iWA | INSPIRING WOMAN AFRICA

EDITION 61, 27TH OCTOBER, 2026



GILLIAN DARKO

MULTI-MARKET GROWTH LEADER DRIVING DIGITAL ASSET ECONOMY

CONTENTS

COVER INTERVIEW

GILLIAN DARKO 4

WOMAN EXECUTIVE

The Rise of AI and the Leader Who Refuses to Learn 13

FINANCIAL AdviseHER

Your Money Is Wasting. You Just Cannot See It 15

HER POINT OF VIEW

The Privilege of Being the only Woman in the Room 17

WOMAN AT THE HELM

Marie-Chantal Kaninda 19

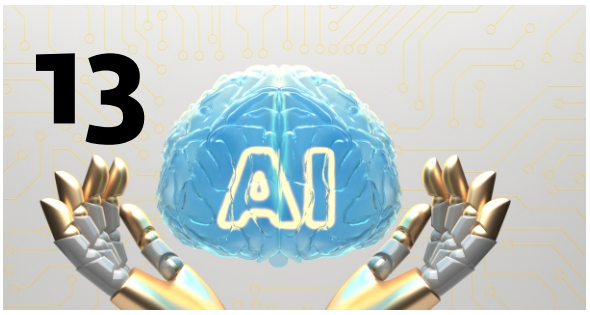
WE'VE GOT MEN

Luís Filipe Rodrigues Lélis 21

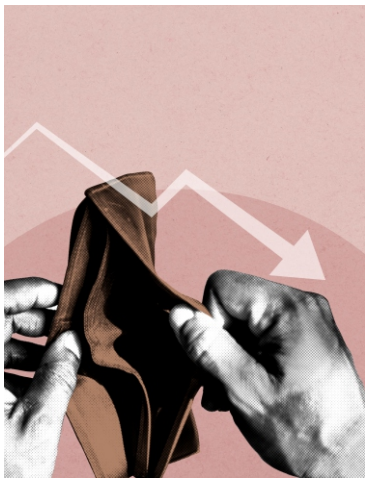
HOLISTIC LIVING

The Invisible Weight:
How Titi Learnt to Thrive With a Thyroid That Wouldn't Cooperate 23











15

FINANCIAL AdviseHER

Your Money Is Wasting. You Just Cannot See It.

17

HER POINT OF VIEW

The Privilege of Being the only Woman in the Room



Welcome!

Dear Readers,

It's IWA o'clock!! Every time we say it's the last edition of every month, we always feel like asking: "When did we get here?" Because, one minute, we are saying "Happy New Month" and before we spell I-W-A, the month has ended. Nevertheless, we are ending with a bang!

Our cover guest for this edition is someone whose grace endears. When you hear her speak, you can tell that every sentence has been refined through years of purpose.

She is a smart and intentional leader whose results speak of excellence. We admire her tenacity and clarity of her thinking which she certainly brings to every project she executes. Women like her earn and build trust through consistency and evident impact.

Ladies and gentlemen, celebrate with us Gillian Darko, the Group Vice President of Strategy at Yellow Card, an organisation that provides stablecoin and payments infrastructure that helps businesses move money across borders, access liquidity and connect local currencies to the digital asset economy.

We enjoyed our interview with her and we trust that as you read it, you will find it very informative too.

Here are other articles in this edition:

HER POINT OF VIEW: The Privilege of Being the Only Woman In the Room. By Chinyere Okorocha.

WOMAN EXECUTIVE: Hard Conversations: The Skill No One Puts on a CV. By Wola Joseph-Condotti.

FINANCIAL AdviseHER: Your Money Is Wasting. You Just Cannot See It. By Sola Adesakin.

HOLISTIC LIVING: The Invisible Weight: How Titi Learnt to Thrive With a Thyroid That Wouldn't Cooperate. Dr. Maymunah Yusuf Kadiri.

WOMAN AT THE HELM: Marie-Chantal Kaninda, President Glencore in DRC and Chairman KCC.

WE'VE GOT MEN: Luís Filipe Rodrigues Lélis, CEO, BANCO BAI.

Have you registered for Inspiring Woman Africa Series 15? Do so today. Our speakers are ready to share on resilience in full measure and we promise you will not remain the same.

See you in November!

Kemi Ajumobi

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

COVER INTERVIEW

GILLIAN DARKO

MULTI-MARKET GROWTH LEADER DRIVING DIGITAL ASSET ECONOMY

Kemi Ajumobi

Gillian Darko is an accomplished Executive Director, Board Member, and C-suite leader, with a strong track record of building high-performance growth engines and delivering transformative commercial strategies across fintech, blockchain, and financial services.

Currently serving as Group Vice President of Strategy at Yellow Card and a member of the executive team, following prior roles as Chief of Staff and Director of Strategy, she leads the company's growth agenda across 20+ markets. Her remit spans revenue strategy, strategic partnerships, GTM, market expansion, and the development of innovative commercial models that unlock scalable, multi-market growth. She has played a key role in structuring and executing high-value partnerships across stablecoin issuers, blockchain ecosystems, telcos, banks, and global payment networks, positioning the business at the center of the digital asset economy in emerging markets.

