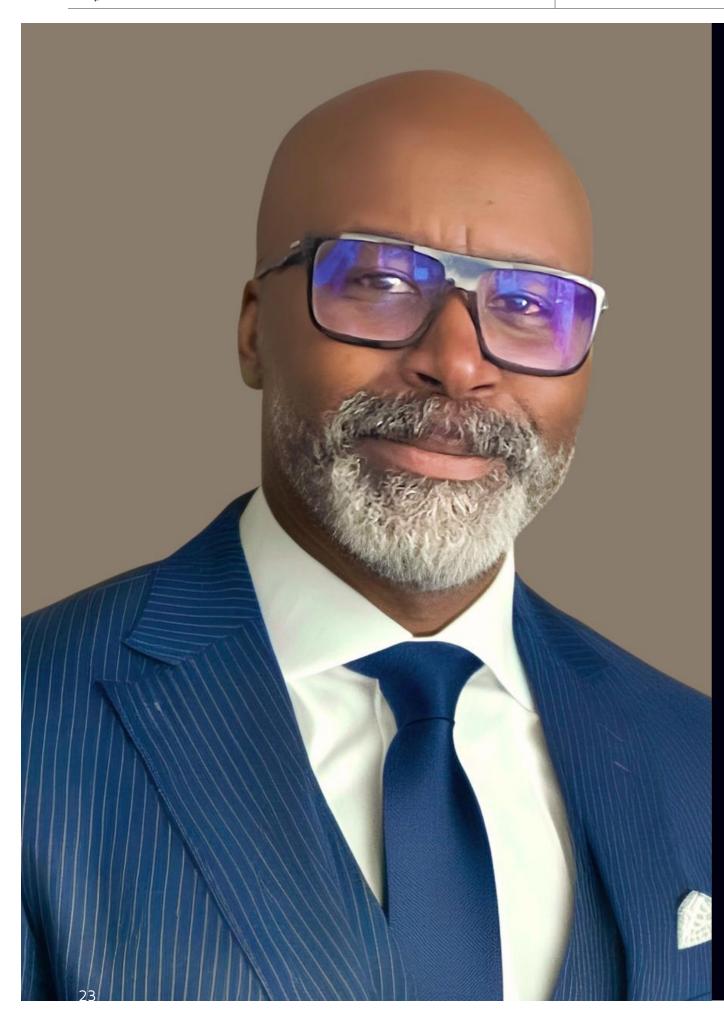
Through her work with the OUK Foundation and the Neya Kalu Foundation, she actively contributes to the implementation of Sustainable Development Goals 1-6 striving to create a brighter future for all.

Her commitment to addressing social issues through philanthropy is unwavering, as she recognises their crucial role in national and global development.

Neya is a voracious reader and lover of African literature especially written by Nigerian authors.







WE'VE GOT MEN

Ibrahim Sagna

Executive Chairman of Silverbacks Holdings

brahim Sagna is the Executive Chairman of Silverbacks Holdings, a private investment firm allocating capital and resources to technology, entertainment, sports and other creative industries. The firm prioritises tech enabled businesses able to capture growing pools of exportoriented revenues. He directs the firm's strategy, investments and investors' relations in accordance with its board's principles.

Mauritius based Silverbacks Holdings' investment programmes primarily target Africa and its diaspora. Ultimately, Silverbacks' objective is to expand Africa born businesses beyond the continent - while improving job opportunities available for the youth and to support more woman led enterprises.

Ibrahim's interest in Africa's growth is evident in his views. According to him, while the world debates the future of digital banking, Africa has already built it on mobile phones. Ibrahim insists that mobile money is not a niche innovation here, but the backbone of commerce, connecting farmers, traders, and entire economies.

