



INSPIRING
WOMAN
AFRICA

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TEMITOPE ILUYEMI

A UNIQUE BLEND OF PHARMACEUTICAL AND
GLOBAL SCALE CORPORATE EXPERTISE

CONTENTS

COVER INTERVIEW

TEMITOPE ILUYEMI 4

WOMAN EXECUTIVE

Crisis as Catalyst:
Leading Through Unplanned Disruption with Clarity 10

GENDER INSIGHTS

Nigeria–U.S Security Partnership:
Why Gender Inclusion Matters 12

FINANCIAL AdviseHER

Seven Money Moves to Make Today 14

HER POINT OF VIEW

Not Everyone Will Like You and That's Okay
...The Confidence Shift That Protects Your Career 16

WOMAN AT THE HELM

Busie Matsiko 18

WE'VE GOT MEN

Brian Laung Aoaeh, CFA 20

HOLISTIC LIVING

Aging Well:
How Holistic Living Shapes Our Later Years 22

TRIBE WITH THE VIBES

Strategies to future-proof your career 24



▶ 12

GENDER INSIGHTS
Nigeria–U.S Security Partnership: Why Gender Inclusion Matters



▶ 14

FINANCIAL AdviseHER
You Don't Have a Money Problem, You Have a Money Understanding Problem



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Welcome!

Dear Readers,

IWA time it is. Wow! I cannot believe this is the final edition for the month of February. Time flies so fast. On our cover this week is TEMITOPE ILUYEMI, who is indeed a unique blend of pharmaceutical and global scale corporate expertise. Talk about a transformative global leader with over 25 years of experience driving sustainable business growth across 45+ countries, certainly, she comes to mind.

A pharmacist, she broke barriers as the first woman in sales in her region for a leading blue-chip multinational, eventually rising to her most recent role as Managing Director of emerging markets. We enjoyed every bit of this interview and we are sure you will too.

Here are other articles in this edition:

FINANCIAL AdviseHER: Seven Money Moves to Make Today. By Sola Adesakin.

WOMAN EXECUTIVE: Crisis as Catalyst: Leading Through Unplanned Disruption with Clarity. By Wola Joseph-Condotti.

HER POINT OF VIEW: Not Everyone Will Like You and That's Okay. By Chinyere Okorocho.

GENDER INSIGHT: Nigeria—U.S Security Partnership: Why Gender Inclusion Matters. By Asmau Benzies-Leo.

HOLISTIC LIVING: Aging Well: How Holistic Living Shapes Our Later Years. By Dr. Maymunah Yusuf Kadiri.

TRIBE WITH THE VIBES: Strategies to future-proof your career. By Zainab Aderounmu.

WOMAN AT THE HELM: Busie Matsiko, Global strategist and Board Trustee at Berkeley College.

WE'VE GOT MEN: Brian Laung Aoaeh, CFA, Founder & Managing General Partner, REFASHIOND Ventures: The Industrial Transformation Fund.

See you in March but until then, take care of yourself and stay safe!



COVER INTERVIEW

TEMITOPE ILUYEMI

A UNIQUE BLEND OF
PHARMACEUTICAL AND GLOBAL
SCALE CORPORATE EXPERTISE

Kemi Ajumobi



emitope Iluyemi is a transformative global leader with over 25 years of experience

driving sustainable business growth across 45+ countries.

Temitope began her career as a pharmacist, she broke barriers as the first woman in sales in her region for a leading blue-chip multinational, eventually rising to her most recent role as Managing Director of emerging markets.

During her over two decades career with P&G, she excelled in a breadth of leadership roles spanning across commercial and corporate functions (General management, Sales, Market strategy, Supply Network operations, External relations, and Government Relations).

In this period, having lived and worked across three continents (Africa, Middle East and the USA), Temitope has mastered the art of leading through uncertainty—a skill she defines as the "courage to outgrow your successes."

Temitope serves on global business and advisory boards and consults for governments on national development. Iluyemi is enthusiastic about business development, governance, regional integration and is a strong gender parity advocate, passionate about people and national development. Temitope Iluyemi is recognised both locally and internationally, including, Top 100 corporate women in Africa,

“Pharmacy gave me the analytical foundation and gave me my entry point into business leadership”



and she is a Fellow of the Aspen Global leadership network USA (a network of about 3000 distinguished global leaders around the world). She currently lives with her family in Dubai, UAE.

► **What initially drew you to a career in pharmacy, and how that background has influenced your journey into sales and management?**

Growing up, excellence was non-negotiable in my home. Like many African families in that era, parents envisioned their children as doctors, lawyers, or engineers. I excelled in both arts and science subjects and was top of my class, so studying medicine seemed inevitable. (Three of my siblings graduated as doctors). However, my path shifted when I moved in with my aunt and uncle when my parents travelled on an international assignment. I loved everything about my aunt- she was a brilliant Pharmacist and one of the early Directors at PZ Cussons and deeply respected. She was smart and to me, was a master of both natural and chemical solutions for any ailment, and, quite frankly, made the best jollof rice I'd ever tasted! She was the embodiment of a "kickass" career trajectory wrapped in a gentle nature. Her leadership in a multinational gave me the "permission" to believe I could do the same. It taught me early on, the importance of mentorship and that representation matters.

Pharmacy is a broad profession which includes Sales (Medical reps), Compounding (Manufacturing), Ethics (Governance) and clinical pharmacy among others, so it also provided me the flexibility to "become" whatever I wanted to be. Pharmacy gave me the analytical foundation and gave me my entry point into business leadership- but her mentorship gave me the vision to lead and have impact.

► **Key challenges faced as the first woman in sales in your work region, and how did you overcome them**

I've always loved the "new and different." I didn't fully appreciate the significance of being the first female sales hire in West Africa when I started, I simply focused on the work. Naturally, the boys underestimated me, while trying to be supportive in their own way, so I didn't complain; I simply

applied myself. I didn't even realise I was topping the charts until I won an all-expenses-paid trip to Ghana for best sales performance. Within a year, I went from the smallest accounts to managing the largest distributor operations (40% of the business). My secret? Resilience and a background in "selling" fashion and crockery in my school days long before the corporate world. I learnt that sometimes, you have to let others make their mistakes while you show up collaboratively and consistently become a brand yourself.

