



INSPIRING
WOMAN
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DAGMAWIT MOGES BEKELE

PROMOTING PEACE FINANCING AT THE AFRICAN UNION COMMISSION

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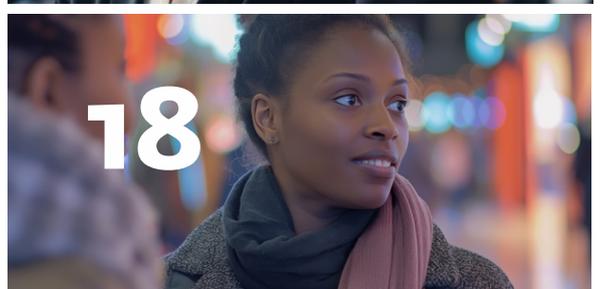
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A Simple Framework for
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Welcome!

Dear Readers,

Hello!!! There is a special type of joy in my heart on Tuesdays because it is another opportunity to celebrate another woman of substance around Africa, and of course another man doing great things (The men are not left out too you know).

On our cover this week is a woman who knows her onions and has over the years shown how great she can perform on all her designated responsibilities and even more. She is Dagmawit Moges Bekele, an African optimist — driven by purpose, grounded in service, and deeply committed to building systems that move the continent forward and deliver lasting impact. Dagmawit is promoting peace-financing at the African Union Commission.

I completely enjoyed my interview with her. She leads the Peace Fund Secretariat at the African Union Commission, a role she and her team are dedicated to, which is to fully operationalise one of Africa's most ambitious peace financing instruments. Their mission lies at the intersection of diplomacy, resource mobilisation, fund management, investment and institutional transformation — anchored in a powerful belief: Africa can, and must, own its peace and security agenda.

Dagmawit was Ethiopia's first female Minister of Transport and Logistics, where she also showed her expertise. Trust me when I say this interview is loaded. We went in on her story, responsibilities, Africa and more. Get ready to be inspired, even more!

Here are other articles in this edition:

FINANCIAL AdviseHER: The Real GOLD of Investing: A Simple Framework for Smart Asset Allocation. By Sola Adesakin.

WOMAN EXECUTIVE: Silent Standards: Creating Culture When Everyone Is Not Watching. By Wola Joseph-Condotti.

HER POINT OF VIEW: A Woman's Place Is Wherever She Chooses. By Chinyere Okorocho.

GENDER INSIGHT: Women Are Carrying Nigeria's Economy Burden Without Protection. By Asmau Benzie-Leo.

MADE FOR MORE: From Dream to Done (Pt 2) by Ifeoma Chuks-Adizue.

HOLISTIC LIVING: Busy Is Not a Badge of Honour: How to Protect Your Health Without Slowing Your Life. By Dr. Maymunah Yusuf Kadiri.

TRIBE WITH THE VIBE: If you're in your 20s, here are 5 high-yield places to invest in. By Zainab Aderounmu.

WOMAN AT THE HELM: Mpumi Madisa, Chief Executive of the Bidvest Group

WE'VE GOT MEN: Babatunde Fajemirokun, Managing Director/CEO at AIICO Insurance PLC.

Have a great week ahead and remember to only surround yourself with positive vibes! See you next week in the month globally dedicated to love...wink! wink!!



COVER INTERVIEW

DAGMAWIT MOGES BEKELE

PROMOTING PEACE-FINANCING AT
THE AFRICAN UNION COMMISSION

Kemi Ajumobi

Dagmawit Moges Bekele is an African optimist — driven by purpose, grounded in service, and deeply committed to building systems that move the continent forward and deliver lasting impact. By day — and with immense pride, she leads the Peace Fund Secretariat at the African Union Commission, a role she wakes up every morning grateful to fulfill. Alongside a dedicated team, she is working to fully operationalise one of Africa's most ambitious peace financing instruments. Their mission lies at the intersection of diplomacy, resource mobilisation, fund management, investment and institutional transformation — anchored in a powerful belief: Africa can, and must, own its peace and security agenda.

Previously, she had the honour of serving as Ethiopia's Minister of Transport and Logistics, where she led transformative initiatives to modernise a sector vital to national development. Dagmawit also served as a cabinet member of the Federal Democratic Republic of Ethiopia and as a member of Parliament, bringing citizen-centered policymaking into the heart of governance.

She believes leadership should be human, that progress is born of community, and that Africa's future belongs to those who dare to dream boldly and act practically. Across every stage of her career, she has been committed to cultivating excellence,



“I was raised in a family where education, integrity, and service were core values”



“As Ethiopia’s first female Minister of Transport and Logistics, I led the development of key national policies that strengthened infrastructure, enhanced regional integration, and supported economic growth”

learning continuously, and unlocking opportunity through meaningful collaboration. She is a graduate of Public Administration and Development Management from Addis Ababa University, a Master’s degree holder in Public Management and Policy from Addis Ababa University.

▶ **Journey through the years**

I was raised in a family where education, integrity, and service were core values. Growing up in a household of three sisters taught me empathy, collaboration, and resilience early on, while my parents instilled in us the belief that leadership is about responsibility and impact, not titles. Attending an all-girls school further shaped my confidence and sense of possibility, it was a space where

leadership was actively encouraged, and where dedicated teachers played a formative role in shaping who I am today. Their mentorship, high expectations, and belief in my potential pushed me to think critically, lead with purpose, and aspire beyond perceived limits. I actively took on roles in school activities and student initiatives, drawn early to organising, leading, and serving others. These experiences led me to intentionally pursue public administration, driven by a curiosity about how policies and systems shape people’s daily lives. From local government to national leadership and now serving at a continental level, my journey has been guided by a consistent commitment to service. Every role I have held has reinforced the values I learned early on resilience, empathy, and discipline shaping me into a leader grounded in service and focused on creating meaningful, lasting impact.

