

iWA

INSPIRING
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CHINWE OGHALU

A CATALYST FOR INNOVATION DRIVING FINANCIAL EXCELLENCE

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Welcome!

Dear Readers,

Hello! Hello!! Work has commenced in full mode. I am hoping you are fully in that mood now because holiday is over. It's time to get on your grind and begin to plan for 2026. All the things you wrote down, it is execution time. I wish you well as you plan well. It is always a delight to bring you a new edition of IWA every week.

This week, on our cover, we have Chinwe Illohalu, who was, until recently, the Acting MD/CEO of NOVA Bank. Prior to her appointment, Chinwe had served (and returns) as the Executive Director, now leading Institutional & Corporate Banking at NOVA Bank. With over 27 years in the finance sector, she certainly brings a lot of expertise and professionalism to her work.

We had a great conversation on her journey, work, women in leadership and of course her experience as speaker at the recently concluded Inspiring Woman Africa (IWA) Series 14 conference. We wish Chinwe all the best as she progresses in her career.

Here are other articles in this edition:

WOMAN EXECUTIVE: The Ethics of Ambition: Leading with Character in a Competitive World. By Wola Joseph-Condotti.

GENDER INSIGHTS: Nigeria in 2026: Why True Security Must Have a Woman's Face. By Asmau Benzie Leo.

HOLISTIC LIVING: Your Health Is Not an Accident: Why Knowing Your Risk Factors Is the Foundation of Holistic Wellbeing. By Dr. Maymunah Yusuf Kadiri.

FINANCIAL AdviseHER: Why Brushing Your Teeth at Night Has More to Do With Your Finances Than You Think. By Sola Adesakin.

TRIBE WITH THE VIBE: 5 Projects You Won't Regret Starting This Year. By Zainab Aderounmu.

Our **WE'VE GOT MEN** for this week is Dalu Ajene CEO, Standard Chartered Bank, Nigeria.

Our **WOMAN AT THE HELM** is Florie Liser, President/CEO, Corporate Council on Africa.

Trust me when I say we will be here again next week. Until then, stay safe!

COVER INTERVIEW

CHINWE ILOGHALU

A CATALYST FOR INNOVATION
DRIVING FINANCIAL EXCELLENCE

Kemi Ajumobi

Chinwe Iloghalu was until recently, the Acting MD/CEO of NOVA Bank. Prior to her appointment, Chinwe had served (and returns) as Executive Director, now leading Institutional & Corporate Banking at NOVA Bank. She also served as the Executive Director, Lagos & Corporate Bank at Polaris Bank. She is a consummate professional of over 27 years' experience with several awards in recognition for her contribution to the growth of the organisations where she has worked including Equatorial Trust Bank, Ecobank Nigeria Plc., Zenith Bank Plc, Fidelity Bank Plc, and Polaris Bank. Chinwe has core-banking experience in diverse areas of banking including Operations, Marketing, Credit, Retail, Consumer, Corporate, and Commercial Banking, and has been involved in the structuring of transactions in various sectors including Oil & Gas, Manufacturing, Telecommunication, Power, Infrastructure, Aviation, Real estate, Agric & Exports, Fintech, Public Sector, amongst others. She has attended executive management programs at Said Business School, University of Oxford, The Wharton School of the University of Pennsylvania, Emeritus Institute of Management, Lagos Business School, Columbia Business School, London Business School, London School of Business and Finance, and Harvard Business School, amongst others.



“My inspiration to pursue a career in banking stemmed from a deep fascination with the industry's pivotal role in economic stability and growth”



Chinwe holds a Bachelor of Science (B.Sc.) degree in Industrial Chemistry from the University of Benin, an MBA from Esut Business School, and a Master of Sciences (M.Sc.) degree in Marketing Communications from the School of Media and Communication, Pan-Atlantic University.

She is a Fellow of The Institute of Credit Administration, Honorary Senior Member of the Chartered Institute of Bankers of Nigeria, Member of notable professional bodies including the Nigerian Institute of Management, and the Nigerian Institute of Public Relations, amongst others.

Chinwe brings a fresh perspective to banking relationships by building strong networks, leveraging business connections, and creating value, which brings to bear the delivery of maximum results.