► **Over your 25 years at P&G, what leadership role has been the most transformative for you, and why?**

I had the privilege of having diverse experiences over my career in P&G and each assignment stretched me and grew me in new and different ways. However, the shift from sales to supply chain was

"I had the privilege of having diverse experiences over my career in P&G and each assignment stretched me and grew me in new and different ways"





pivotal. I moved from driving selling strategies to architecting the business's backbone during a massive expansion in sub-Saharan Africa. I had to "lead, learn, and build" all at once. It was eye-opening to see the "magic" the supply chain team (The largest organisation in the company) performed to make our launches possible. For the first time, I saw the complexity behind product launches — logistics, regulation, manufacturing constraints — the invisible architecture behind commercial success. It turned me from a commercial operator into a business architect. Later, moving into External Relations was another sharp pivot—shifting from commercial to corporate policy. It broadened my mind to see how influencing policy across continents can drive massive commercial results.

▶ **How has your experience living and working across different continents shaped your approach to business management?**

One of my key lessons has been the power of local influence. You need to take the time to understand the norms and culture of a place to execute successfully. Operating across Africa, the United States, and the Middle East taught me that strategy without cultural intelligence fails. Working across Africa taught me local agility and an entrepreneurial mindset—viewing supply chains not as admin, but as strategic bottlenecks to be optimised. In the U.S., I added a layer of sophisticated policy advocacy, shifting from managing internal teams to influencing congressional and administrative policies affecting trade and regional integration.

Finally, as Managing Director for Emerging Markets in Dubai, I synthesised all of this to reverse a multi-year decline into top and bottom-line growth. I can now move seamlessly from the open markets to the factory floor, and from government ministries to the corporate boardroom. I have developed into a global diplomatic architect — balancing corporate discipline with local reality. Global

strategy only works when translated locally.

▶ **You've mentioned "the courage to outgrow your successes." Can you elaborate on what this means to you in a practical sense?**

Every major shift in my career required letting go of an identity that was already working. It means being willing



"Sales performance is visible and measurable; policy influence is slow and uncertain"



to drop a title you've mastered to become a student again. When I was asked to move from a high-visibility commercial role to Policy and Communications, I was hesitant. Commercial results are fast and data-based; policy is a long game. I was this celebrated commercial leader who was about to go into a role where I had less control. Sales performance is visible and measurable; policy influence is slow and uncertain. I worried about my new KPIs and perception of success. But curiosity won. I asked myself my favorite question: what's the worst thing that can happen? The answer is always: I win or I learn. By letting go of my "celebrated

commercial leader" persona, I became a well-rounded business expert, paving way for me into executive leadership across emerging markets. Broadly in life, you have to be brave enough to leave the room where you are the smartest person and start learning again.

► **Share a specific instance where you had to lead a team through a major challenge? What was the outcome, and what did you learn from it?**

In over two decades, I had my fair share of major challenges along with my teams. One of such occurred in East Africa, we once faced a product crisis fuelled by non-

factual allegations in the media, taken up by parliamentarians. It threatened our entire brand equity. In those moments, you need "Head, Hands, and Heart." (Data, execution and empathy.) We stayed calm, leveraged independent certifications, and applied deep empathy. By listening to understand—not just to respond—and collaborating with our intercontinental networks, we resolved the issue with zero damage to our brand equity. My rule? Always be prepared.

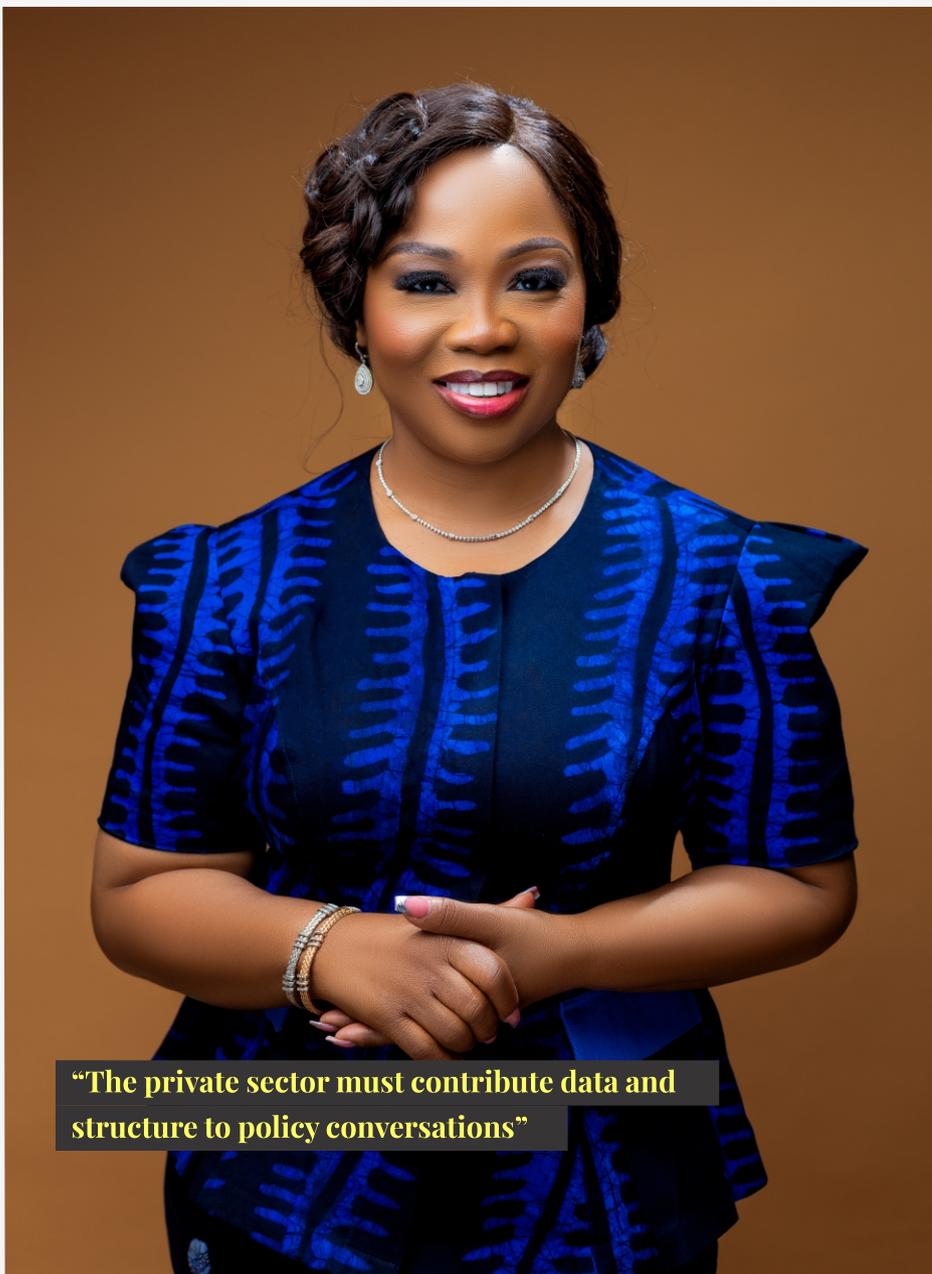
► **How do you see the role of private sector leaders in shaping public policy?**

My broad experience has taught me that to be truly successful in emerging markets, it is critical for private sector leaders to shape public policy along with public sector leaders. You may ask why. While many public sector leaders are excellent at putting together policies aimed at driving the economy, the direct experience of business people who experience the day-to-day impact of Government policy are best placed to advise and their input must be taken into policy development. The private sector must contribute data and structure to policy conversations — not for special treatment, but for effective implementation. The best outcomes happen when public intent meets practical execution.