▶ **Inspiration to pursue a career in public service and motivation for transition from roles in logistics to peace-building**

My commitment to public service is rooted in a desire to build systems that drive sustainable development and improve lives. As Ethiopia’s first female Minister of Transport and Logistics, I led the development of key national policies that strengthened infrastructure, enhanced regional integration, and supported economic growth. This experience reinforced my belief that effective systems are not merely technical, they are foundational to stability and equity. Working in logistics and transport also revealed a deeper truth: development cannot be sustained without peace. While efficient infrastructure connects markets and communities, peace connects people to possibility. This realisation expanded my perspective beyond national systems to a continental responsibility and motivated my desire to serve beyond one country, but Africa as a whole. That conviction led me to the African Union Peace Fund, where I now serve at a continental level



advancing African-led solutions to peace and security challenges. In this role, I draw on my experience in governance and systems reform to support a shared African vision, one in which peace is proactively financed, owned, and sustained by Africans themselves.

▶ **You believe that leadership should be human. Can you elaborate on what this means to you and how it influences your decision-making in your current role**

For me, human-centered leadership is personal. It is rooted in empathy, integrity, and service, and it requires seeing people not as beneficiaries of policy, but as partners in shaping their own futures. It means listening before leading, understanding context, and recognising that behind every decision there are real lives, histories, and aspirations. My lived experiences across communities, sectors, and levels of governance; have reinforced my belief that leadership must be grounded in dignity and accountability, not authority alone. At the Peace Fund Secretariat, this approach translates into championing African ownership, working closely with Member States and stakeholders, and ensuring that peace interventions are inclusive and sustainable. Strategy is essential, but it is never enough on its own. Every decision has to be guided by a simple question: how will this improve people's lives today while building lasting peace for the future?

▶ **How is the Peace Fund Secretariat's initiative making a tangible impact in communities across Africa?**

Since the revitalisation of the African Union Peace Fund, we have transformed it into a fully operational instrument delivering tangible impact on the ground. While the Fund mobilised only \$25million between 1993 and 2018, its current balance now stands at over \$415 million, demonstrating renewed commitment by Member States to African led peace financing. This progress has enabled

concrete interventions across the continent. Over the past two and a half years, the Peace Fund has supported initiatives endorsed by the relevant policy organs, amounting to more than \$39 million aimed at complementing ongoing efforts to promote peace and stability across Africa.

Notwithstanding these achievements, the need for enhanced resource availability to ensure predictable, adequate, and sustainable financing remains critical. In response, we have launched an innovative resource-mobilisation initiative focused on domestic resource mobilisation. This effort engages the African private sector, multilateral financial institutions, state owned enterprises, billionaires, citizens of our continent, and the African diaspora. Under this flagship initiative, we have so far secured commitments exceeding \$219 million in support of the Peace Fund, to be made available over a period of three to five years through various financing modalities.

▶ **Key challenges you face in operationalising the Peace Fund, and how you are addressing them**

One of the main challenges is mobilising sustainable and predictable resources to support continental peace initiatives. To address this, we are engaging with Member States, private sector partners, multilateral institutions, and the African diaspora to broaden our funding base. Additionally, ensuring robust governance, transparent operations, and accountability is critical to maintaining trust and demonstrating impact. By combining strategic resource mobilisation with capacity building and strong partnerships, we are overcoming these challenges while reinforcing African ownership of peace efforts.

▶ **What are you looking forward to in 2026?**

In 2026, I am looking forward to consolidating the institutional and financial gains made by the African

Union Peace Fund and translating them into visible, people-centered impact. This includes expanding strategic partnerships, engaging new stakeholders, and scaling successful pilot initiatives that strengthen conflict prevention, early response, and capacity building across the continent. I am particularly excited about deepening collaboration with regional economic communities, the private sector, and development actors. On a personal level, 2026 represents an opportunity to continue investing in leadership development, creating spaces for young Africans, especially women, to contribute meaningfully to shape the future of our continent.

▶ **What is your vision for Africa's peace and security agenda in the nearest future, and how do you see the role of the African Union evolving in this regard?**

My vision for Africa is to see a continent where peace and security are driven primarily by African leadership and African resources. The peace and security agenda should place greater emphasis on prevention, mediation, and reconciliation, ensuring that conflicts are addressed early and comprehensively rather than reactively. In this context, I see the African Union providing strategic direction, predictable financing, and coordinated support to Member States and regional mechanisms. By strengthening institutional resilience, inclusive leadership, and innovative peace financing, the AU can help bridge the gap between peace and development, foster stability, and reinforce a strong sense of continental ownership over Africa's peace and security priorities.

“Every decision has to be guided by a simple question: How will this improve people's lives today while building lasting peace for the future?”



▶ **How did your previous experience as Ethiopia's Minister of Transport and Logistics shape your perspective on governance and development, especially in terms of infrastructure and its relation to peace?**

Leading Ethiopia's transport and logistics sector highlighted the critical role infrastructure plays in regional integration, and economic growth. Efficient transport systems reduce economic disparities, connect communities, and foster trade, key ingredients for peace. Managing complex logistics operations taught me the

importance of strategic planning, stakeholder collaboration, and accountability, lessons that now inform my approach to continental peace-building. I understand that development and peace are interlinked, and investments in one reinforce the other.

▶ **In your work, how important are collaborations with NGOs, private sector entities, and other stakeholders in achieving set goals?**

Collaborations are essential to achieving our goals. The Peace Fund's impact depends on strong partnerships with

governments, civil society, regional bodies, and the private sector. These collaborations bring additional resources, technical expertise, and different insights. To strengthen this, we are developing a clear resource mobilization and partnerships strategy to guide sustained and structured engagement. Our recent outreach efforts have demonstrated that inclusive, multi-stakeholder collaboration not only expands financing but also ensures that interventions are grounded in community realities and enjoy broad ownership. By working collectively, we amplify impact and deliver more sustainable, African-led peace outcomes.