"With over 74% of the

world's mobile money transactions happening in Africa, the continent has become the undisputed global leader in mobile financial inclusion." He said. Giving an example of one of such African countries, Ibrahim says, for instance, the launch of M-Pesa in Kenya transformed that landscape, turning basic mobile phones into tools for sending, receiving, and managing money, and in 2025, M-Pesa has grown to more than 60 million users.

contributing to economic growth. "Today, mobile money platforms in Africa serve over 1.1 billion registered accounts across 40+ countries, processing over \$1.1 trillion annually." Ibrahim stated. Ibrahim was named in 2023 as one of the Top 100 Most Influential Leaders in Africa by New African Magazine. He is an institutional platform builder, technology enthusiast and prolific private investor. He is a seasoned executive with various board governance roles and the privilege of close to three decades' track record enabling over \$30bn of company related financings throughout 40+ African and emerging economies covering consumers, infrastructure and natural resources.

This growth is spreading

across Africa and certainly

The spectrum of his former employers spans from global

Private Equity (PE) portfolio companies to international PE groups and Hedge Funds (HF) management firms as well as leading Development Finance Institutions (DFIs). In his fulfilling journey across the value chain of private capital, he also led a few award-winning transactions in publicly listed markets.

Silverbacks' purpose is to accelerate the corporate maturity of select private companies. The firm dedicates its funding and resources to the delivery of attractive capital gain opportunities for investors while unearthing outliers operating in underserved industries. Ultimately, the goal is to create jobs for youths and opportunities for women-led enterprises by backing dominant platforms' builders ready to expand well beyond their original jurisdiction.



HOLISTIC LIVING

Mindful Living in a Fast-Paced World

...How to slow down without losing momentum

By Dr. Maymunah Yusuf Kadiri

f life is a highway, our modern world has most of us driving at full speed, eyes darting between multiple lanes, trying to overtake everyone else. The trouble is, when you're always speeding, you miss the scenery, burn more fuel, and risk crashing. Mindful living is not about slamming on the brakes, it's about learning to drive at a steady pace that keeps you safe, focused, and able to enjoy the journey.

In cities like Lagos, London, or New York, the pressure to "keep up" is relentless. Work deadlines, traffic jams, family responsibilities, and the endless ping of messages create a constant feeling of urgency. We mistake busyness for progress, forgetting that movement is not the same as momentum.

What Is Mindful Living?

Mindful living is the practice of paying full attention to the present moment, your thoughts, feelings, surroundings—without rushing ahead or dwelling endlessly on the past. It's not about doing less, but about doing with awareness. Imagine eating jollof rice while scrolling through your phone. You finish the plate but hardly remember the taste. Now imagine eating the same plate slowly, smelling the spices,



noticing the texture, and savoring every bite. The second experience is richer, more satisfying, and ultimately more nourishing. That's mindful living in action.

Why We Need to Slow Down

When we're constantly in a rush, our body interprets it as stress. The nervous system stays in "fight or flight" mode, pumping out stress hormones like cortisol. Over time, this leads to fatigue, poor immunity, anxiety, and even chronic illness. Slowing down doesn't mean losing productivity, it means reclaiming your mental clarity so you can work smarter, not just harder. In fact, research from the University of California found that people who take mindful breaks are more creative,

make better decisions, and feel less burned out.

How to Slow Down Without Losing Momentum

1. Start Your Day Without a Sprint Instead of reaching for your phone the moment you wake up, take 5 minutes to breathe deeply, stretch, or journal. This sets a calm tone for the day.

2. Do One Thing at a Time

Multitasking might feel efficient, but it scatters attention. Focus fully on one task, complete it, and then move

3. Schedule Pauses, Not Just Meetings

In Nigeria's fast-moving work

culture, calendars are filled with back-toback obligations. Block short breaks to rest your mind between tasks, stand up, drink water, look outside.

4. Eat With Attention

Put down your devices while eating. Notice the colours, flavours, and aromas of your food.

5. Evening Digital Sunset

Reduce screen time an hour before bed to help your brain switch from alertness to rest mode.

Mindfulness in the Nigerian Context

Our society celebrates hustle, often to the point of glorifying exhaustion. We praise those who work day and night, forgetting that the body and mind have limits.

Mindful living challenges this by saying:

undivided attention without the TV or phone competing for focus.