► **As a strong advocate for gender parity, what steps do you think companies can take to create more balanced leadership teams?**

It takes institutional will and courage. We need to ask ourselves, why is there still a wide gender disparity in the boardroom? What is stopping us from having women ready at all levels? Do we have the right supporting policies for the various life stages that women go through? (In my opinion, Motherhood is the conduit for future talents for companies, we should consider it a service to national economic development).

Having a balanced leadership team is not just a moral imperative, it's economic one. The McKinsey study states that advancing women's equality can add \$12Trillion to



“The private sector must contribute data and structure to policy conversations”

global growth- this highlights a staggering economic opportunity we are leaving on the table. In addition, women bring a strong natural intuition into the boardrooms. The real question isn't capability — men and women graduate in similar numbers — it's retention through life stages. Companies must intentionally support transitions such as motherhood and reintegration into work. However, in 2026, Women are no longer waiting for seats at the table. We are building the tables.

▶ **Living in Dubai... share your experience and why Dubai?**

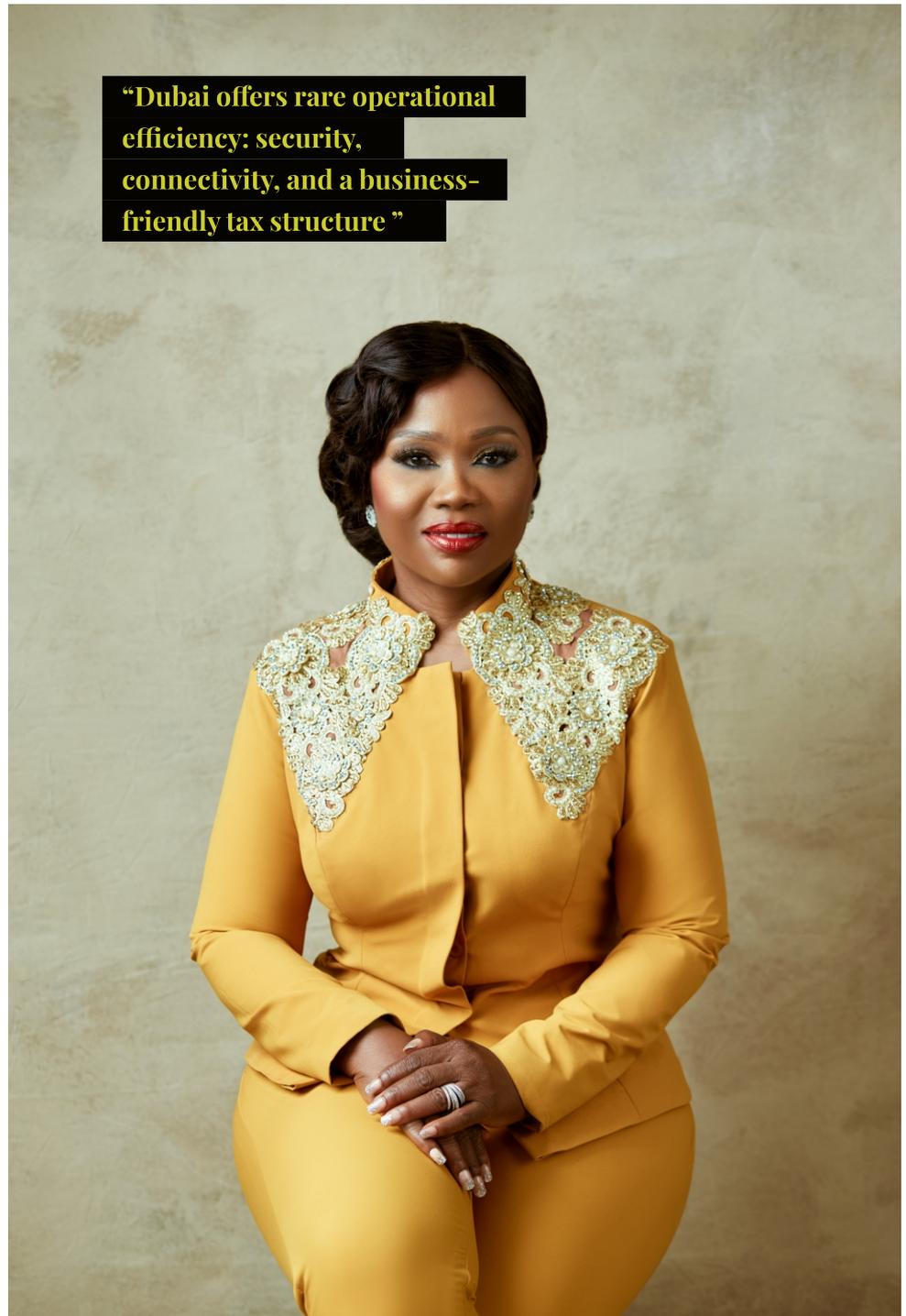
Dubai offers rare operational efficiency: security, connectivity, and a business-friendly tax structure. Its geographic centrality makes global management practical, and the infrastructure allows families and businesses to function with predictability. For international operations, stability is a strategic advantage.

▶ **Since leaving P&G, what have you been up to and what are you looking forward to?**

After ending my last role in January following a rewarding career at Procter Gamble, I am full of gratitude to God for my experiences and the opportunities to lead in a global company. I am reinventing myself! I'm currently diving into AI certifications and language studies. I've launched an advisory firm focused on market access and impact investing and looking at different opportunities. I've always thrived in seasons of change, and I'm excited to add value at the intersection of business and policy.