▶ **Message for young Africans aspiring to be leaders in their communities and countries, especially in the realms of peace and governance**

To young Africans who aspire to shape their communities and nations, I say: start where you are, with what you have. Serve others, listen with intention, and keep learning, even when the path feels uncertain or the challenges seem overwhelming. Be persistent, because meaningful change rarely happens overnight. Build bridges, nurture relationships, and surround yourself with those who challenge and inspire you. Never underestimate the power of your voice, your ideas, and your actions. Focus on impact, not recognition; when your efforts improve someone's life, strengthen your community, or move your country forward, you are already creating greatness. Every small act of leadership sends ripples far beyond what you can see. I truly believe that, together, young Africans can shape a continent defined by hope, resilience, and progress.

▶ **Some significant challenges you faced during your tenure as Ethiopia's Minister of Transport and Logistics, and how did you overcome them**

As a female leader in a traditionally male-dominated sector, simply being at the table brought a perspective and determination that mattered. Managing Ethiopia's transport and logistics sector, which serves over 100 million people,

"I truly believe that, together, young Africans can shape a continent defined by hope, resilience, and progress"



“At the Peace Fund Secretariat, we collaborate with Member States, RECs, and departments at the African Union Commission to co-design projects, monitor outcomes, and gather feedback”

that are essential for making meaningful change in any sector. We must be encouraged to step forward, take risks, and claim our achievements, even when spaces feel male-dominated. Institutions have a responsibility to remove barriers, provide mentorship, and create opportunities for women to grow into leadership roles. By supporting one another through networks, guidance, and sisterhood, women can rise together, transform organizations, and ensure that our voices shape decisions at every level. The future of leadership is stronger, fairer, and more impactful when women lead; and it starts with each of us stepping up today.

▶ **What is the greatest lesson life has taught you?**

The greatest lesson life has taught me is that true leadership is rooted in service and humility. It is not about power or recognition; it's about the positive difference you make in the lives of others. I've learned that serving others brings a deep sense of fulfillment that no title can match. Balancing professional responsibilities with personal life has reinforced the importance of staying grounded. My family and faith are my anchors; they remind me of what truly matters and give me the strength to persevere through challenges. Being humble, staying connected to your values, and prioritising relationships allows you to lead with authenticity and purpose. Leadership is a long journey, and the most meaningful measure of success is the lives you touch and the example you set for others.

▶ **A day never to forget and why?**

A day I will never forget is the day I gave birth to my first son. It was the day I

came with significant challenges: coordinating multiple agencies, modernising infrastructure, and ensuring equitable service delivery required strategic vision and persistent collaboration. I led transformative initiatives, including Ethiopia's first National Transport Policy, the National Logistics Policy and Strategy, and frameworks such as the Non-Motorised Transport Strategy. I also helped establish critical institutions like the National Logistics Transformation Council, which strengthened governance, accountability, and service quality across the sector. By emphasising transparency, building institutional capacity, and fostering public-private partnerships, we successfully implemented sustainable policies and programmes that improved transport infrastructure and mobility. These efforts were recognised nationally and internationally, demonstrating the tangible impact of inclusive, strategic leadership—and that is how I overcame the challenges I faced.

▶ **Ensuring citizen-centered policymaking is integrated into your work at the African Union Commission**

Citizen-centered policymaking requires engaging communities, understanding their priorities, and ensuring that interventions reflect their needs. At the Peace Fund Secretariat, we collaborate with Member States, RECs, and departments at the African Union Commission to co-design projects, monitor outcomes, and gather feedback. Transparent reporting, participatory decision-making, and capacity building ensure that our programs benefit citizens directly, fostering ownership, trust, and sustainable impact.

▶ **Women in leadership**

Increasing women's leadership starts with intentional action and belief, in ourselves and in one another. Women bring unique strengths, empathy, collaboration, resilience, and perspective

became a mother and, in that moment, I felt every emotion at once: excitement, awe, fear, and an overwhelming sense of responsibility. I remember holding him for the first time, stunned that this tiny human who looked like me had come from within me. My world shifted instantly. Nothing before that moment compares to the depth of love, vulnerability, and purpose I felt. That day reshaped my understanding of strength and forever changed who I am, not just as a woman, but as a human being.

“Leadership is a long journey, and the most meaningful measure of success is the lives you touch and the example you set for others”

Concluding words

Thank you to IWA Magazine for this opportunity and for the incredible work you do in highlighting women's leadership across Africa. To women everywhere, I say: believe in your voice, embrace your potential, and support one another, your leadership can transform communities, shape institutions, and drive lasting change. Together, we can create a future where women lead boldly, and Africa thrives through inclusive, courageous, and purposeful leadership.

WOMAN EXECUTIVE

Silent Standards: Creating Culture When Everyone Is Not Watching

By Wola Joseph-Condotti



Not every leader stands on stage with a microphone, and not every culture is shaped by memos and mission statements. In truth, organisational culture is not built in a day. It is built in the everyday. In what you tolerate, in how you respond and in what happens when nobody is clapping. I have come to learn that the most defining leadership moments often happen in private. Not in board

resolutions or town halls, but in those subtle, barely visible decisions that send a clear signal: "This is how we do things here."

The Unseen Work of Culture Building

Culture is shaped more by behaviour than by branding. It is less about what we say and more about what we allow. You can preach accountability from a podium, but if you ignore misconduct in a meeting, your silence speaks louder. You can set up structures and organisational charts, but if leadership

undermines them through whispers and bias, the true culture leaks out. In my journey across boardrooms and executive leadership spaces, I have found that the strongest cultures are led by silent standards, expectations that are upheld even when no one is watching, no one is scoring, and no one is tweeting.

Culture is a Reflection of What the Leader Allows

Every organisation has values on paper, but the lived experience of those values

depends on what leadership is willing to enforce and embody. If excellence is your value, how do you respond to mediocrity? If integrity is your value, what happens when it costs you politically? If innovation is your value, do you reward risk or punish it? These questions are not theoretical. They are practical and they are watched. Because people do not just follow mission statements, they follow your moods, your manner, and your model, and they notice when the boss's favourite breaks the rules and still gets promoted.

Micro-behaviours, Macro Impact

Some of the greatest culture-shaping moments are small. How you speak to the lowest-ranking person in the room. Whether you take responsibility when things go wrong. How you respond to pushback or feedback. Whether you pause to say "thank you" when no one expects it. These are micro-habits of culture leadership. They are invisible to the casual observer but deeply felt by the team.