► **Banking career and leadership influence**

My inspiration to pursue a career in banking stemmed from a deep fascination with the industry's pivotal role in economic stability and growth, combined with the challenging, dynamic environment it offers. This journey has shaped a leadership style that is a blend of transformational and collaborative approaches, centered on empowerment, strategic thinking, and continuous learning.

► **Pivotal career moment and influence on your professional development**

A pivotal moment in my career was transitioning from a non-market facing role to market-facing. This shift gave me direct interactions with customers, allowing me to offer and provide solutions tailored to their needs. It expanded my knowledge of their businesses, ultimately enhancing my

“I approach decision-making with a blend of data-driven insights, empathy, and stakeholder perspectives”



ability to serve them better. This experience has been instrumental in shaping my customer-centric leadership approach.

► **Approaching decision-making in your leadership role, especially during challenging times**

I approach decision-making with a blend of data-driven insights, empathy, and stakeholder perspectives. In challenging times, I prioritise clear communication, collaborative problem-

solving, and swift action. I lean on my team's expertise and stay focused on our purpose.

► **Emerging trends in the banking and finance industry that you believe will shape its future in Nigeria**

● **Digital Transformation:** Nigerian banks are going digital, with a focus on mobile banking, AI-driven services, and contactless payments. This shift is expected to increase financial inclusion and improve customer experience.

● **Open Banking and Fintech Collaborations**

● **Artificial Intelligence (AI) and Machine Learning (ML):** AI and ML are being used to enhance customer service, detect fraud, and improve risk management.

● **Regulatory Reforms and Recapitalization:**

The Central Bank of Nigeria is pushing for recapitalization, which is expected to strengthen the banking sector and increase resilience.

Sustainable Finance and ESG:

Nigerian banks are focusing on Environmental, Social, and Governance (ESG) financing, with investments in renewable energy and green infrastructure expected to grow.

● **Cryptocurrency and Blockchain:**

The CBN has been working on a regulatory framework for cryptocurrency, which is expected to provide a better structure, boost adoption and innovation in the sector.

● **Contactless Payments:** Contactless payments are becoming more popular, driven by NFC technology and QR codes. This trend is expected to reduce cash usage and improve transaction efficiency.

● **Digital Lending and BNPL:** Digital lending and Buy Now, Pay Later (BNPL) services are gaining traction, with fintechs leveraging AI and alternative data to offer credit to underserved populations.

► **Approaching mentorship and talent development within your organisation, especially for women in banking**

As a Leader, I prioritise mentorship and talent development, with a focus on empowering women in banking. I believe every woman has immense potential, and I encourage female professionals and leaders, starting from those within my immediate space – the banking sector, to embrace continuous learning, courage, and collaboration as key habits for achieving long-term career success and breaking through professional barriers. I lend my voice and approval to the recognition, development, and promotion of

tailored programmes within the bank – whether it be sponsorships or credit programs that help women unlock their potentials. I'm committed to building a pipeline of future women leaders, and I'm passionate about driving this impact personally.

► **Advice to people desiring to build a career in banking**

Have faith in yourself, put in the effort, and don't hesitate to take calculated risks. Surround yourself with mentors, and nurture valuable connections.

► **You emphasise building strong networks in your role. What strategies do you use to foster and maintain these connections?**

Consistency (regular, reliable engagement) and value addition (offering help, insights, support) are key to maintaining strong networks, as they build trust, credibility, and foster a culture of reciprocity, turning simple contacts into mutually beneficial, long-term relationships and opportunities.

► **What role does relationship-building play in the success of a bank?**

Personally, my leadership style is deeply rooted in authentic engagement with my teams and clients. I strongly believe in the power of relationships in driving business growth. My ability to spearhead complex transactions in diverse sectors such as oil and gas, agric & exports, manufacturing, infrastructure, construction, healthcare, hospitality, pharmaceuticals, and fintech is built on relationships I have nurtured over time and my expertise and dynamic approach to banking. I believe this approach helps leaders in driving growth and success in the banking sector.