She has been featured in leading media including ELLE Afrique, which profiled her in its Impact section as a Woman of Influence in Business & Entrepreneurship, as well as Forbes Africa, Business and Financial Times Ghana, CNBC Africa in conversation with Fifi Peters, and other reputable African media outlets. She is also a featured speaker on global stages, including the Forbes Leading Women's



> **I have sought out environments that challenge me, enjoyed being part of teams and remained willing to learn.**

Summit, GITEX Africa, Token2049 Singapore, the Qatar Africa Business Forum, the Africa Prosperity Dialogues, and the Forward Africa Leaders Symposium during UN General Assembly week.

Her leadership has earned multiple industry recognitions, including Fintech Personality of the Year (Female) at the 2026 Ghana Fintech Awards. She was also named an Outstanding Woman in Tech (West Africa) nominee in 2021, appointed an Ambassador for Women in Payments Africa in 2024, and in 2026 was appointed to the Steering Committee of the Africa Financial Industry Summit (AFIS).

Her career spans senior strategy, transformation, and general management roles at leading global institutions, including ICE Futures Europe and PwC (with client engagements across Goldman Sachs, HSBC, RBS, Citigroup, and UBS). She served as Vice President of Strategy at J.P. Morgan Asset Management, and at JUMO as General Manager, Market Operations, where she concurrently took on the remit of Chief Executive Officer of JUMO Ghana.
She brings board-level and executive experience across Tanzania, Uganda, Nigeria, Ghana, Kenya, and Zambia, with deep expertise in scaling businesses across frontier and emerging markets, structuring cross-border partnerships, and delivering measurable commercial outcomes in high-growth environments.



> ***Yellow Card provides stablecoin and payments infrastructure that helps businesses move money across borders, access liquidity and connect local currencies to the digital asset economy.***

Formative years and influence till date

I grew up in Ghana and attended an international boarding school, where I completed the International Baccalaureate. I have always been in competitive environments and enjoyed pushing myself. I swam, played volleyball and basketball, so teamwork, discipline and learning to perform under pressure were part of my life quite early on. Boarding school also helped develop my independence and ability to live and work with people from different backgrounds.
I then moved to the United Kingdom to study law, completing my Bachelor of Laws, a Master's in Corporate and Commercial Law, and the Legal Practice Course, specialising in Advanced Commercial Litigation and Equity Finance.

Studying law shaped how I think. It taught me to pay attention to detail, work through complex information and simplify it into something clear and



useful. That has stayed with me throughout my career, particularly in strategy, where you need to understand complexity and help people make decisions and act on it.

I worked through much of my education and undertook internships between my studies. That gave me opportunities to apply what I was learning, understand professional environments and develop a sense of responsibility early on.

Those foundations carried into my career across corporate law, ICE Futures, PwC and J.P. Morgan Asset Management, and later into leadership roles at JUMO and Yellow Card.

> ***Challenging an established approach is most effective when you can explain the business need and take responsibility for helping deliver the change.***

I have always been curious, ambitious and creative, and I would describe myself as an old soul. Looking back, there is a consistent thread: I have sought out environments that challenge me, enjoyed being part of teams and remained willing to learn. Those experiences have shaped both my drive to achieve and the way I work with people to deliver.

Tell us about Yellow Card, your responsibilities as VP, and why the choice to work with them.

Yellow Card provides stablecoin and payments infrastructure that helps businesses move money across borders, access liquidity and connect local currencies to the digital asset economy. As Group Vice President of Strategy and a member of the executive team, my remit spans revenue strategy, strategic partnerships, go-to-market, market expansion and commercial models. I work across teams to turn opportunities into partnerships and business that we can execute and scale. I joined as Chief of Staff and Director of Strategy, initially focused on strategy, OKRs and KPIs. My responsibilities evolved into building the revenue organisation, leading partnership teams and working with banks, telcos and institutions.
The attraction was the opportunity to help solve a real infrastructure problem. Moving money remains unnecessarily difficult for many businesses in the emerging markets. What makes the work compelling is seeing how technology, supported by regulation, compliance and strong local relationships, can change that.

Share with us about a time you challenged a "we've always done it like this" situation and the result.

A useful example is the evolution of my own role. My initial focus was strategy, OKRs and KPIs, but as the business grew, my work moved much closer to revenue generation and commercial execution.

The question became: how do we make sure the strategy translates into clear ownership, effective partnerships and results? What is the problem we wish to solve?

I went from not leading a team to building out the revenue organisation, managing partnership teams and structuring commercial models. That

experience reinforced my belief that an organisation's structure should evolve with what the business needs to achieve. It also taught me that challenging an established approach is most effective when you can explain the business need and take responsibility for helping deliver the change.

What's your approach to conflict resolution?

I try to understand what is underneath the disagreement. People may appear to be arguing about a decision when they are actually concerned about different things: risk, resources, timing or accountability. I bring the conversation back to the outcome we are responsible for, establish the facts and make the trade-offs clear. I also believe difficult conversations should happen directly and respectfully. Something, I use often is from Thasunda Brown Duckett that said "your role is rented".

That perspective keeps me grounded. While you hold a position, you have a responsibility to use it well, listen and make decisions in the interests of the organisation. It helps keep ego out of difficult conversations.

Everyone should have the opportunity to be heard. Once a decision is made, we need clarity on ownership and a shared commitment to moving forward.