As a leader, your presence in a room changes the emotional climate. Are people walking on eggshells, or walking taller? Are they suppressing ideas or stretching creatively? You are not just directing output, you are creating atmosphere.

The Kingdom Standard: Leadership Without an Audience

I often reflect on biblical figures like Joseph and Ruth, who demonstrated leadership not in grand speeches, but in quiet integrity.

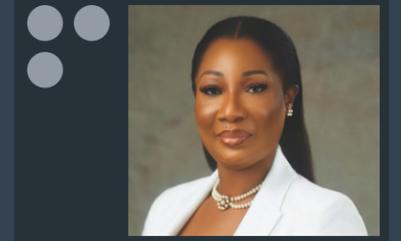
Joseph governed Egypt with wisdom, but his first test of culture was in a private room when no one was watching, and temptation knocked. Ruth made covenant decisions in the fields, not knowing she would end up in the lineage of kings. This is the nature of legacy. It is often born in silence.

As Christian executives, we must hold ourselves to a higher standard. Not for applause, but for alignment. Our governance should not be performative. It should be principle-led.

Final Thoughts

You do not need a stage to shape a culture, you only need clarity, courage, and consistency. Culture is created one decision at a time. One promotion at a time. One conversation at a time. One silence at a time.

Let us lead with the awareness that we are always setting a tone. Especially, when we think no one is watching. Because the most powerful leadership is not always the loudest. It is the most aligned. And culture does not start in policy. It starts in practice.



Wola Joseph Condotti

Chief Executive Officer,
Eko Electricity Distribution Company

Wola is the CEO of Eko Electricity Distribution Company (Eko Disco).

Prior to her current role, she was 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.

Wola Joseph Condotti was also 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

Women Are Carrying Nigeria's Economy Burden Without Protection

Asmau Benzies Leo

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cross Nigeria, women are the backbone of the economy yet they remain among the least protected. From market traders and smallholder farmers to home-based entrepreneurs and unpaid caregivers, women dominate the informal sector that sustains households and communities. Despite this indispensable role, their labour is largely invisible in policy design, leaving millions exposed to economic shocks, insecurity, and poverty.

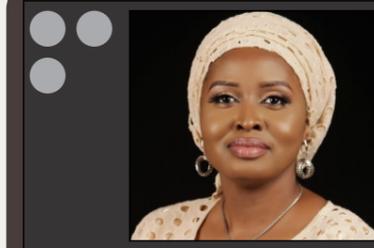
Women constitute a significant share of informal workers, operating without contracts, insurance, pensions, or access to affordable credit. When inflation rises, markets close due to insecurity, disaster or emergencies occur disrupting livelihoods, women absorb the losses first. Many rely on daily earnings to feed families, pay school fees, and access healthcare. A single disruption, be it illness, displacement, or market closures, can reverse years of hard work overnight.

The burden is compounded by unpaid care work. Women shoulder caregiving for children, the elderly, and the sick, labour that fuels the economy but goes uncounted. This unpaid work limits time for income generation, skills acquisition, and participation in decision making spaces. Yet national economic indicators rarely reflect this reality. Financial exclusion also deepens these gaps. Informal women workers face barriers to bank loans, insurance, and digital finance, pushing them toward predatory lenders. Without protection, they are locked in cycles of vulnerability, even as their productivity keeps local economies alive.

What then is the Solution?

Protecting women in the informal economy is both an economic and social imperative. Government and private sector actors must expand gender-responsive social protection; health insurance, pensions, and shock-responsive safety nets tailored to informal workers. Access to affordable credit and insurance should be simplified through cooperative models and digital platforms. Recognising and valuing unpaid care work in national planning is critical, alongside investments in childcare and community services.

When women are protected, economies are stronger. Visibility, dignity, and protection for women's work should not be optional rather they should be essential for sustainable national growth.



Dr. Asmau Benzies Leo

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

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 Non-violence and Gender Advocacy in Nigeria (CENGAİN), 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.





FINANCIAL AdviseHER

The Real GOLD of Investing: A Simple Framework for Smart Asset Allocation

By Sola Adesakin



When people talk about investing, it often sounds complicated, intimidating, or reserved for “experts.” Charts, jargon, predictions, and plenty of noise. But at its core, building wealth is about owning real value, spreading risk wisely, and giving your money time to work. One simple way to think about asset allocation is through GOLD: Gold, Oil, Land, and Dividends. These are not trendy ideas. They are timeless wealth

builders that have survived cycles, crises, and changing economies. When combined thoughtfully, they form a strong, balanced investment foundation. Let's break it down in a way that makes sense.

G – Gold: The Classic Store of Value

Gold has been money before money had a name. Long before stock markets or digital assets, gold held value across cultures and generations. And it still does. Gold's strength is not in quick profits; it is in preservation. When currencies weaken, inflation rises, or uncertainty increases, gold tends to hold its ground. That's why central banks, institutions, and families still keep it. You don't have to buy gold bars and hide them under your bed. Today, gold can be accessed through jewellery, gold-backed funds, or ETFs. Even small, consistent exposure helps hedge your portfolio against economic shocks. Think of gold as financial insurance. You may not talk about it daily, but you're glad it's there when things get shaky.

O – Oil: The Engine of the Global Economy

Oil is often called “black gold” for a reason. Almost everything we use touches energy in one form or another—transport, manufacturing, food supply, power, plastics, logistics. Oil quietly fuels modern life. Investing in oil does not mean owning a drilling rig. It can mean owning shares in energy companies, oil-focused funds, or even local market leaders. In Nigeria, for example, companies like Okomu Oil show how energy and agriculture intersect to create long-term value. Oil investments tend to benefit from global demand and pricing cycles. While they can be volatile, they play a critical role in diversifying your portfolio beyond traditional financial assets. Oil reminds us that real wealth is often built around real-world needs.