► **Banking industry contributing to the broader economic development of Nigeria**

The banking industry will drive Nigeria's development by ensuring financial stability, promoting inclusion (especially for SMEs via fintech), attracting investment through monetary policy reforms, and boosting capital markets,



“Leading by example and fostering a culture of trust and open communication have become essential to my approach”

ultimately creating a robust system for sustainable growth, even while balancing inflation control with credit access.

► **Evolving Leadership style and what Leadership principles you prioritise**

My leadership style has evolved to be more collaborative and empathetic, focusing on empowering teams and driving innovation. I prioritise principles like servant leadership, transparency, and accountability. Leading by example and fostering a culture of trust and open communication have become essential to my approach. Adaptability and decisiveness are also key in navigating

today's fast-paced banking landscape.

► **Banking system leveraging digital onboarding, data analytics, or AI to improve client experience and efficiency**

Banks use digital onboarding, data analytics, and AI for seamless sign-ups, hyper-personalised services (like tailored loans/savings), predictive fraud detection, and 24/7 support via chatbots, boosting efficiency by automating tasks (RPA) and freeing staff for complex needs, while drastically improving customer satisfaction through speed, convenience, and relevant offers.

► Women on boards

We've got a decent representation of women on boards globally and in Nigeria. Globally, women hold 11% of Fortune 500 CEO positions (55 women as of 2024). In Nigeria, initiatives like the Female Gender Sustainability Principles and the Central Bank's 30% board and 40% senior management gender diversity guidance for banks are driving progress. We've seen women excel as board chairs, CEOs, and NEDs in banking and other sectors like energy and government. It's fair to say that these women bring immense value on boards directly proportional to the overall performance of those companies.

I believe the low number of women on boards stems from internal challenges like self-sabotage, impostor syndrome, and

work-life imbalance, as well as environmental hurdles such as unconscious biases, lack of leadership programmes, and insufficient sponsorship. To drive change, I'm committed to mentoring and sponsoring women, paying it forward, and sharing my experiences to amplify impact. I'll prioritise strategic presence, create opportunities for others to succeed, and ensure my legacy inspires others to act – because silence isn't humility, it's giving away your legacy.

► Outside of banking, what are you passionate about, and how do you balance your professional and personal life?

Outside banking, I'm passionate about

volunteering for community and environmental causes. I balance work and life by maximising my work hours, protecting family time, and prioritising vacations with my loved ones. Flexibility is key – I adapt as needed to stay present in both worlds.

► Recently, you were part of Inspiring Woman Africa Series 14, what experience would you love to share?

IWA Series 14 was a phenomenal experience! It was a great opportunity to network and exchange ideas with men and women from diverse fields such as entertainment, finance, telecommunications, energy and power, governance, legal, and more. Hearing their stories and challenges was truly eye-opening. But what stood out was meeting President Sahle-Work Zewde, Ethiopia's first female president – her resilience and determination to break barriers really resonated with me. Kemi Ajumobi, the founder of IWA, demonstrated a level of passion and perseverance all through the event which was truly motivational. Overall, it was a truly remarkable experience.



Concluding words

I'm here today because I feel a deep obligation to "pay it forward." I'm driven by a responsibility to inspire excellence and to give younger women the courage to forge their own paths and become the best versions of themselves. Our stories are opportunities for role-modelling, motivating other women to pursue leadership roles and to challenge traditional norms and practices in careers and business. Platforms like this (IWA) instill confidence in women who are looking to walk their own paths more successfully. It doesn't matter where you are—whether you're just starting out, halfway through, or at the top—it's never too late nor too early to begin again. Some women wait for the right time; others create it. Some wait for doors to open; others build their own. Some wait for permission; others grant it to themselves. Dear Inspirational Woman, you carry a light—never let it be dimmed. Arise and Shine: your time has come!

The Ethics of Ambition: Leading with Character in a Competitive World

By Wola Joseph-Condotti



Ambition is not a bad word. In fact, ambition has taken many of us (especially women) into rooms where our mothers and grandmothers were never allowed to stand. It has fueled our rise, sharpened our voice, and challenged systems that once said “not yet” or “not you.”

But if there is one thing I have learned as a leader in both corporate and public-facing roles, it is this: Ambition without ethical grounding is dangerous.