▶ **Why is diversity important on Boards?**

What would be a killer to any board is to focus on a single gender or homogenous board as you will be missing 50% of the perspective and market opportunities for your business. e.g. Globally, women control or influence between 70% and 80% of all consumer spending. In the U.S. (91% when it comes to real estate purchases). Also, in addition to base board responsibilities, there are many



other advantages to having women on boards. Research published in 2025 and 2026 highlights that women often act as a "governance stabiliser," improving board dynamics and mitigating systemic risks. Between 2019 and late 2024, companies with at least 30% women on their boards saw cumulative returns 18.9% higher than those with all-male boards.

▶ **Competence is key. Can you elaborate on this fact and how it has been part of your forte through the years till date?**

Competence is the price of entry, however, I will like to add that excellence is key. To build a career, you would be proud of, you need to have an excellence mindset. This mindset creates transformative leaders who don't just deliver expectations but deliver them excellently and define new standards of excellence. Throughout my

career, I have often accepted overlooked roles and transformed them into strategic growth platforms.

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

People will always be your greatest assets and also be your greatest challenges. I learnt something about people as a young manager which proved to be true for over two decades. You can train anyone a skill, make them competent at their jobs, however you can never teach attitude. Give me average skilled people and a can-do attitude any day and we will build exceptional outcomes.

▶ **Day never to forget and why?**

I have seen many dramatic days fighting fires and resolving crisis, so I can pick from many. However, it's all part of a job. If you ask me about the day I'll never forget, it's the day I became a mother after a long wait. Need I say more?

▶ **Advice to every female executive out there feeling overwhelmed about their next move.**

Give yourself a break. Develop a strategy and consistently get back to it no matter how often you fall off – It's Okay, permit yourself to breathe and trust that everything will come together. With experience, I believe more in consistency, collaboration and communication as key drivers to growth - not constant urgency. My strategy to avoid burnout is, you need to detach and engage effectively.

▶ **Concluding words**

I'm truly grateful for my unique experiences and a beautiful career in a great company where I learnt a lot, was given the freedom to build from scratch, express myself through so many (seemingly unrelated) roles, my exposure to different cultures and a global network. Mentorship shaped me, and I'm committed to paying it forward — especially for women building leadership paths. I'm excited about my next chapter to create more value and uplift standards in Africa, the Middle East and beyond.



“ I'm excited about my next chapter to create more value and uplift standards in Africa, the Middle East and beyond”



WOMAN EXECUTIVE

Crisis as Catalyst: Leading Through Unplanned Disruption with Clarity

By Wola Joseph-Condotti

We have all seen the perfectly crafted strategy documents, annual work plans, multi-phase projections. But if leadership has taught me anything, it is this: the real test of leadership begins the moment those plans fall apart.

Crises do not come announced They do not ask for your permission or wait until your calendar is clear. They show up uninvited (personally, professionally, or globally) and demand

a response. And in that moment, what rises to the surface is not just our competence, but our character.

When Control Cracks Whether it is a sudden industry shake-up, an organisational breach, a reputational crisis, or a deeply personal loss disruption has a way of revealing the soul of a leader.

I have had seasons where all the data pointed one way, and then life turned sharply in another direction. Moments when the project unravelled, the stakeholder pulled out, or the

unexpected happened in my family. And in those moments, the ability to pivot was more valuable than the ability to predict.

It is in crisis that clarity becomes currency. Not clarity of outcomes as you often will not have that. But clarity of values. Clarity of focus. Clarity of voice.

Leadership in the Fire

There is a powerful story in Daniel chapter 3, the story of Shadrach, Meshach and Abednego, three Hebrew men thrown into the fiery furnace for refusing to bow to societal pressure.

They did not know whether God would save them. But their leadership moment was not in the miracle. It was in their conviction. Crisis did not shape their faith; it revealed it. In the same way, a crisis does not make you a leader. It reveals the one you already are. Do you freeze or frame the moment with wisdom? Do you hoard power or decentralise it for faster response? Do you communicate with transparency or hide behind silence? These are not easy decisions. But they are what separate reactive managers from adaptive leaders.

From Breakdown to Breakthrough

Some of the most defining innovations and restructurings in my career have not come from clarity, they came from chaos. But looking back, those disruptions became divine disruptions. What looked like a breakdown became the seed of a breakthrough. Crisis forces us to ask different questions: What truly matters now? What do I need to release? What new strength is being developed in me through this pressure?

When answered with humility, these questions do not just rescue a situation. They reposition you for purpose.

Pressure as Refinement

Crisis is a crucible. It purifies, distills, clarifies. And if we let it, it can produce a more grounded, resilient version of ourselves.

As leaders (especially as women leaders) we are often expected to show up composed, capable, and in control. But real strength is not in never being shaken. It is in being shaken and still standing. When you lead through loss, fatigue, or disruption, you discover a different kind of power: Not just executive strength, but spiritual stamina. And that kind of power multiplies. It teaches your team how to lead with courage, how to confront fear, how to navigate ambiguity with grace.

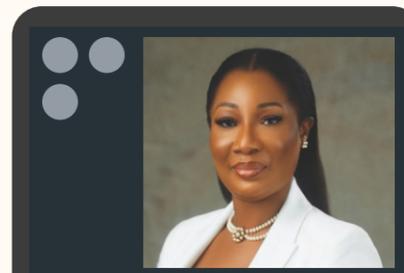
Final Thoughts

Crises are not just interruptions. They can be invitations to evolve. They strip away pretense. They surface values. And they usher in a level of clarity that no spreadsheet ever could.

To every woman leading in uncertain waters: Do not rush through your crisis just to get back to “normal.” Let it teach you. Let it grow you. Let it recalibrate what truly matters.

Because the most trusted leaders are not those who have never been tested but those who have been tested and emerged wiser, deeper, and clearer.

You will not always get to choose your crisis. But you always get to choose your response. And sometimes, in that response, a new kind of leader is born.



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

Nigeria–U.S Security Partnership: Why Gender Inclusion Matters

Asmau Benzie Leo



Nigeria's deepening security cooperation with the United States comes at a defining moment. The evolving mandate of U.S.

military engagement in Nigeria is not a combat takeover, but a strategic partnership focused on training, intelligence sharing, technical support, and strengthening operational capacity of Nigerian forces. This intervention is designed to enhance Nigeria's ability to confront terrorism, insurgency, and organized banditry, particularly in the North East, North Central and North West where groups such as Boko Haram and Islamic State of West Africa Province (ISWAP) and Lakurawa continue to destabilise communities.