What's something you learnt the hard way?

I learnt that being able to carry a great deal yourself does not mean you should. As your responsibilities grow, your effectiveness increasingly depends on how well you build the team around you. You need to make expectations clear, delegate meaningful responsibility and give people room to develop their own judgment. Taking ownership comes naturally to me. Learning to create that same ownership in others is an important part of leadership. You want to build a team that can make good decisions and deliver consistently, with the confidence and support to do so.

Strategy belief you held strongly early in your career that became embarrassingly wrong—and what replaced it?

The belief that a clear strategy will naturally produce alignment.
You can explain the direction beautifully and still have people leave the room with different interpretations of what matters, what they own and what should happen next.

What replaced that belief is a much stronger focus on execution: who is accountable, what resources they have, how progress will be measured and what decisions we will make when the evidence changes.

A strategy has to show up in the way the organisation operates. That means translating it into priorities, decisions and responsibilities that people understand.

What is the most dangerous KPI you've seen leaders optimise in fintech—and what alternative do you trust more?

Transaction volume becomes dangerous when it is treated as proof of business health on its own.

> *While you hold a position, you have a responsibility to use it well, listen and make decisions in the interests of the organisation.*





You can move a great deal of money while earning very little, carrying excessive costs or relying on activity that will not last. I would put more weight on contribution margin from repeat customer activity, supported by retention, transaction reliability and appropriate risk controls. I want to understand whether customers keep using the product, whether we serve them well and whether the economics improve as we growth.

Compress Yellow Card's growth philosophy into one sentence, and tell us what proof you would point to.

Build trusted infrastructure around real customer needs, then make it work across markets.

> *Taking ownership comes naturally to me. Learning to create that same ownership in others is an important part of leadership.*

The proof I would point to is the work required to support local payments across 20 African countries: banking relationships, liquidity, payment methods, compliance and commercial partnerships. That is where growth becomes tangible. A customer needs to be able to use the infrastructure reliably in the markets that matter to them. Building that capability requires both a regional vision and a detailed understanding of local execution.

Which stakeholder group is hardest to win over in emerging markets—and what narrative works for them?

I would highlight established financial institutions, particularly where a proposal needs support from commercial, compliance, risk and operational teams. Each has a legitimate set of questions, and enthusiasm from one team does not resolve the concerns of another.

The most effective conversation starts with their priorities: the customer problem, the commercial opportunity, how funds move, how responsibilities are allocated and how risks are managed. You need to make the proposition understandable and demonstrate that you can deliver it responsibly. Trust develops when your commercial ambition is matched by operational credibility.

What is the most non-intuitive lesson you've learnt about multi-market expansion?

I have learnt that being present in a market and being able to serve it well are very different achievements.

A launch can look successful on paper while the customer experience is constrained by liquidity, payment reliability, settlement or the strength of a local relationship.

Expansion has taught me to look closely at those details. The regional opportunity may be compelling, but execution depends on understanding how each market actually works.

It has also taught me to respect local knowledge. Experience in one country can inform your questions in another, but you still have to listen and test your assumptions.

Describe your strategy style.

Commercial, practical and accountable. I start with the opportunity, then work through what it will take to deliver: the customer need, the economics, the regulatory environment, the partners, the team and the execution plan.
I like ambition, and I am equally interested in the mechanics. What are we prioritising? Who owns it? What needs to happen next? How will we know whether it is working?

I'm comfortable adjusting the approach as we learn, while remaining clear about the outcome. Execution is central to how I think about strategy.

How do you decide whether a partnership is a growth catalyst or a distraction, especially when it is strategically exciting?

I ask what it will change for the business. Will it unlock customers, distribution, liquidity, revenue or a capability that matters? Is there a credible route to activation? Do both sides have an accountable owner and the resources to deliver?

Then I look at the cost of pursuing it, including the opportunities we would have to delay.

A strong name or an exciting announcement can open a door. The partnership earns its place when we can explain how it will create value, what it will take to get there and how we will measure progress.

What is the one question you ask before committing to a major go-to-market bet across multiple countries?

"What must be true in each country for this to work?"
That question forces us to examine the assumptions behind the regional plan. The customer need may exist across several markets, while the payment behaviour, regulatory requirements, economics and distribution routes differ considerably.
I want to know which parts of the model we can repeat and which parts need to be adapted before we commit significant resources. It also helps us identify where to start and what we need to learn before expanding further.



What can be done to have more women in key leadership positions?

Give women responsibility that builds a credible path to senior leadership: revenue ownership, budgets, teams, major negotiations and consequential decisions. Mentorship is valuable. Sponsorship also

> *Transaction volume becomes dangerous when it is treated as proof of business health on its own.*



> *A strong name or an exciting announcement can open a door. The partnership earns its place when we can explain how it will create value.*

> *Women need fair access to the experiences through which leadership capability is demonstrated, alongside clear standards and recognition for the results they deliver.*

matters—having someone advocate for you when opportunities and appointments are being discussed. Organisations should examine how they allocate stretch assignments, assess potential and reward performance. Women need fair access to the experiences through which leadership capability is demonstrated, alongside clear standards and recognition for the results they deliver.