Because while ambition can take you far, only character can keep you there.

The Two Faces of Ambition

Ambition, in its purest form, is the desire to do more, grow more, and impact more. It is the fire that drives innovation, the determination that lifts entire companies, and the tenacity that breaks glass ceilings.

But ambition has a shadow side. When it becomes obsessed with outcomes, it can lose sight of origins. When it becomes hungry for recognition, it can starve ethics. When

it becomes fixated on speed, it can forsake soul.

I have seen leaders (brilliant, charismatic, capable) trade away their peace, their values, and sometimes even their freedom, because ambition became untethered from conscience.

The Slippery Slope: Little Compromises, Big Consequences

Ethical failure rarely begins with a headline. It often begins with small compromises:

“Let us adjust the report just this once.”
“Nobody has to know.”

“If I don’t play the game, I will be left behind.”

But every decision writes your story. And every time we silence our inner voice to satisfy external pressure, we lose a piece of ourselves. Even if the world claps. For women, the pressure can be even more nuanced. We are often told we must work twice as hard to be taken half as seriously. That “likability” is a currency. That toughness equals leadership. And so we hustle. We over-perform. We say yes when we should say no. And sometimes, we start to bend in directions that fracture our integrity. But what is the

point of winning the race if you become unrecognizable to yourself?

Leadership Judgment: The Inner Alignment Test

Every leader will face moments of ethical dilemma. What anchors you in those moments is not public opinion. It is inner alignment. The ability to lead in a way that your conscience can live with. Before I make major decisions, I ask myself:

- ◆ *Can I explain this to my children with pride?*
- ◆ *Would I do this if nobody ever applauded?*
- ◆ *Will this decision allow me to sleep well tonight?*

Because leadership is not just what we build. It is who we become while building it.

Anchoring on Faith

As a woman of faith, I have often looked to the story of Daniel. Promoted, powerful, but uncompromising.

Daniel served kings—but bowed only to God. He worked in Babylon—but refused to eat Babylon’s food. He rose in government—but refused to betray his values.

In a system built on ambition and flattery, Daniel stood on conviction and it set him apart. That is the kind of leadership our world needs: bold, brilliant, and anchored.

Final Thoughts

Ambition is not the enemy. But it must be sanctified.

In a world where shortcuts are glorified and ethics are negotiable, may we lead with clarity, courage, and conscience. Let our ambition be fire—but let our character be the frame.

Let us build empires—but not at the expense of our essence. Because when it is all said and done, true success is not just about where you arrive—it is about who you are when you get there.



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.

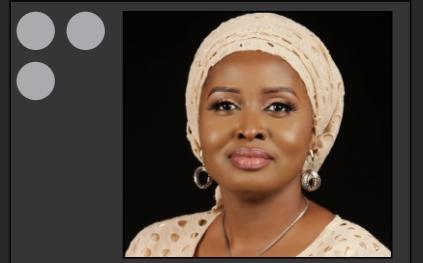
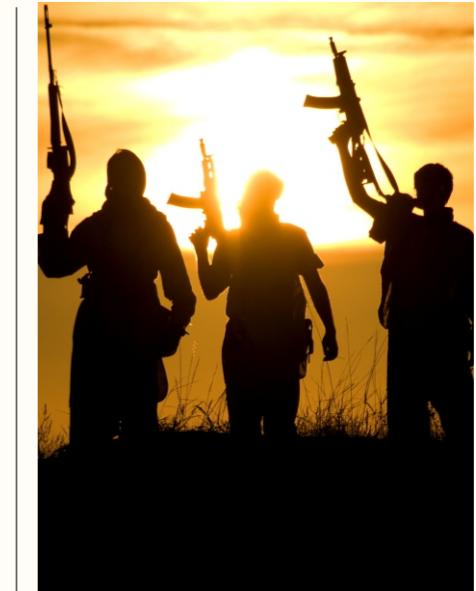
Wola’s achievements have earned widespread recognition. Most recently, she received the inaugural Leadership Excellence Award of the Year at the Legal Era Africa Awards 2024, becoming the first-ever recipient of this category. The award celebrated her historic transition from General Counsel to Group 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

Nigeria in 2026: Why True Security Must Have a Woman's Face

Asmau Benzies Leo


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 University.