The partnership is needed because Nigeria's security crisis is no longer isolated or conventional. Terror networks have become more adaptive, recruitment patterns more localised, and criminal economies more entrenched? Military training, surveillance support, logistics coordination, and professionalisation of forces are critical components of these responses. However, security threats in Nigeria are not purely military problems, they are social, economic, and governance challenges. That is where the conversation must shift.

However, if this partnership is to produce sustainable outcomes, it must be deliberately aligned with the Women, Peace and Security (WPS) framework established under the United Nations

Security Council Resolution 1325 and subsequent resolutions. The WPS Agenda rests on four pillars: Participation, Protection, Prevention, and Relief & Recovery. These pillars provide a strategic lens through which Nigeria–U.S. security cooperation can move beyond tactical gains toward long-term stabilisation.

The uncomfortable truth is that troop support and tactical superiority alone cannot defeat an insurgency that feeds on poverty, exclusion, mistrust, and weak community resilience. Sustainable security must be rooted in people, and in Nigeria's context, women are central to this foundation.

At the national level, women must move from symbolic inclusion to strategic leadership. Women in parliament, defence institutions, civil society, academia, and intelligence spaces can influence policy direction, budgeting priorities, and oversight systems. Their participation strengthens accountability and ensures that counterterrorism strategies do not inadvertently alienate civilian populations. Women experts in cybersecurity and countering violent extremism can also support intelligence analysis, especially as extremist recruitment increasingly shifts to digital platforms.

At the institutional level, integrating more women into the armed forces, police, and peace-building structures enhances operational effectiveness. Female officers often improve community engagement, facilitate access to women survivors of violence, and reduce tensions during security operations. Their presence builds trust which is an essential ingredient in intelligence gathering. At the community level, the argument is even



stronger. Women are embedded in markets, faith groups, parent associations, and informal mediation spaces. They are often the first to detect signs of radicalisation or suspicious movements. Yet these informal early warning systems rarely connect to formal security frameworks. Therefore investing in women-led early warning networks, community mediation platforms, and economic resilience programmes should be integrated as a core security strategy by the US-Nigerian Government.

The Nigeria–U.S. alliance must also institutionalise women's participation within joint training frameworks, embed gender-sensitive operations and civilian protection modules, fund grassroots women's organisations working on preventing extremism, and strengthen survivor-centered accountability mechanisms. Economic empowerment initiatives targeting women

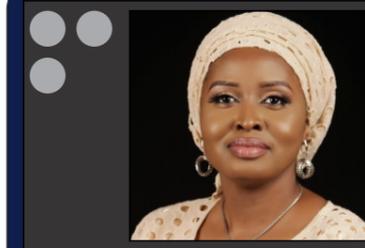
and girls in high risk regions must equally align directly with counterterrorism efforts, thereby reducing the vulnerabilities armed groups usually exploit.

Since the mandate of U.S. military support in Nigeria is about strengthening Nigeria's capacity to secure its territory and its people, we should ensure that this partnership translates into lasting stability, strengthening communities as well as combat units. Women should not be left behind or seen as passive victims of insecurity, but rather as negotiators, intelligence conduits, stabilisers, and builders of social cohesion.

If this partnership is to succeed, it must move beyond hardware and troop deployment to embrace a broader security architecture, one that recognises women

not just as beneficiaries of peace, but also as architects of national development. These partnerships must also reflect the reality that security is not sustained by force alone but by legitimacy, trust, and inclusive governance. Also, aligning military cooperation with the WPS framework will help transforms the partnership from a narrow counterterrorism arrangement into a comprehensive stabilisation strategy.

In conclusion, Nigerian women must not be perceived as peripheral beneficiaries of any security arrangement, but as indispensable agents of prevention, protection, and community peace-building, hence embedding the Women, Peace and Security Agenda at the heart of the Nigeria–U.S. cooperation must be a normative commitment and a strategic necessity for a durable and national stability.



Dr. Asmau Benzie Leo

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

Dr. Asmau Benzie 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 (CENGAJIN), 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

Seven Money Moves to Make Today

By Sola Adesakin



We often treat financial progress like a future project. Next month. Next quarter. Next year. When the bonus comes. When the market settles. When life feels calmer. But wealth is rarely built in dramatic leaps. It is built in quiet, deliberate moves made on ordinary days. If you want momentum, do not wait for a perfect season. Make a move today. Not tomorrow, not when you feel fully ready, today. Here are seven practical money moves you can make before this week ends.

1 Buy or Borrow a Money Book

Financial growth begins in the mind. Before your income expands, your understanding must. Buy a money book or borrow one from a friend. It does not need to be a decorative stack. It needs to be useful. Titles like *The Psychology of Money*, *40 Frugal Rules For Your Journey* Financial Freedom or other practical, principle-based guides to saving and investing can shift how you see money. Do not aim to read ten books "someday." Read one chapter today. Consistent exposure to financial wisdom compounds faster than interest.

2 Buy One Stock

Many people say, "I will invest when I understand the market better." That day rarely comes. You do not need a large sum to begin. Even with a modest amount, you can purchase shares in reputable companies listed on the Nigerian Exchange. Banking stocks often trade at accessible price points, though prices fluctuate. The goal is not to speculate. It is to begin participating. Ownership changes your mindset. You stop watching the market from the outside and start learning from within. Beginning courage matters more than perfect timing.

3 Start a Mutual Fund

If stocks feel overwhelming, begin with a mutual fund. Money market funds, for example, allow you to invest relatively small amounts while earning modest, stable returns. This is not gambling. It is placing your money in a structure that works harder than a regular savings account. Waiting for "big money" is how people stay stuck. Small money invested consistently becomes meaningful over time.

4 Build a Small Money Circle

Wealth is easier to build in conversation than in isolation. Create a small money circle. Not a crowd. Two or three trusted friends are enough. Start a focused discussion group, even if it is just a WhatsApp chat. Make one simple rule: discuss income growth, savings goals, investment ideas, and financial discipline. No gossip. No distractions. Awkward money conversations often produce confident money decisions.

5 Block Thirty Minutes for Your Finances

Clarity does not appear magically. It is scheduled. Set aside thirty uninterrupted minutes today. Open a notebook or digital document and answer three questions: How much do I earn? Where does it go? What do I want my finances to look like in twelve months? You cannot improve what you have not examined. Financial awareness is the first step toward financial control.