We also need to broaden our understanding of what leadership looks and sounds like, so that capable women are not overlooked because their style differs from what an organisation is accustomed to.

Which decision took the most courage: stopping a promising initiative, changing a deal or challenging leadership?

Challenging leadership, particularly when you respect the people involved and understand the stakes.

It requires preparation and judgment. You need to be clear about your concern, the evidence behind it and the alternative you are proposing.

For me, having a seat at the table comes with a responsibility to contribute honestly. There are moments when supporting the business means raising a difficult issue and being prepared to work through it.

> *We need to broaden our understanding of what leadership looks and sounds like, so that capable women are not overlooked because their style differs from what an organisation is accustomed to.*

The courage is in having the conversation constructively and remaining accountable for what happens next.

What is the greatest lesson life has taught you?

Life has taught me that I can take responsibility for my direction without having every step figured out.
There will always be something new to learn, and there will be moments when the responsibility feels bigger than anything you have carried before.

I have learnt to keep preparing, stay open to feedback and trust my ability to do the work. Confidence grows through the experience of showing up, solving problems and following through.
You can have conviction about where you are going while remaining open to how you get there.

A day you will never forget, and why?

I would choose something that may seem quite ordinary to other people: the day a child says their first word.
You have been caring for them, watching them grow and communicating with them, and then, all of a sudden, they form a word. Something so small feels like such a miracle.
Everything is still a wonder to them, and I



> **Having a seat at the table comes with a responsibility to contribute honestly.**

love watching that discovery unfold. To witness that first word is incredibly special. It is one of those moments that stays with you forever.

What are you looking forward to?

I'm particularly looking forward to how stablecoins will continue to shape financial infrastructure, and to playing an active part in that evolution.
What excites me is the practical application: how businesses move money, access liquidity, settle transactions and participate in the global economy. There is so much scope to improve those experiences, particularly across Africa and other emerging markets.
I want to help shape how that infrastructure develops—bringing together institutions, technology providers, regulators and commercial partners to build solutions that work in practice. Africa's needs and experience should help inform what is built.
Being able to contribute to that, drawing on what I have learnt across strategy, partnerships and execution, is something I'm very much looking forward to. It is a space that continues to challenge me, and that is part of what makes it exciting.

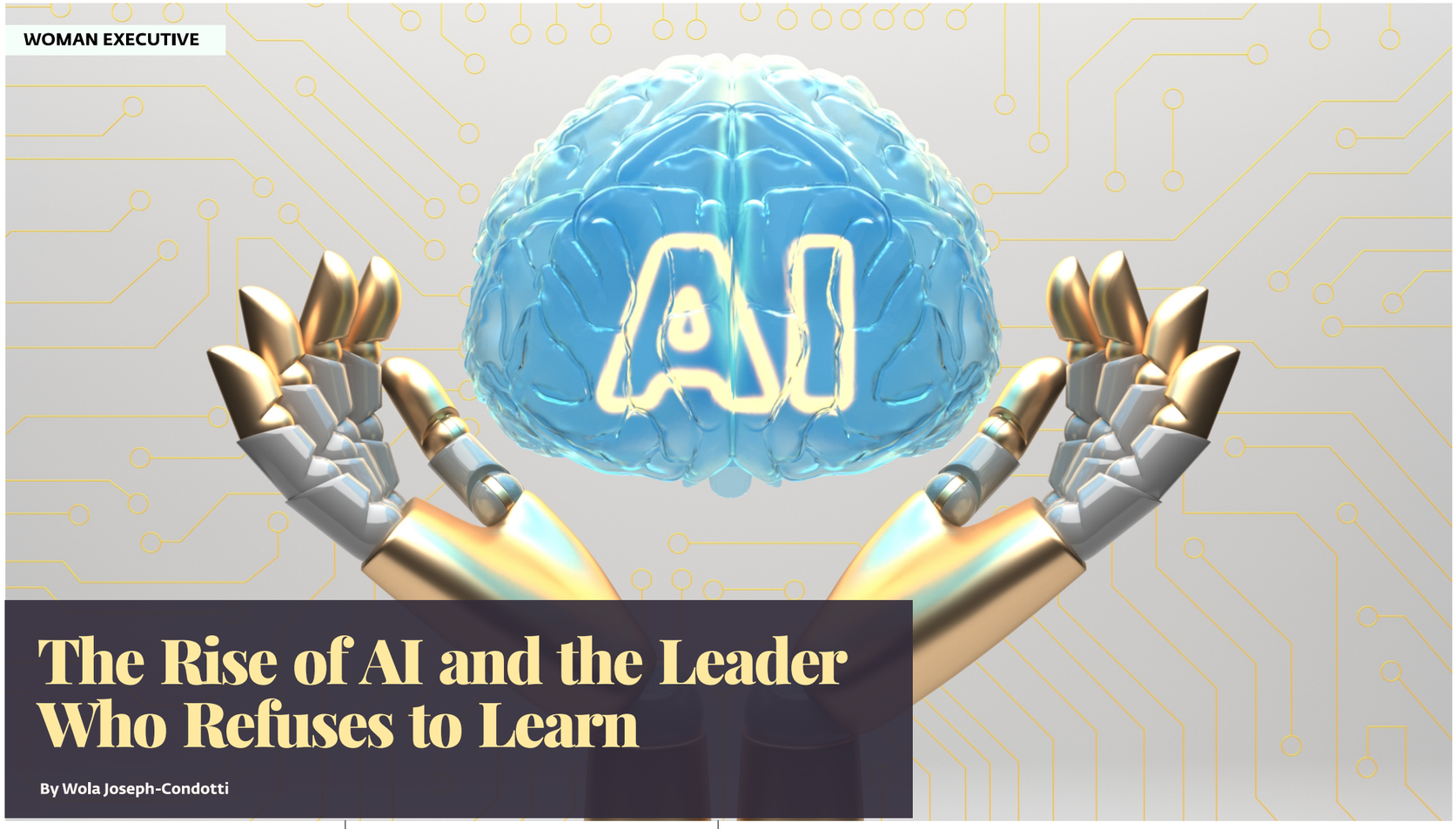
Concluding words.
Be ambitious about what you want to contribute, and be prepared to do the work that ambition requires.
What I really want to leave you with is the importance of a willingness to grow and to continuously learn, regardless of where you think you have reached in life. There is always more to understand, another perspective to consider and room to become better. That openness has been important in my own journey, and it is something I intend to keep.