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 projects.

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.



As Nigerians step into 2026, one truth remains unavoidable: insecurity in Nigeria is not gender neutral. From banditry affected communities in the Northwest to displacement camps in the Northeast and climate stressed regions across the Middle Belt, women and girls are not merely collateral victims of violence they are deliberately targeted, disproportionately affected, and often

left without protection or justice.

The Hidden Cost of Insecurity

Recent trends paint a grim picture. By mid-2025, conflict related violence had claimed thousands of lives, surpassing figures recorded in the previous year. For women, these statistics translate into layered and enduring harm. Mass abductions; many involving women and girls which continues to result in forced marriages, sexual violence,

and long-term psychological trauma. Economically, insecurity has devastated women's livelihoods. Women constitute nearly 60% of Nigeria's rural agricultural workforce. When armed violence forces communities off their land, women lose not only income but autonomy, food security, and dignity. At the same time, insecurity is evolving. As 2026 begins, technology facilitated gender-based violence; cyberstalking, online harassment, and digital exploitation, has

emerged as a new and growing threat, particularly for young women and girls.

From Victims to Leaders

Encouragingly, the narrative is beginning to shift. Evidence consistently shows that peace processes are more durable when women are meaningfully involved. The Nigeria's Third National Action Plan on Women, Peace and Security which was launched by Mr. President in December, 2025 reflects this understanding. This will be implemented through the strengthening of institutional responses such as gender desks offices within security agencies and improving coordination on prevention and response to violence against women and girls.

The Path Forward

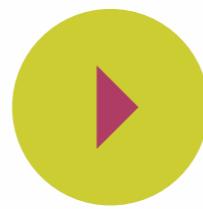
To build lasting peace, Nigeria must invest in community-based protection systems led by women, strengthen survivor centered justice and accountability for GBV/ sexual exploitation and abuse and prioritise girls' education as a long-term security strategy. True national security cannot exist without human security. Therefore in 2026, women must not only be protected but they must be empowered to lead Nigeria's journey toward sustainable peace and security.

Why Brushing Your Teeth at Night Has More to Do with Your Finances Than You Think

By Sola Adesakin



Edition 21, 13th January, 2026



If you can master brushing your teeth at night at least six times a week, you already have what it takes to put your finances in order. That may sound like an odd comparison, but it is one of the most accurate ways to explain how financial success actually works. Contrary to popular belief, winning with money is not primarily about intelligence, advanced knowledge, or complex strategies. It is about behaviour.

Financial success is roughly 20% knowledge and 80% behaviour. What you do consistently matters far more than what you know theoretically. Most people already “know” what to do with money. Save more. Spend less. Invest early. Avoid unnecessary debt. Build assets. Yet knowledge without execution changes nothing. Just like knowing the importance of brushing your teeth does not prevent cavities unless you actually do it.

► Knowledge Is Cheap. Behaviour Is Costly.

We live in the most information-rich generation in history. Free podcasts, YouTube videos, online courses, books, and social media threads constantly explain how money works. The problem is not access to information. The problem is follow-through.

Behaviour requires discipline. It requires consistency when motivation is low. It requires choosing long-term benefit over short-term comfort. This is where many people struggle.

The reason brushing your teeth works as an example is simple: it is not complicated. It is not exciting. It does not give instant rewards. But it prevents future pain. Financial habits work the same way.

No one wakes up excited to track expenses or review bank statements. But avoiding those small actions creates

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bigger problems later.

► Consistency Beats Intensity Every Time

Financial wins rarely come from dramatic, one-time actions. They come from boring, repeated decisions made over time. Saving a small amount monthly beats waiting for a “big break.” Investing modestly but consistently beats trying to time the market. Spending consciously every day beats a once-a-year financial detox. People often overestimate what they can do in one month and underestimate what they can do in five years. Consistency compounds. It quietly works in the background while life happens. Just like brushing your teeth once a month will not protect your dental health, making financial decisions only when there is a crisis will not protect your future.