6 Break One Bad Money Habit

You do not need to fix everything at once. Break one habit. Cancel a subscription you do not use. Pause impulse spending for twenty-four hours. Say no to one unnecessary expense. Discipline rarely begins with dramatic sacrifice. It begins with a single decision repeated consistently. Small restraint today prevents large regret tomorrow.

7 Begin Again

Perhaps you have made mistakes. Overspent. Ignored your accounts. Avoided investing. Begin again. Momentum beats perfection. A messy start is better than endless preparation. Financial growth is not reserved for the flawless. It belongs to the consistent. You do not need a miracle to change your financial direction. You need movement. The year will continue regardless of what you do. The question is whether it will meet you stagnant or strategic. Choose one of these moves and act on it today. Not because it is dramatic, but because it is decisive. Wealth does not respond to wishes. It responds to action.



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.

One of the hardest lessons I've had to accept in my career is not about competence, strategy, or even hard work. It's this simple truth.

Not everyone will like you, no matter how hard you try.

For many women, that sentence lands like a warning. Because from an early age, we're often conditioned to be agreeable, pleasant, and palatable. We learn to read rooms, soften our opinions, smile through discomfort, and make ourselves easy to accept. We're praised for being "nice," "humble," "polite," and "supportive." Then we step into the workplace and carry the same invisible rulebook, believing that if we do great work and remain kind, we will naturally be liked and therefore supported.

But career growth has a way of challenging that belief.

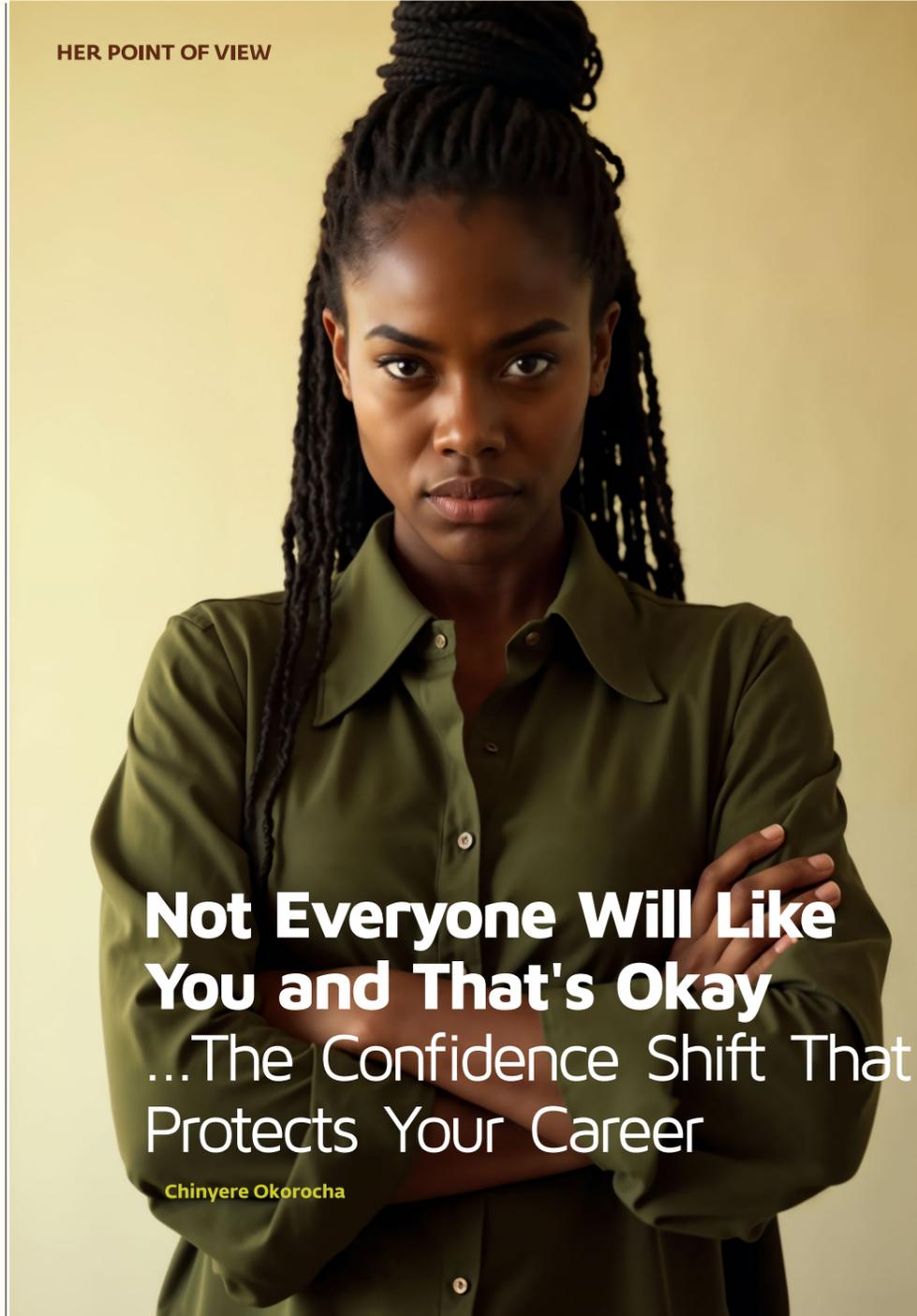
The moment you start building a personal brand, taking up space, speaking with confidence, and climbing the ladder, you will meet criticism. Some will misunderstand your ambition. Some will question your competence. Some will be unsettled by your visibility. Others will simply decide, for reasons that have nothing to do with you, that they don't like you.

And it can sting, especially if you're someone who genuinely wants harmony.

I've seen it happen repeatedly. A woman gets promoted and suddenly her work is "too much." She speaks up in meetings and is labeled "aggressive." She sets boundaries and is called "difficult." She starts owning her value and people say she has "changed."

The truth is, you may not have changed at all. You may simply have grown. And your growth is forcing others to adjust how they see you, or how they see themselves. Here is the reframe that freed me. Likability is not a prerequisite for success. Respect is. Impact is. Excellence is. Integrity is.

HER POINT OF VIEW



Not Everyone Will Like You and That's Okay ...The Confidence Shift That Protects Your Career

Chinyere Okorocho

And the higher you climb, the more this becomes obvious.

At higher levels, you encounter more opinions, more scrutiny, and more projection. People will have views about how you speak, how you lead, how you dress, how you assert yourself, how you manage your time, how you say no, how you negotiate, how you succeed. The more visible you are, the more visible your

critics become too.

This is why one of the most important confidence shifts you can make is this. Stop trying to be liked by everyone. Start focusing on being respected by the right people.