L – Land: The Oldest Wealth Builder

Land is one asset that never goes out of style. They are not making more of it, but demand keeps growing. That simple reality

is why land has remained a reliable store of wealth for centuries. You don't need to buy a massive estate to start. It could be a small plot on the outskirts of a growing city, farmland, or indirect exposure through real estate investment vehicles. Land offers both stability and optionality. You can hold it, lease it, develop it, or sell it later. Over time, land rewards patience, not urgency. If wealth were a family tree, land would be one of its strongest roots.

D – Dividends: Where Wealth Becomes Cash Flow

Dividends are often underestimated, yet they are the heartbeat of long-term investing. They are the rewards paid to you simply for owning productive assets. Dividend-paying stocks and funds create income without requiring you to sell your investment. Over time, reinvesting dividends accelerates compounding, turning small beginnings into meaningful wealth. Dividends reward consistency and patience. You don't need perfect timing; you need commitment. While prices may move up and down, dividends provide tangible returns you can see and use. This is where investing shifts from theory to lifestyle. Dividends help fund expenses, reinvestment, and eventually, financial independence.

Why GOLD Works

GOLD works because it balances growth, protection, and income. Gold preserves value. Oil taps into global demand. Land builds long-term stability. Dividends create cash flow. You don't need all of them at once or in equal measure. Asset allocation is personal. But having exposure across these areas reduces reliance on any single outcome. Wealth is rarely built from one lucky move. It is built from structured, intentional ownership of assets that endure. The real GOLD of investing is not chasing what is loud. It is owning what lasts.



By Sola Adesakin

Founder and Lead Coach,
Smart Stewards

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

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

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



MADE FOR MORE

From Dream to Done (Part 2)

By Ifeoma Chuks-Adizue

The Personal Structures You Need to Carry Calling Without Losing Yourself

In Part 1, we talked about the external systems (the tech, teams and delivery structures) that turn a dream into something real, sustainable and scalable. However, an expression of purpose doesn't necessarily collapse because the idea was weak but because the woman carrying it was overwhelmed. Yes, we need funnels, automations and helpers, but even more than that, we need inner structure. Specifically, we need personal systems that support the woman

behind the assignment. Why? Because no matter how brilliant your idea is, if you don't have inner structure, your calling will keep competing with your career, your family, your energy and your mind...and eventually, something will suffer. So today, let's talk about the personal structures every career woman needs if she's going to birth her MORE and sustain it.

▶ **1. A SYSTEM TO FOCUS ON WHAT MATTERS MOST**

You cannot do everything. Neither

are you called to everything. As such, every purpose-driven woman needs a personal system that helps her stay clear, filtered and focused

Not every good idea is your assignment. Not every request deserves your "YES." Not every opportunity aligns with your blueprint.

This is why you need a simple structure that helps you identify your priorities for the season, remove distractions, set boundaries and protect your focus per time. Without a focus structure, you will constantly feel torn so here is what to do - at

least every quarter... Ask yourself - What is the true priority in this season and what must stop getting my energy?

▶ **2. A SYSTEM THAT ENSURES YOU ACTUALLY DO THE WORK**

Many women are clear on what to do, what the real challenge is, is a system to consistently work on it. As such, you also need a structure that helps you create time, break your big vision into weekly actions, build habits that make progress predictable and ensure you don't abandon your calling when work gets intense.

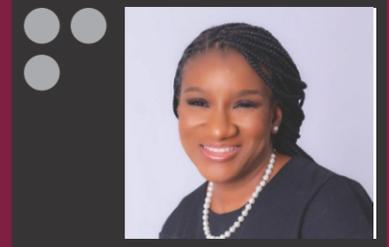
This is where routines, time blocks + alarms, templates, calendars, accountability and even delegation come in. When you build a system that helps you do the work, you stop waiting to "feel inspired." You become consistent and as we all know, consistency compounds into impact. What simple structure can you put in place so your purpose gets worked on weekly, even if it's just one focused hour?

▶ **3. A SYSTEM TO STAY MOTIVATED AND ANCHORED**

Birthing your purpose work is beautiful but it is not always easy. There will be days when you are tired, discouraged or stretched thin. There will be seasons when the vision feels too big and your capacity feels too small ... and you will ask yourself questions like - Who asked me to even do this? LOL!! This is why you need a personal system that keeps you fuelled. Examples include Prayer, Reflection, Affirmations, Rest, Retreat, Great company and so on. Given that we are not machines, motivation must be maintained, thus a system that keeps your spirit and mind nourished is important so you also do not burnout. Ask yourself - What habits, relationships or routines do I need to put in place to stay fuelled for the long journey ahead?

In Closing...

Your dream is valid. Your assignment is real, but it needs YOU to be steady, structured and strengthened. Next week in Part 3 (if you want one), we can go deeper into the mindset structure required to expand into your MORE. Until then...keep saying YES to your MORE.



By Ifeoma Chuks-Adizue

Managing Director Africa at Global Citizen

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

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

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

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

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

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

HER POINT OF VIEW

A Woman's Place Is Wherever She Chooses

Chinyere Okorochoa



"A woman's place is in the kitchen"

We've all heard it. Sometimes tossed around as a joke. Sometimes said with full confidence, like it's a timeless truth. But whether it's delivered with laughter or with seriousness, the message is the same. It is loaded. It is limiting. It is the kind of sentence that has survived for centuries because it was designed to keep women small, predictable, and easy to control. So let me say this clearly.

A woman's place is wherever she chooses to be.

In the boardroom driving strategy and

making decisions that shape economies.

In the courtroom advocating for justice, defending rights, and rewriting outcomes.

In the classroom nurturing the next generation and building minds that will lead tomorrow.

On the global stage influencing policy, changing systems, and amplifying voices that were once ignored. And yes, if she chooses, in the kitchen too, creating nourishment and comfort for the people she loves.

The power is not in the location. The power is in the freedom to choose. That is what makes the statement "a woman's place is in the kitchen" so dangerous. It is not really about the

kitchen. It is about confinement. It is about deciding, on behalf of women, what their lives should look like. It is about reducing a full human being into a single role and calling it destiny.