> ***I'm particularly looking forward to how stablecoins will continue to shape financial infrastructure, and to playing an active part in that evolution.***

Edition 61, **27th October 2026**
INSPIRING WOMAN AFRICA

WOMAN EXECUTIVE



The Rise of AI and the Leader Who Refuses to Learn

By Wola Joseph-Condotti

There is a quiet danger moving through the senior ranks right now, and almost nobody in those ranks wants to say it out loud. We are falling behind. And we are pretending we are not.

Artificial intelligence is not some far-off thing anymore. It is here, reshaping how work gets done in nearly every industry, and it is moving fast. Yet a surprising number of experienced, genuinely capable senior leaders are quietly opting out of understanding it. Not through any clear decision. Just a slow drift. We are too busy. A little too senior, we feel, to sit down and learn a new tool like a beginner. And if we are honest, a little too proud to be bad at something again.

That drift, as understandable as it is, is one of the most dangerous places a leader can be.

The Trap of Seniority

Here is the uncomfortable mechanics of it. The more senior you become, the less anyone expects you to be a beginner at anything. You are the expert now. The one who knows. People bring things to you, not the other way round.

That is a comfortable place to sit. It is also, unfortunately, exactly where learning quietly goes to die.

Because being a beginner takes a kind of humility that seniority slowly wears away. It means admitting you do not know. It means being slower and clumsier than the twenty-five-year-old on your team who picked the thing up in an afternoon. And for someone who has spent decades building a reputation for competence, that is genuinely uncomfortable, so the temptation to just avoid it is enormous.

So we avoid it. We delegate "the technical stuff." We nod along in meetings, using words we do not fully understand. We tell ourselves we do not need the detail, that is what we have people for. And all the while the ground is shifting under us, and our grasp of our own industry is quietly going out of date.

Curiosity Is Now a Survival Skill

For a long time we treated curiosity as a soft, nice-to-have quality. A pleasant trait in a leader, but not essential.

That era is over.

Curiosity, and the humility to keep learning, are not soft skills anymore. They are survival skills. Things are changing fast enough now that what made you an expert five years ago does not mean you are still relevant today. Expertise is no longer something you earn once and keep forever. It is something you have to keep renewing, or watch it quietly depreciate.

The leaders who will still matter in ten years are not necessarily the most brilliant ones today. They are the ones who never stopped being students.

You Do Not Have to Be an Expert. You Just Cannot Stay Ignorant

Let me be practical, because I am not suggesting you go and become a data scientist.

You do not need to master the technology. You need to understand it well enough to lead in a world being shaped by it. Well enough to ask a good question. To tell what is real from what is hype. To make sound decisions about tools you will never personally touch.

That is achievable, and honestly it costs mainly humility. Sit with the young people on your team who understand these things, and let them teach you, ego left at the door. Read a little. Experiment. Ask the "stupid" questions, which are almost never actually stupid. And model it for your whole organisation, that learning never stops at the top, that no one is ever too senior to still be a student.

A Word From Scripture

Scripture has a striking amount to say about staying teachable, and none of it is flattering to pride.

"The way of fools seems right to them, but the wise listen to advice." (Proverbs 12:15)

And plainer still, "Pride goes before destruction, a haughty spirit before a fall." (Proverbs 16:18)

The fool in Proverbs is rarely the one short on intelligence. He is the one who has stopped being teachable. Who already knows, and so no longer listens. Even Solomon, the wisest man of his age, started by asking God for an understanding heart. The wisest man alive began from the posture of wanting to learn more.

Final Thoughts

If there is a corner of your industry you have quietly stopped understanding, take this as a gentle warning, from someone who takes it seriously herself.

Do not let your seniority become the reason you stop learning. Do not let pride talk you slowly into irrelevance. The world is moving too fast now to coast on what you already know, however impressive it once was.

Stay a student. Ask the questions. Sit at the feet of people half your age when they know something you do not. There is no shame in it. The only shame is in the leader who was too proud to learn, and too senior to notice they had fallen behind.

Humility kept you learning on the way up. Do not abandon it now that you have arrived.