Because when you make likability your goal, you start editing yourself. You dilute your voice. You delay difficult decisions.

You avoid healthy confrontation. You accept poor treatment just to keep the peace. You overwork to prove you deserve your seat. You keep quiet when you should speak. You say yes when you should say no.

And in the long run, that approach costs you your power.

But when you prioritise respect, you move differently.

You communicate clearly, not cautiously.

You set boundaries without guilt.

You deliver high-quality work consistently.

You build relationships based on mutual value, not approval seeking.

You let your results speak.

You stop dimming your light to make others comfortable.

You start leading.

Here are key lessons I've learned about navigating resistance, criticism, and being misunderstood on the path to success. The first lesson is that you cannot control perception, but you can control performance and character. Some people will judge you before they understand you. Some will interpret your confidence as arrogance. Some will never give you the benefit of the doubt. Your job is not to convince everyone. Your job is to remain excellent and grounded.

The second lesson is that boundaries will upset people who benefited from your lack of them. When you stop overextending, some people will call you selfish. When you stop being endlessly available, some will call you proud. When you stop absorbing disrespect, some will call you difficult. This is not a sign that you're doing something wrong. It's a sign that you are changing the rules of engagement.

The third lesson is that criticism is not always a sign you are failing. Sometimes it is a sign you are visible. You are leading. You are rising. You are taking up the space you were meant to occupy.

The fourth lesson is that the people who truly matter will not require you to shrink to be accepted. They will respect you for your value, your contribution, and your integrity.

Now, let's talk actionable steps. How do

you succeed confidently even when not everyone likes you?

Start by deciding whose opinions matter.

Not every opinion deserves your emotional energy. Create a simple filter.

Do they know me? Do they understand my work? Do they have integrity? Do they want me to win? If the answer is no, their opinion is background noise, not guidance.

Next, build a reputation that can stand without your presence. Deliver consistently. Communicate professionally. Be reliable. When your work is strong, it becomes harder for dislike to rewrite your story.

Then, practise calm confidence. You don't need to overexplain yourself. You don't need to fight every battle. You don't need to win every argument. Sometimes the most powerful response is steady excellence and emotional self-control.

Also, document your impact. Keep track of what you've delivered, the outcomes, the feedback, the wins, the value you create.

This is not for bragging. It is for clarity. When doubt and criticism come, evidence helps you stay anchored.

Finally, find your people. Build a circle of mentors, peers, and supporters who can remind you of who you are when workplace energy gets messy. You need safe spaces where you can process, reset, and return stronger.

Here's a question I now ask myself whenever I start worrying about who doesn't like me.

Am I showing up authentically?

Am I delivering value?

Am I growing into the leader I aspire to be?

If the answer is yes, then I'm on the right path.

Your career is not a popularity contest. It is about impact, influence, and excellence. And the truth is, the higher you go, the more you must learn to lead without universal approval.

Let's normalise success without the need to be liked by everyone.

Have you ever faced resistance in your career growth? How did you navigate it? Let's discuss.



Chinyere Okorocho

Partner in the Law Firm of JACKSON, ETTI & EDU

With over three decades of experience as a trailblazer in the legal profession, Chinyere Okorocho 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

Busie Matsiko

Global strategist and Board Trustee at Berkeley College

Busie Matsiko is a global strategist and Board Trustee at Berkeley College, a private for-profit college with campuses in New York, New Jersey, and online. She helps corporations, companies and recruiters looking to diversify boards and advises top tier CEO's and C-Suite executives who could be great additions to boards.

Jason Mills, who spearheads a global team focused on advancing hybrid cloud data solutions for major enterprise, SVP Global Solution Engineering at Cloudera, had this to say about her. "Busie is the type of person everyone loves being around. She has an excellent balance of business acumen and people passion. Busie has organised for us fantastic and profitable connections through her network and events."

Even Lassie Zia, MD and International Business Community Leader at Excellence Above Coaching said this about Busie. "Busie is a powerful global leader in pioneering, empowerment and social enterprise. With a high level of experience and

knowledge in the international corporate finance and helping drive UN's sustainable initiatives. Her passion is in helping African tech start-ups get off the ground through executive through her annual Africa Future Summit. I highly recommend Busie."

Busie combines strategic C-level executive networking skills with her professional background in finance and business. Through the years, she has worked with established, top-tier financial firms and leading economic development organisations like Smith Barney, Citigroup, Citibank, Oppenheimer & Co. Inc, SEEDCO and SFS (leading National Economic Development Corporation with a micro-lending arm).

Currently, she offers executive business development and strategy guidance for global thought leaders and influencers, including event curation, celebrity outreach, healthcare advisory, philanthropy advisory, community outreach, diversity and inclusion advisory, and coaching consulting.

As Founder/CEO Pont Global, she represents, promotes and

expands market opportunities locally and internationally by employing strategic planning, brand development and assessments of existing global markets. This includes full-cycle recruitment, head-hunting, and business development for high-caliber professionals among other responsibilities.

Furthermore, she is a Practice Administrator and Marketing Manager for New York Surgical Arts (Family Business), where she is responsible for organisational development and marketing strategy of a new cosmetic surgery practice, including establishing and maintaining clientele base, financial management, patient flow, and administrative policies. She also implemented electronic billing system to increase practice revenue by over 80% and profit margin by over 50% within 6 months of operation, and increased net income through ROI analysis of marketing budgets, business plan, and staff training. In addition, she created 90% budgetary savings through innovative staff restructuring that allowed for an increased clientele base without a resultant increase in staff volume.



WE'VE GOT MEN

Brian Laung Aoaeh, CFA

Founder & Managing General Partner, REFASHIOND Ventures:
The Industrial Transformation Fund

Brian Laung Aoaeh and Lisa Morales-Hellebo first met in June 2016, and their first conversation led them to the thesis that is the foundation on which they are building REFASHIOND Ventures: The Industrial Transformation Fund. Starting in October 2019, they decided to explain their thinking for many others who told them their thesis was wrong, or did not make sense at all. Barely 6 months later, the COVID-19 Pandemic led to a complete shutdown of the world economy.

Today, they are telling another story. Starting with a rolling fund launched on AngelList in July 2021, REFASHIOND Ventures has closed 81 investments in 72 startups.

REFASHIOND Ventures: The Industrial Transformation Fund invests in early stage startups refashioning legacy industries through data and AI, advanced materials, advanced manufacturing, and next generation supply chains,

defensible through economic moats.