► Good Habits Are More Powerful Than Motivation

Motivation is unreliable. Habits are dependable. You do not brush your teeth every night because you are motivated. You do it because it is part of your routine. Financial stability works the same way. When good money habits become automatic, progress happens even on difficult days.

Simple habits such as:

- *Paying yourself first*
- *Reviewing spending weekly*
- *Setting up automated savings and investments*
- *Delaying impulse purchases*
- *Tracking goals monthly*

These actions do not require genius. They require structure. The more decisions you automate, the less willpower you need. And the less willpower you need, the more consistent you become.

► Small Neglect Creates Big Financial Problems

Skipping brushing your teeth once may not matter. Skipping it regularly leads to expensive consequences.

The same applies to money. Small financial neglect compounds negatively:

- *Ignoring budgeting leads to constant cash shortages*

- *Avoiding savings leads to emergency debt*

- *Postponing investing leads to missed growth*

- *Living without goals leads to financial drift*

Most financial stress is not caused by lack of income alone. It is caused by unmanaged habits.

► Behaviour Creates Confidence

When your actions align with your goals, confidence grows. You feel calmer about money. You make clearer decisions. You are less reactive and more intentional.

Confidence does not come from knowing everything. It comes from showing up consistently.

Financial peace is not built in moments of excitement. It is built in quiet discipline.

► The Real Financial Upgrade

If you want to win with money, stop searching for new information before mastering basic behaviours. Start small. Build routines. Focus on what you can repeat, not what you can impress with.

If you can commit to brushing your teeth most nights, you can:

- *Save regularly*
- *Track your spending*
- *Invest consistently*
- *Build wealth steadily*
- *The formula is not complicated. It is behavioural.*

In the end, money does not reward intelligence alone. It rewards consistency, discipline, and habits done well over time.

And just like dental health, your future financial health depends less on what you know — and more on what you do every day.



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 Instructor™ and a member of the Personal Finance Speakers Association.

**WOMAN AT THE HELM**

Florie Liser

President/CEO, Corporate Council on Africa

Florizelle (Florie) Liser is the third President and CEO of CCA. Liser brings expertise and an extensive network on trade and Africa to her role, along with a strong track record of working with the private sector to translate policy into action. She is the first woman to lead the Council since its founding in 1993. Liser joined CCA from the Office of the U.S. Trade Representative (USTR), where she was the Assistant U.S. Trade Representative for Africa since 2003. At USTR, she led trade and investment policy towards 49 sub-Saharan African nations and oversaw implementation of the African Growth and Opportunity Act (AGOA).

Previously, she served as Assistant U.S. Trade Representative for Industry, Market Access, and Telecommunications from 2000-2003. She also served as

Senior Trade Policy Advisor in the Office of International Transportation and Trade at the Department of Transportation from 1987-2000; worked as a Director in USTR's Office of GATT Affairs, and served as an Associate Fellow at the Overseas Development Council (ODC) from 1975-1980.

Currently, Florie Liser serves as a re-appointed member of the 2022-2023 Sub-Saharan Africa Advisory Committee for the Export-Import Bank (EXIM) where she previously served from 2019-2021. She also served as co-chair of the Advisory Council for the Millennium Challenge Corporation and has also served as a Board member for the Women in International Trade (WIIT).

Liser holds an M.A. in International Economics from Johns Hopkins University, School of Advanced International Studies (SAIS),

and a B.A. in International Relations and Political Science from Dickinson College.

Corporate Council on Africa (CCA) is the leading U.S. business association focused solely on connecting business interests in Africa. Established in 1993 to promote business and investment between the United States and the nations of Africa, CCA serves as a neutral, trusted intermediary connecting its member firms with the essential government and business leaders they need to do business and succeed in Africa. CCA uniquely represents a broad cross section of member companies from small and medium size businesses to multinationals as well as U.S. and African firms. Our members are invested in Africa's most promising sectors including agribusiness, energy, finance, health, ICT, infrastructure, security, tourism and trade facilitation.


WE'VE GOT MEN

Dalu Ajene

CEO, Standard Chartered Bank, Nigeria

According to Travis Bradberry, the award-winning author, "One of the toughest things for leaders to master is kindness." So, when a while back, I saw the person we are celebrating in this section today write about kindness the way he did, for me, it means, as hard as Travis says it is for leaders to master kindness, there are those who understand the beauty of the combo: Leadership and Kindness! He is Dalu Ajene, Chief Executive Officer of Standard Chartered Bank, Nigeria.