When we reduce women to one space, we deny society the brilliance that comes from their full participation. We deny society innovation. We deny society leadership. We deny society transformation. Because women do not only bring competence. Women bring perspective.

And any society that tries to hide that power in one corner of life will eventually pay the price for what it suppressed. I have spent decades working alongside phenomenal women. Women who are breaking ceilings quietly and loudly. Women who are building businesses, running organisations, leading teams, entering politics, shaping industries, and

mentoring others behind them. Women who have refused to accept the limits placed on them and have chosen, instead, to write their own stories.

Their place is in leadership.

Their place is in entrepreneurship.

Their place is in governance.

Their place is in every arena where impact is made.

Because a woman's place is not where tradition confines her. A woman's place is everywhere futures are shaped and decisions are made.

But here is what I also know, and it is important to say this with honesty. Many women are not held back by lack of intelligence or skill. Many are held back by subtle conditioning. The quiet voice that says, "Don't be too loud." "Don't be too ambitious." "Don't intimidate people." "Don't outshine your husband." "Don't neglect the home." "Don't put yourself first."

Some women hear this externally, from family, culture, colleagues, or society. Others hear it internally, because it has lived in them for too long. And that is why rewriting this script matters. Not only for individual women, but for our daughters, our sons, our workplaces, and our communities.

So what are the key lessons here?

The first is that choice is power. You are not truly empowered if your life is shaped by fear of criticism or cultural expectations.

The second is that womanhood is not a limitation, it is a full spectrum. We need to stop measuring women by one narrow definition. Some women will choose home-focused seasons. Some will choose career-focused seasons. Some will choose both, with support systems. Some will build empires. Some will build families. Many will do all of the above at different times. None of these choices make a

woman less valuable. What matters is that it is her choice.

The third is that society benefits when women thrive. Women in leadership lead differently, not always, but often with a wider view of impact. When women sit at decision tables, conversations expand.

Now let's make this practical. How do you own your space and succeed, even when outdated expectations are loud?

Start by defining your own version of success. Not your auntie's version. Not society's version. Yours. What do you want your life to look like? What matters most to you in this season? What do you want to build? When your definition is clear, external opinions become less powerful. Next, build competence and confidence together. Excellence strengthens your credibility, but confidence strengthens your presence. Learn your craft deeply. Deliver results. Speak with clarity. Ask for what you deserve. Then build support systems without guilt. No one builds a meaningful life alone.

Also, choose your circles wisely. Some people will never celebrate a woman's growth. They will criticise your choices, question your confidence, and label your ambition as "too much." Don't argue with small minds. Find people who respect your vision. Find mentors who stretch you. Find communities that remind you that you belong in every room you enter.

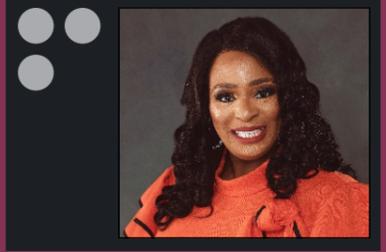
Finally, speak up when it matters. Challenge stereotypes when you can, calmly and firmly. Sometimes the most powerful thing you can say in response to "a woman's place is in the kitchen" is this simple line: "A woman's place is wherever she chooses."

And if you are a woman reading this, let this be your reminder.

Take up your space.

Own your choices.

And never let an outdated script define a life that was meant to be expansive.



Chinyere Okorochoa

Partner in the Law Firm of JACKSON, ETTI & EDU

With over three decades of experience as a trailblazer in the legal profession, Chinyere Okorochoa has established herself as a leading voice in law, leadership, and career growth for women. As a partner in one of the most prestigious law firms in the country, she has not only navigated the complexities of a competitive industry but has consistently broken barriers to become a sought-after leader, mentor, and advocate for women in the workplace.

Chinyere's career journey is a testament to her resilience, vision, and versatility. She has held numerous leadership positions, served as a director on multiple boards, and is widely admired for her strategic thinking and ability to inspire teams toward excellence. Beyond her professional accomplishments, she has also graced stages as a speaker, sharing insights on leadership, career growth, and the unique challenges women face in their professional lives.

A devoted wife and proud mother of three, Chinyere understands firsthand the challenges of balancing the demands of a thriving career with a fulfilling personal life. Through her own experiences, she has mastered the art of work-life integration, demonstrating that women can achieve extraordinary professional success without sacrificing the joys of family and personal well-being.

Her career development platform, Heels & Ladders, is dedicated to mentoring and guiding women who aspire to redefine success, achieve career mastery, and lead with purpose. Whether you're navigating leadership challenges, striving for balance, or looking to amplify your influence, Chinyere's expertise will help you transform ambition into achievement.

WOMAN AT THE HELM

Mpumi Madisa

Chief Executive of the Bidvest Group



Mpumi Madisa is the Chief Executive of the Bidvest Group since 2020, following more than fifteen years of leadership experience across the Bidvest Group. Bidvest Group was founded in 1988 and listed on the JSE Limited in Johannesburg SA. Bidvest is a leading industrial group with over 250 individual businesses and employs over 130 000 people in South Africa, the United Kingdom (UK), Republic of Ireland (Ireland), Spain, Australia and Singapore.

Mpumi is the chairperson of the UN Global Compact SA board and the chairperson of Adcock Ingram. She is a director of numerous Bidvest subsidiaries and has held various senior management and executive board director positions such as general manager business development,

divisional director business development, corporate affairs director and sales and marketing director. She was previously chief director in the Gauteng provincial government.

*Appointed as non-executive director of the Adcock board of directors on 23 November 2017. Was appointed CEO-designate on 4 March 2019.

*Appointed as CEO 1 October 2020.

*Appointed non-executive Chairperson of the Adcock board 23 February 2021.

*Appointed chairperson of the UN Global Compact SA 24 May 2022.

*Recognised by Forbes and Fortune magazines for her leadership and influence on the global business stage, and named South Africa's Business Leader of the Year by the Sunday Times in 2023.