The Benefits of Slowing Down
Better Health: Reduced stress levels, lower blood pressure, improved digestion.
Sharper Focus: You make fewer mistakes

Stronger Relationships: You listen better, connect more deeply, and communicate with care

More Joy: Life feels richer when you actually experience it, not just rush through it.

when your mind is present.

Rest is not laziness; it's maintenance.

For the market trader in Aba, mindful

the executive in Abuja, it might mean

living might mean taking a 5-minute break

to breathe deeply between customers. For

turning off email notifications after 8 p.m.

For parents, it could mean giving children

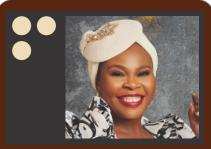
Mindful Living Is Not About Doing Less

It's about doing with intention. A farmer planting seeds mindfully still finishes the work, but with more awareness of the soil, the rain, and the growth to come.

Likewise, you can meet your goals while moving at a pace that protects your health and happiness.

In a world that tells you to "hustle harder," mindful living whispers, "be here now." You don't need to leave the fast-paced world—you just need to find your rhythm within it. Slowing down is not the enemy of success; it is the secret to sustainable success.

The truth is, life is not a race with a single finish line, it's a journey with countless moments worth noticing. Don't rush past them.



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- Psy chiatrist 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-therapeu tic 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, Praeti tioner (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, African's #1 online health radio and a non for profit organi zation, "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.





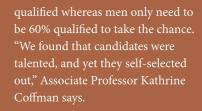
Stop self-editing, you're more ready than you think

By Zainab Aderounmu

You would think the biggest thing holding women back from leadership would be the "glass ceiling". Turns out, it's not.

few weeks ago, I interviewed ten executives on the red carpet of a women's event, and every single one, both women and men alike, mentioned the same number one challenge: self-doubt. That tiny inner voice that says 'I'm not enough'.

A Harvard Business Review research shows that women are less likely to jump on a high-level, wellpaying position unless they're 100%



However, self-selection or self-editing isn't restricted to women, although we may hug the "rules" more than men do. Everyone has experienced it at some point. Have you ever come across an opportunity and immediately focused on all the reasons why you're not able to get it or how you're not yet ready to achieve it, so you don't bother applying? That's self-editing. It's telling yourself no, before hearing it from the world.

I experienced this when I had the opportunity to be selected as the Apex Lagos State Youth Ambassador. I was confident enough to enter the ring of 5000 applicants and made it to the top 100, which was further screened to 50. When it was time to select the Apex leader for the team of 50, I self-edited.

"I've made it this far, that's enough," I said to myself. Thankfully, we had a mindset re-engineering session just before the selection process began and I decided to try out my new empowering beliefs. I signified interest and made it to the top three. That was still enough for me. "I've tried", I thought to myself. I didn't think much of it until I was announced the apex leader.

Self-editing often stems from the belief that you need one more training, one more class, one more task complete, to be qualified. But guess what, you get promoted to an area where you're less qualified. Once you're an expert at a job, you've likely outgrown it and it's



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Grad uating 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.

time to step up. After all, it's called the next level. That's why it's important to catch yourself when self-editing. Evy Poumpouras puts it well, "The first no you hear shouldn't come from you".

Confidence, a deep belief in your ability to figure it out, helps you show up differently. I recently read a tweet about someone who barely had 500 followers online, but boldly pitched himself as someone who teaches people from across continents. If the followers were from different continents, he wouldn't be wrong, but most of us would have focused on the number of followers rather than the quality. Meanwhile, I met a lady who I thought was fit for president of her organisation but she insisted she was okay as VP. Perspective makes the difference.

Try this the next time you catch yourself self-editing or self-selecting out of the race; try. You really have nothing to lose if you try. And don't just try limply, leaving things to fate, try confidently. What's the worst that could happen, you get a rejection, you learn new things. But when you don't try, you lose everything. The opportunity to learn and the possibility of winning.





Guests at the maiden edition of **PodFest** curated by **Tosin Adefeko**, Founder, AT₃ -The Muvmnt Agency.



































"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