Why do I say so? Follow me. A while back after a fire outbreak that occurred near their head office, Dalu said he was reminded of the transformative power of kindness and community. He specifically mentioned the swift response from their neighbours at the Naval Dockyard, who not only mitigated the situation but also exemplified the value of being a neighbour's keeper.

"In today's fast-paced world, it's easy to overlook the impact of small acts of kindness. Yet,

these everyday actions can foster a sense of belonging, empathy, and compassion." Dalu said, adding that "As leaders, it is important to prioritise kindness and foster community, both in our personal and professional lives. It is also expedient to be advocates that encourage our teams to do likewise." He admonished.

He went further to extend his heartfelt gratitude to Rear Admiral Ibrahim Shehu and the Naval Dockyard for their support. "Their actions demonstrate that even in challenging times, neighbourliness and kindness can make all the difference." Dalu stated.

Dalu Ajene is a seasoned financial services executive with over two decades of international banking experience across Africa, the U.S., Europe, and the Middle East.

Ajene has held senior roles at Credit Suisse, BNP Paribas, Bank of America and Bear Stearns, and was instrumental in launching

Rand Merchant Bank in Nigeria, where he worked for over ten years in various local and group functions, ultimately serving as its CEO.

Since joining Standard Chartered in 2024, Dalu has led the bank's vision to connect Nigerian clients to global opportunities. He has been a champion for global subsidiaries, financial institutions and wealth and retail clients to deliver sustainable impact and economic transformation.

He holds an M.B.A. in Finance and Strategy from Harvard Business School and a bachelor's degree in economics from Dartmouth College. He is an active member of the Young Presidents Organization (YPO), the Metropolitan Club and other non-profit endeavours. Outside the boardroom, he is passionate about youth empowerment and community development. Dalu is married and has two sons and enjoys long-distance running and squash.

HOLISTIC LIVING

Your Health Is Not an Accident: Why Knowing Your Risk Factors Is the Foundation of Holistic Wellbeing

By Dr. Maymunah Yusuf Kadiri



We often speak about health as though it suddenly fails us. One day we are fine; the next, we are not. But holistic wellbeing rarely collapses overnight. It erodes quietly, shaped by daily pressures, unexamined habits, and unmet emotional needs.

Take the story of Ms B. Ms B is 32, single, ambitious, and newly employed in a big city. To advance her career, she relocates from home to be closer to work. On the surface, everything looks right: independence, opportunity, progress. Six months later, the cracks appear. She feels persistently low. Motivation fades. Loneliness sets in, despite professional success. Evenings become heavy. Alcohol becomes a coping tool rather than a pleasure. Her productivity declines, her appraisal suffers, and the job she uprooted her life for is suddenly at risk.

Ms B cannot explain what is wrong. And that is precisely the problem. Her experience reminds us that wellbeing is not simply the absence of disease. It is the balance between

emotional, mental, physical, social, and environmental health. When one pillar weakens, the others compensate until they can no longer do so.

This is where risk factors matter. Risk factors are not prophecies of illness. They are warning signs. Conditions that increase the likelihood of physical, emotional, or mental breakdown when left unaddressed. Importantly, they rarely operate in isolation.

Behavioral risk factors such as excessive alcohol use, smoking, poor nutrition, physical inactivity, unsafe sexual practices, and neglect of preventive care are often dismissed as lifestyle choices. But behaviour is frequently a response to stress, isolation, or emotional neglect. In Ms B's case, alcohol was not the illness. It was the signal.

Biomedical risk factors add another layer. High blood pressure, obesity, abnormal cholesterol, or impaired glucose tolerance are influenced not only by genetics, but by sleep, stress, diet, movement, and emotional regulation. Chronic stress alone can quietly disrupt the body's systems long before a diagnosis is made.

Environmental risk factors are equally powerful. Relocation, social isolation, financial strain, long working hours, unsafe housing, and lack of community support all take a measurable toll on wellbeing. Social disconnection, in particular, is now recognised as a major risk factor for both mental and physical illness.