Beyond her executive

responsibilities, she is passionate about mentoring young people and making a meaningful, lasting impact in business and society.

Being recognised on Forbes' World's Top Companies for Women 2025 list, Mpumi says is significant, not because of the accolade itself, but because it reflects the real experiences and perceptions of women across the world.

"This ranking is based on independent surveys conducted over two years, capturing more than 800,000 data points from 120,000 women in over 36 countries. Importantly, participation is anonymous and not driven by employers, which means the feedback is honest, unfiltered and rooted in women's day to day realities." She stated.

Mpumi is passionate about women's progress. Specifically, she says it is important to create systems that enable women to lead and thrive in South Africa.

"Being a woman leader in South Africa today is more than breaking glass ceilings. It is about creating systems and environments that allow women to thrive, innovate and lead at every level. True progress is not achieved through individual heroics or token appointments. It is built when organisations embed inclusion into their structures and daily practices." Mpumi said.

For her, over the years, she has learnt that intentional systems such as mentorship programmes, sponsorship networks and leadership development initiatives create a multiplier effect. "Women are not only better supported, they are more likely to influence decisions, take on challenges and drive growth for the organisation as a whole." She insists.

Mpumi has a Masters in Finance and Investment and BCom Honours in Economics and BSc in Economics and Mathematics.



WE'VE GOT MEN

Babatunde Fajemirokun

Managing Director/CEO at AIICO Insurance PLC

Babatunde Fajemirokun is the Managing Director and CEO at AIICO Insurance PLC. A seasoned finance professional with a wealth of experience cutting across management consulting, insurance, and asset management. With a remarkable track record across various sectors, Babatunde's professionalism is evident in his deep understanding of strategy, life and non-life insurance, including asset and liability management.

As a leader in risk management and corporate finance, his insight provides bespoke results that drive organisational accomplishments. Babatunde's expertise extends to technology and operations management, as he ensures he uses innovation to improve processes and stakeholder engagement.

A champion of effective communication, Babatunde believes in the value that meaningful relationships bring. He exemplifies this by his untiring devotion to playing his role in the relationships he builds even as he navigates tasks with a can-

do mindset which always produces results.

Babatunde loves to learn and evolve as he ensures he is up-to-date on industry trends, hereby guiding the organisation to be on top of their game today and even for future purposes.

With decades of professional experience cutting across management consulting, insurance, and asset management, Babatunde joined AIICO Insurance PLC, Life Insurance Division in May 2009, and was responsible for value-enhancing projects in its maiden growth strategy, business process and technology transformation projects. Prior to his appointment as Chief Executive Officer and Group Managing Director, he held roles that were responsible for key strategic and operational functions across the business. He was Divisional Head Operations & Technology (2009-2013), Chief Operating Officer (2013-2017) and Group Chief Business Officer (2017-2019).

Fajemirokun started his

career in academia in 2001, as a visiting lecturer in the Department of Economics & Enterprise at Glasgow Caledonian University, Scotland. He worked with Accenture, Lagos (2003 – 2007), and then Capgemini Consulting, UK (2008 – 2009). In his management consulting roles, Babatunde provided consulting/advisory services to Financial Services (banking and insurance) and government clients, predominantly in mergers and acquisitions, and then United Kingdom Government transformation programmes. He also has external appointments as a Non-Executive Director in Food Concepts Plc and Xerox Corporation Nigeria (XHS).

Babatunde Fajemirokun is a Fellow of the Society of Underwriting Professionals (FCII), Chartered Insurance Institute UK, and a Chartered Insurer, and has an MBA from the University of Chicago Booth School of Business, a Business Information Strategy Master's degree (dist.) from the University of Strathclyde, and a Bachelor's Degree in Business Economics from Glasgow, UK.

HOLISTIC LIVING

Busy Is Not a Badge of Honour: How to Protect Your Health Without Slowing Your Life

By Dr. Maymunah Yusuf Kadiri



We live in a culture that celebrates being busy. Full calendars are worn like medals. Exhaustion is often mistaken for ambition. And somewhere along the way, personal health became

something we promise ourselves we will “get back to” when life finally slows down. But here is the uncomfortable truth: life rarely slows down on its own. John works as a software engineer in a fast-paced environment where long hours, tight deadlines, and constant problem-solving are the norm. His

days are packed. His inbox is always full. Yet, unlike many people caught in similar routines, John made one critical decision early on, he refused to sacrifice his health on the altar of productivity. Not because he had extra time. But because he understood something many of us miss. Health is not what you do when you are

free. Health is what allows you to keep going.

John did not overhaul his life overnight. He built small, intentional habits that respected his schedule rather than competed with it. He woke up a little earlier to move his body for 30 minutes. Not to chase aesthetics, but to wake his nervous system and clear his mind. That single habit became his anchor for the day.

He planned his meals in advance, packing healthy lunches and snacks. This was not about dieting. It was about energy. When you are constantly reaching for fast food because you are rushed, your body pays the price through crashes in concentration, irritability, and long-term health consequences. During work hours, John learned the discipline of pause. He took short breaks to stretch, walk, or step outside for fresh air. These moments were not wasted time. They protected him from the physical and mental strain of prolonged sitting and nonstop screen exposure. In the evenings, he prioritised rest and connection. Time with family, intentional unwinding, and consistent sleep routines became non-negotiable. John understood that sleep is not a luxury for busy people, it is a biological requirement. The result? More focus. Better energy. Fewer health complaints. And a surprising side effect, his productivity improved.

John's story is not extraordinary. It is instructive.

In today's fast-paced world, many people postpone their health until burnout, illness, or emotional collapse forces a pause. But personal wellbeing is not something to address only when things fall apart. It is the infrastructure that holds everything together. Holistic wellbeing recognises that health is not just physical. It includes mental clarity, emotional regulation, quality sleep, meaningful connection, and the ability to manage stress without self-destruction. Exercise remains one of the most effective tools for busy people. You do not need

hours in a gym. Consistent movement such as walking, stretching, brief workouts improves mood, cognition, and cardiovascular health. Movement helps the body process stress hormones that accumulate during long workdays.