Wola Joseph Condotti
Chief Executive Officer,
Eko Power Limited.

Wola is the CEO of Eko Power Limited.

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, be coming the first-ever recipient of this category. The award celebrated her historic transition from General Counsel to Group MD/CEO, a milestone applauded for redefining leadership pathways in the legal profession.

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

FINANCIAL AdviseHER

Your Money Is Wasting. You Just Cannot See It.

By Sola Adesakin



There is a slow, invisible theft happening in your bank account right now and you are not even aware of it. Every month, your salary arrives. Every month, it disappears. Not into investments, or into assets, or into anything that will exist six months from now. It disappears into what I call the leak rate, the collection of small, unintentional, largely forgettable expenses that quietly consume money that could have been building something.

We talked about finding the leaks. Today I want to talk about what you do with the money once you plug them. Because finding them is only half the work. Redirecting them is where your financial life actually changes.

But first, let me address the thing most people do with whatever money they manage to hold onto. They leave it in a savings account. And they feel responsible for doing so. After all, it is saved, is it not? It is saved, but it is also wasting.

A standard savings account in Nigeria pays you somewhere between 2% and 4% annually. Meanwhile, inflation is running significantly higher than that. What this means in practical terms is that the N200,000 sitting in your savings account today will buy less in twelve months than it buys right now. The number on your screen stays the same. The purchasing power behind it shrinks. You are not growing money. You are watching it quietly lose value in slow motion while the bank uses it to make real returns elsewhere.

A money market mutual fund changes that equation entirely.

Money market funds invest your contributions in short-term, low-risk instruments. Treasury bills, commercial papers, bank placements. The same instruments wealthy individuals and institutions use to park money while keeping it accessible. The returns are meaningfully higher than a savings account, often reaching double digits depending on the fund and the interest rate environment. Your money is managed by a licensed, SEC-regulated fund manager. And critically, it remains accessible. You are not locking it away for years. You are putting it somewhere it actually works while it waits.

The difference over a year is not trivial. N200,000 in a savings account at 3% earns you N6,000 in a year. The same N200,000 in a money market fund earning 12% gives you N24,000. That is four times the return on the same money. Now multiply that across every month you redirect your leak rate, and the gap becomes a genuinely meaningful number.

Here is what I want you to do.

Go through your last three months of bank statements this weekend. Identify the recurring expenses you would not intentionally choose again if someone asked you to recommit to them today. The subscriptions running in the background. The delivery habit that crept from occasional to weekly. The impulse purchases you barely remember making. Add them up. That total is your leak rate.

Now take half of it. Not all. Half. And set up an automatic transfer on payday, before lifestyle absorbs it, into a money market mutual fund. Not into another savings account. Not into a fixed deposit you will break in two months. Into a money market fund where the money earns a real return and remains accessible when you need it.

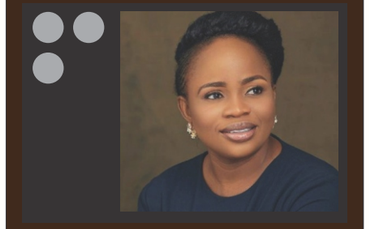
The reason this works is not just mathematical, it is behavioural. Money that has a destination behaves differently from money that is floating. When your salary arrives and a portion immediately moves into an investment account, what remains is what you have to work with. You adjust. You spend within what is left. And the portion that moved is now growing instead of leaking. You did not earn more. You simply kept more of what you already earned and put it somewhere it is treated with respect.

Do this for six months. That is all I am asking. Six months of redirecting half your leak rate into a money market fund on payday. Watch your balance grow. Watch the returns accumulate. Watch how it feels to have money working for you instead of disappearing into things you cannot even recall buying.

Your savings account is not saving you. It is a waiting room where money sits and loses value. A money market fund is a workspace where money goes and earns its keep.

Stop leaving your money where it wastes. Move it to where it works.

The redirect starts this payday, not next month.



By Sola Adesakin
Founder and Lead Coach,
Smart Stewards

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

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

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

HER POINT OF VIEW

The Privilege of Being the only Woman in the Room

Chinyere Okorocha



I have been the only woman in the room more times than I can remember. In boardrooms. At partnership meetings. Around negotiating tables. At industry meetings. In conversations where important decisions were being made and, occasionally, where I looked around and realised that every other voice at the table was male.

When you are younger, being the only woman in the room can feel intimidating.

You wonder whether you belong there. You are conscious of how you speak, how much you speak, whether you are being too assertive—or not assertive enough. You may even feel an unspoken pressure to prove that your presence in that room is justified.

After more than three decades in professional life, however, I have come to see those rooms differently.

There can be a privilege in being the only woman in the room.

Not because women should be satisfied with being the only ones there. Far from it. But because access brings opportunity, visibility and, importantly, responsibility.

First, recognise that you belong there

One of the biggest mistakes we can make is to enter important rooms behaving as though someone has done us a favour by inviting us. I learnt this over the years.

If I had been invited to a meeting because of my expertise, experience or position, then I had something to contribute. I did not need to shrink myself or wait until someone gave me permission to have an opinion.

Women sometimes enter rooms carrying their qualifications in one hand and their self-doubt in the other.

Please put the self-doubt down.