Genetic risk factors are real, but they are not destiny. While some conditions are inherited, many emerge from the interaction between genetic vulnerability and life circumstances. Environment, stress, trauma, and lifestyle often determine whether a predisposition becomes a condition.

Demographic factors such as age, sex, and population group also influence risk. However, these factors alone do not dictate outcomes. How people live, cope, and connect matters just as much.

At the centre of holistic wellbeing lies emotional wellness, the most neglected

pillar of health. Emotional wellness is the ability to recognise, understand, and manage emotions in the face of challenge and change. When emotional health is compromised, relationships suffer. Conflict escalates. Communication breaks down.

In the workplace, emotional distress often masquerades as poor performance. Decision-making falters. Motivation drops. What appears to be incompetence is frequently emotional exhaustion.

Mental health and emotional health are inseparable. Anxiety, depression, burnout, and substance misuse often arise not from weakness, but from prolonged emotional neglect and unrelenting pressure.

Holistic wellbeing requires a shift in perspective.

From crisis response to risk awareness. From denial to curiosity. From asking "What is wrong with me?" to asking "What am I exposed to, and what support am I missing?"

Knowing your risk factors is not about fear. It is about agency.

Ms B did not fail. Her system was overwhelmed.

And so are many people who appear successful, productive, and functional on the outside.

Your health is not an event. It is a pattern. And patterns can be changed when they are recognized early enough.

If this story feels familiar, do not wait for a breakdown to justify care. Pay attention to the signals, emotional exhaustion, isolation, unhealthy coping habits, declining performance, persistent stress. These are not personal flaws; they are invitations to intervene.

Schedule that medical check-up. Rebuild connection. Seek professional support.

Redefine success to include rest, relationships, and emotional safety.

In a world obsessed with productivity and appearances, choosing to protect your wellbeing is not indulgence, it is responsibility.

Your health is your most valuable asset. Treat it that way.



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 (FMPsych) 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, African'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

5 projects you won't regret starting this year

By Zainab Aderounmu

If there's something that really excites me, it's the ability to measure real growth through data and documentation. Think of the nostalgia you feel when you go back to your baby photos or your children's; you can see how they really grew through the years. It's exciting, isn't it?

I feel the same when I can visibly see how much something changed over the course of one year. Let's take personal finances for example, there's a kick you get when you can see what happened from the data you collected. That day you decided to treat yourself to a fancy restaurant instead of investing in Fidson shares. You're suddenly transported to the evening of your solo date and the taste of quinoa and prawns feels fresh on your tongue; it was a good experience but maybe a terrible financial decision.

Yes, that feeling!

I'm on a quest to start 5 projects that can induce such feelings at the end of the year. And I'm inviting you to do the same.

Start a gratitude jar; This isn't a journal, it's not sitting down every night to write down 10 things you're grateful for, it's just you writing down random things you're grateful for and putting them in a jar. If great things happen during the course of your days or weeks, write them down on sticky notes and put them in a jar. The idea is to be able to open them at the end of the year and relieve the same gratitude you felt in the moment.

Document your personal expenses: This is a bit more serious-sounding because it is! Track exactly what you're spending on, on what day and why. By the time you're reviewing your year, you have enough data to work with, to either alter your habits or to keep at them.


Zainab Aderounmu

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

Write your future self a letter: Imagine yourself in a future you're working and wishing for, and write a letter addressed to that self. Ideally, it should be 12 months away from when you write the letter, so if you write a letter addressed to your future self today, you'll get to open it in December 2026. What would you want to read in December? Write it today and store it away.

Take a picture a day: it doesn't have to be a picture of you, it could be of a family, work environment or nature. Essentially, document your environment and your space as you go. Imagine being able to look back and remember the exact moment you stopped to take a picture of the tree outside your office.

Schedule a weekly digital detox day: this may be really hard to do, I know. Tell me about it. But you will see the difference and instantly feel the results. Not only does it allow your mind to relax and refocus but it also allows your brain to take a dopamine break. Frequent detoxing also helps regulate your sleep patterns and reduce anxiety.



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.

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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.

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