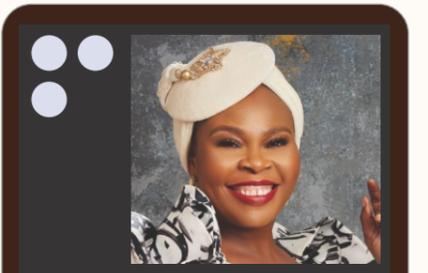
Nutrition is another silent pillar. What you eat directly influences how you think, feel, and cope. Planning meals ahead reduces reliance on convenience foods that drain energy and increase inflammation. Simple, balanced meals are acts of self-respect, not indulgence.

Stress management is often misunderstood. Many believe stress is inevitable and therefore unmanageable. But chronic stress left unchecked contributes to anxiety, depression, high blood pressure, weakened immunity, and emotional exhaustion. Brief practices such as deep breathing, mindfulness, prayer, journaling, or quiet reflection help regulate the nervous system even in small doses. Sleep, perhaps the most neglected aspect of modern health, is foundational. No amount of motivation can replace adequate rest. Sleep supports memory, emotional balance, immune function, and decision-making. Protecting sleep is not laziness; it is strategy. Self-care, often trivialised, is not about luxury. It is about maintenance. Doing things that restore you like reading, connecting with loved ones, laughter, and stillness keeps you emotionally resourced. Saying no to excessive demands is not selfish. It is protective. The idea that you must choose between success and health is a false one. Neglecting your wellbeing eventually limits your capacity to succeed.

Busyness does not make you valuable. Sustainability does. Caring for your health amidst a busy schedule is not about doing more. It is about doing what matters... consistently, intentionally, and kindly.

Your life does not need to slow down for you to take care of yourself. You simply need to decide that your wellbeing is non-negotiable.

At the end of the day, the most important project you will ever manage is you.



Dr. Maymunah Yusuf Kadiri

Psychiatrist-In-Chief at Pinnacle Medical Services

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

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

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

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

The founder of Pinnacle Health Radio, 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

If you're in your 20s, here are 5 high-yield places to invest in

By Zainab Aderounmu



A person's twenties has been described as the defining decade; the decade where your actions and choices set the pace for the kind of life you'll live. Sadly, for a lot of people, it's also the most confusing decade. Owing to a combination of factors, many young people live through their twenties confused and directionless. That decade is both emotionally taxing and financially draining, chiefly because you've never been an adult before, it's your first taste at it and that's okay!

Thankfully, the New Year offers a fresh start. Here are 5 smart, high-yield places to invest your time, energy and focus in this year.

1. Knowledge and Skills

In Steven Bartlett words, (owner of the Diary of a CEO franchise) knowledge is the most high-yield investment you can ever make. The better you know, and apply, the more your reputation and resources compound. Think of it as having buckets at a tap; the knowledge bucket is the first and most important bucket you can fill, and it automatically fills the other buckets.

Knowledge > Skills > Network > Resources > Reputation.

If you're not sure where to start, invest in:

- Self Awareness
- Artificial Intelligence
- Communication Skills
- Industry Knowledge, etc.

Remember, input determines output so, whatever you consume is what you will exhibit.

2. Visibility

I used to think I needed to know so much before I could build thought

leadership, but guess what? That's not true!

Documenting your learning experience, and showing the results of the experiments you try also count. It helps you build a community of people who are on a similar journey with you. So, don't just consume, apply and produce too. Build a recognizable brand, and don't be afraid to reinvent yourself when change happens. "If you want to master a skill, you must commit to teaching it."

3. Emergency Fund

Do you have a peace-of-mind fund? Or is it just vibes?

Experts recommend saving at least 3-6 months of your living expenses for emergencies.

It's true, nobody likes emergencies, especially sad ones, and we all pray never to need an emergency fund, but they happen. And if one does happen - hopefully it doesn't - you need to be covered. Invest in building one.

4. Health and Wellness

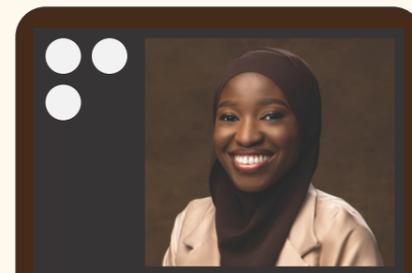
My mom would always say 'eat your food as medicine so you won't have to eat medicine as food'.

Beyond food, exercise is a major precursor to success. It helps you get what I call your daily DOSE: Dopamine, Oxytocin, Serotonin, Endorphin, which are feel-good hormones that help you get stuff done.

You don't even have to be a gym rat and it's not about aesthetics. Even 20 minutes of daily high intensity movement makes a difference. There's a ton of studies on the benefits of exercise; Read and act accordingly.

5. Relationships

I wanted to say network but that would be cliché.



Zainab Aderounmu

Zainab Aderounmu A. W. is a First Class graduate of English Language and the Overall Best Graduating Student from the Lagos State University, Lagos Nigeria. She's a professional Master of Ceremonies, known as 'The Hijabi Comper', 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.

Think of relationships from a value-first perspective. What shared values do you have with the people you're connecting with? It shouldn't be transactional, it should be a mutual, genuine connection.

Don't only show up when you need something, show up because you genuinely care about their work. For example, I have an older friend who has consistently funded an impact project in education for six years; I show up every year because his work really inspires me. But guess what? There's a two-way bridge, without transactions.

That's the kind of relationship worth building!

Bonus: Invest in a global career. Apply to international opportunities, internships, scholarships. Visit websites like opportunitydesk or opportunities for Africans to access them.

The world is a global village and you're a global citizen. Act like one.

Don't worry; I know you'd do the same for me. You're welcome!



A Journey Through Traditional Beauty & Flavor

Inside Clay Food Shop & The Henna Place

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

Clayfoodshop

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

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

 [@clayfoodshoplagos](https://www.instagram.com/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](https://www.instagram.com/Thehennaplace)
: +2349095327273