They believe that climate crisis and industrialisation are opposite sides of the same coin. Therefore, they are in the early-stages of the largest sector-driven investment opportunity of our lifetime - the technology-driven refashioning of industrial supply chains to mitigate the climate crisis.

Brian's personal vision is to become the obvious investor of choice for early-stage technology startups building the future of industrial transformation and global supply chains, and to help in attracting more innovation capital to the builders of early-stage technology innovations for global supply chains.

As the Founder & Co-Organiser of The Worldwide Supply Chain Federation, they are a collaborative, and mutually supportive, coalition of grassroots

communities focused on technology and innovation in the global supply chain market. The New York Supply Chain Meetup is its founding chapter. Their community brings together startups, large corporations, small and medium-size businesses, technologists, supply chain professionals, investors, journalists, corporate treasurers, regulators, academics, and research and development specialists - for the purpose of helping them navigate the complex, evolving, and changing supply chain landscape through conversations, and subsequent partnerships, with one-another.

He bagged his BA, Mathematics & Physics (Double Major) in Connecticut College and MBA in Financial Instruments & Markets, General Management from NYU Stern School of Business. He is a Chartered Financial Analyst (CFA).



HOLISTIC LIVING

Aging Well: How Holistic Living Shapes Our Later Years

By Dr. Maymunah Yusuf Kadiri

Sarah was a retired teacher who had always been active and socially engaged. Long before aging forced her to slow down, she paid close attention to how her peers were struggling, not just physically, but emotionally and socially. Rather than waiting for illness or decline, Sarah made a quiet but powerful decision: she would age intentionally.

Holistic living teaches us that aging is not merely about adding years to life but adding life to years. It is about nurturing the body, mind, relationships, and sense of purpose together, because none of

these elements exists in isolation. As we grow older, the conversation around health often becomes narrowly focused on medications, diagnoses, and limitations. While medical care is important, it is only one part of the picture. Holistic living reminds us that wellbeing in later life is shaped by daily choices, environments, and connections long before symptoms appear.

Movement as Medicine

One of the most powerful tools for healthy aging is movement. Regular physical activity supports balance, flexibility, and muscle strength, reducing the risk of falls and

maintaining independence. Sarah chose simple, sustainable habits, daily walks, gentle yoga, and light strength training, that helped her remain mobile and energised.

Movement does more than strengthen the body. It improves circulation, enhances mood, supports brain health, and preserves confidence. Aging bodies do not need punishment; they need consistent, compassionate movement.

Nourishing the Body Over Time

Nutrition plays a critical role in holistic aging. As metabolism and nutritional needs change, what we eat becomes even more important. A diet rich in

fruits, vegetables, whole grains, lean proteins, and healthy fats supports immunity, energy, and cognitive function.

Holistic living encourages awareness rather than restriction. Eating well is not about perfection, but about listening to the body and choosing foods that sustain strength and vitality over time.

Mental and Emotional Wellbeing

Aging can bring emotional transitions, retirement, changes in identity, health challenges, and loss. Holistic living places equal importance on mental and emotional health. Sarah stayed mentally engaged through reading, joining a book club, and attending community events. She

also carved out time for reflection and quiet, allowing herself space to process change.

Practices such as meditation, journaling, prayer, or simple mindfulness help regulate emotions and reduce stress. Emotional wellbeing is not the absence of difficulty, but the ability to adapt with self-compassion.

Connection and Purpose

Social connection is one of the strongest predictors of healthy aging. Isolation increases the risk of depression, cognitive decline, and physical illness. Staying connected to friends, family, and community nourishes emotional resilience.

Sarah volunteered at a local hospital and remained active in her community. Purpose gave her days meaning beyond routine. Holistic living recognises that humans are wired for connection, and that belonging sustains health as powerfully as medicine.

Adapting, Not Withdrawing

Aging inevitably brings physical changes. Sarah experienced arthritis and hearing loss, but instead of withdrawing, she adapted. She discovered gardening and new hobbies that fit her changing energy levels. Holistic living reframes limitation as an invitation to adjust, not retreat. Flexibility, mental and physical is key to aging well.

Preventive Care and Brain Health

Regular medical check-ups, screenings, and vaccinations remain essential. Prevention allows early intervention and preserves quality of life. Equally important is cognitive stimulation, learning new skills, engaging in conversation, reading, and problem-solving.

The brain, like the body, thrives on use. Staying curious keeps the mind agile and resilient.

Aging is not a failure of youth; it is a continuation of life. Holistic living offers a framework that honors the whole person, body, mind, emotions, and community.

Sarah's story reminds us that it is never too late to choose wellbeing. Small, consistent actions compound over time. When we age with intention, we do not merely survive the years, we inhabit them fully.



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

Strategies to future-proof your career

By Zainab Aderounmu



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 Comperere", 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.

There are only four years until 2030, a key milestone year for many global forecasts. The World Economic Forum Future of Jobs report and many United Nations frameworks, for example, position 2030 as the global goal post.

By then, the world of work is expected to be reshaped by rapid technological transformation especially Artificial Intelligence and automation. Likewise, BloombergNEF projects that renewable energy supply will increase by more than 50 percent. But, where does all these leave the young career professional and most importantly, how do you future-proof your career against radical changes?

Skills over certificates: Gone are the days when certification automatically equaled competence. Interestingly, the world of work far outpaces current educational curricula; what the real world requires of career professionals to contribute productively isn't what is taught in school. Beyond attaining certifications, it's far more important to acquire the skills that enable you to thrive in a fast-paced world. Check out online academies and even YouTube to stay ahead.

Prioritise personal branding and networking: I recently saw a meme that said, "no one is famous anymore; we're all just a bunch of influencers with millions of followers that no one else has heard of". It sounds funny, but today, people now exist in niche online

communities across social media platforms.

The more visible you are, the more likely you'll stay relevant and the more opportunities you tend to attract. Doing a great job is essential but it's no longer enough; do a great job, talk about it and build a community.

Upskill and Reskill: Recognise patterns that help you stay ahead of new development in your industry. Learn the necessary skills, and use technology to complement your human skills.

Master your soft-skills: In a world that's hustling for your attention, the best skills to master may not only be technical. The ability to focus, to communicate effectively, and lead others are necessary to stay ahead.

London School of Economics' Dr Grace Jordan advises, "If you want to be future proof, look hard at your soft skills."

Finally, contrary to what we believed, 2030 is no longer a distant forecast, it is unfolding. And, the question isn't whether change is coming, but how you're preparing to stay ahead of the curve.

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A group of five diverse women in professional attire, including a hijab, standing against a city skyline background.

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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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