Prepare thoroughly. Know your subject. Listen carefully. But when you have something valuable to contribute, speak.

There have been meetings in my career where I have initially sat quietly, listening to the conversation around the table. Then a subject would come up that fell squarely within my expertise. I would make my contribution and suddenly the dynamic would change.

People listened differently.

That taught me something important: your confidence should come from the value you bring, not from the number of people in the room who look like you.

Don't underestimate the power of being different

Being the only woman can sometimes mean that you bring a perspective nobody else has considered.

That is not a weakness. It can be your advantage.

Women bring different experiences to leadership, business, policy, law and decision-making. We may ask different questions. We may notice implications that others have overlooked. We may approach people, risk, relationships and outcomes through a different lens.

Your job is not to become "one of the boys" so that you can fit comfortably into the room. Your job is to bring your full professional value into it.

I have learnt not to dilute my perspective simply because it differs from everyone else's. Sometimes the most useful contribution in a room is the one that causes everyone to stop and say, "I hadn't thought about it that way."

But visibility comes with responsibility

There is another side to being the only woman in the room. People notice you.

That can feel like pressure, but it also gives you an opportunity.

Over the years, as I progressed in my career and gained greater access to leadership spaces, I became increasingly conscious that my success could not simply be about me.

I wanted to know: Who else am I bringing into the room?

This has shaped much of my work mentoring women throughout my career and, eventually, my decision to establish the Heels & Ladders Career Mentorship Club.

Because there is little point celebrating that we have broken the glass ceiling if we pull the ladder up behind us.

Recommend another woman.

Mention her name when opportunities are being discussed.

Invite younger women into conversations they would not ordinarily have access to.

Share information.

Sponsor, don't just mentor.

And when you have influence over who sits around the table, use it.

Learn the room—but don't lose yourself

Every room has a language.

There are power dynamics, personalities and unwritten rules. Part of career maturity is learning to read them.

Who actually makes the decisions? Who influences the decision-maker? When should you speak? When is it wiser to listen? Which conversations happen before the meeting rather than during it?

I wish someone had explained some of this to me much earlier in my career.

Competence is important, but navigating a career also requires emotional intelligence, relationships, strategic visibility and an understanding of how organisations really work.

Learn these things.

But don't confuse learning the room with changing who you are to fit into it.

You can be warm and still be authoritative.

You can be feminine and formidable.

You can disagree without becoming disagreeable.

And you do not have to adopt someone else's leadership style to prove that you deserve your seat.

Make sure you are not the last

Today, when I find myself as the only woman—or one of very few women—in an important room, I no longer think only about the significance of my own presence.

I think about the women coming behind me. Perhaps that is one of the greatest privileges of getting further along in your career. You begin to realise that some doors were opened for you so that you could hold them open for somebody else.

So, if you are currently the only woman in the room, don't shrink.

Sit up.

Speak up.

Do your homework.

Bring your perspective.

Build relationships.

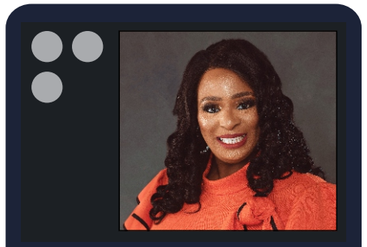
Let your competence be evident.

And then, when you have earned influence in that room, use some of it to create space for another woman.

Being the only woman in the room may sometimes be a privilege.

But the real achievement is ensuring that, because you were there, you will not remain the only one for long.

From her point of view, that is what progress looks like.



Chinyere Okorocha

Partner in the Law Firm of JACKSON, ETTI & EDU

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



Edition 61, **27th October 2026**
INSPIRING WOMAN AFRICA

WOMAN AT THE HELM

Marie-Chantal Kaninda

President Glencore in DRC and Chairman KCC

Marie-Chantal Kaninda joined Glencore DRC as Executive Director and Head of Corporate Affairs, bringing extensive leadership experience in stakeholder and corporate engagement. In July 2022, she became Chair of the Board of Directors of Kamoto Copper Company (KCC). From January 2023, she has served as President of Glencore DRC.

KCC is widely recognised for producing copper and cobalt responsibly—minerals that underpin modern living and industrial progress. Operating from Kolwezi in the Lualaba Province of the Democratic Republic of Congo, KCC holds the distinction of being Africa's leading copper producer and the world's leading cobalt producer. Its operations include two open-pit mines (KOV and Mashamba East), one underground mine (KTO), the Kamoto concentrator, and the Luilu refinery. The refinery supports production capacity of 300,000 tonnes of copper cathodes per year and 40,000 tonnes of cobalt hydroxide. As an equal-opportunity employer, KCC actively fosters diversity and inclusion across its workforce.

Kaninda has built her expertise across major global companies, including Ashanti Goldfields, AngloGold Ashanti, and De Beers. At De Beers, she oversaw administration, communications, and external relations in Central Africa, while also leading community relations across Africa. Previously, she served at Rio Tinto as Director of External Relations for Africa.

She holds a degree in Economics from the University of Liège (Belgium). She also made history as the first African woman to chair the World Diamond Council.

A mother of two daughters, she is deeply committed to expanding access for girls and women to education and skills development, and to strengthening their participation in the mining sector. She mentors aspiring women entrepreneurs in the DRC and founded the MCKM Foundation, a non-profit dedicated to girls' education.

In 2026, she was recognised among the Top 10 most influential women globally in the mining sector, further highlighting her leadership and impact in the industry and she chairs the Board of Directors of the British Chamber of Commerce in the DRC.



Edition 61, **27th October 2026**
INSPIRING WOMAN AFRICA

WE'VE GOT MEN

Luís Filipe Rodrigues Lélis

CEO, Banco Bai

When Luís Filipe Rodrigues Lélis took the helm of Banco Angolano de Investimentos (BAI) in 2017, Angola's financial sector was on the brink of deep transformation. The macroeconomic landscape was demanding, digitalisation was only beginning to take shape, and investor confidence needed fresh, credible benchmarks. Looking back, it's hard to overlook the scale of the legacy forged during his tenure.

Lélis's leadership brought a new tempo—and a sharper posture. He arrived with a clear purpose: to ensure BAI was not merely larger, but genuinely more modern, more transparent, and better equipped to compete in a fast-evolving and increasingly exacting economy.

What followed was a restructuring that was felt as much as it was seen. Behind the scenes, the bank strengthened corporate governance, tightened discipline across internal processes, invested decisively in talent, and—above all—stayed anchored in the pursuit of sustainable results.

His path to leadership began well before 2017. From 1996 to 1999, he served as Assistant to the Director General of Sonangol, before being invited to a secondment as Advisor to the Minister of Finance. He later held the role of Non-Executive Director at Mercury, Serviços de Telecomunicações, S.A. In 2002, he returned to Sonangol, E.P., appointed Head of the Budget and Internal Control Department within the Finance Directorate.

In 2004, he accepted an invitation to serve as Assistant to the Chairman of BAI's Board of Directors, a position he held until early 2006, when he became Commercial Director and subsequently Coordinating Director. He was elected Director of BAI, S.A. in May 2006, and again in May 2010. He currently serves as Chairman of BAI's Executive Committee and, in parallel, as Chairman of the Board of Directors of NOSSA Seguros, Chairman of the Board of Directors of BAI Cabo Verde, Chairman of the Board of Directors of SAESP, S.A., and Chairman of the Remuneration Committee of BAIGEST – Collective Investment Scheme Management Company, S.A. He has been Chairman of the Board of Directors of Banco BAI Europa since 2021.

HOLISTIC LIVING



The Invisible Weight: How Titi Learnt to Thrive With a Thyroid That Wouldn't Cooperate

By Dr. Maymunah Yusuf Kadiri

Edition 61, **27th October 2026**

INSPIRING WOMAN AFRICA

Titi remembers waking up exhausted despite a full night's sleep, wrapping herself in sweaters on days her colleagues found perfectly warm, and struggling to hold a simple thought steady in her mind long enough to finish a sentence. For a long time she quietly blamed herself, wondering if she had simply become lazy or scattered, until a diagnosis finally gave her invisible struggle a name and, more importantly, a way forward. Her journey with an underactive thyroid became less a story about illness and more a masterclass in rebuilding a life around a body that needed different rules to flourish.

An underactive thyroid works quietly and relentlessly against a person from the inside, slowing metabolism, dulling energy, and clouding thought in ways that are easy for others to dismiss as simple tiredness or moodiness. Titi's early months were marked by frustration as she watched her body hold onto weight despite genuine effort, felt the cold settle into her hands and feet even indoors, and battled a mental fog that made her question her own competence at work. The most painful part, she often says, was not the symptoms themselves but the isolation of living with a condition so easily misunderstood by people who could not see it.

Medication became her foundation, a small daily tablet restoring the hormone her body could no longer produce on its own, and regular blood work became a quiet ritual of self-respect rather than a chore, giving her and her doctors the information needed to fine-tune her treatment over time. But Titi refused to let medication be the entire story. She began paying closer attention to her plate, favouring nutrient-dense whole foods and being more thoughtful about how certain foods interacted with her treatment, while also protecting her sleep with the same seriousness she gave her medication schedule.

Stress management became an unexpected cornerstone of her healing. Titi noticed that her most difficult flare-ups often followed periods of unmanaged pressure at work or in her relationships, and she began weaving short breathing exercises, quiet walks, and firmer boundaries into her days as a form of preventive care rather than an afterthought. Movement, too, found its place, not as an intense pursuit of weight loss but as a gentle, consistent practice that helped lift the fog and restore some of the energy her condition had quietly siphoned away.

Perhaps the most powerful shift in Titi's story was her decision to speak openly about a condition so often hidden. She began sharing her experience with colleagues, friends, and eventually a wider community, discovering that countless people around her were fighting the same invisible battle in silence. That openness did more than build support for herself; it began dismantling the stigma and misunderstanding that so often surrounds conditions people cannot see, replacing judgment with empathy among those close to her.

Titi's experience reflects a truth at the heart of holistic living: that chronic conditions rarely respond to medicine alone, and they rarely stay confined to the body part officially diagnosed. A thyroid imbalance touches mood, relationships, self-esteem, and daily function, which means healing must extend into those same areas rather than stopping at a prescription. Nutrition, sleep, stress management, movement, and community are not luxuries layered onto medical treatment; they are essential partners that determine whether a person merely survives a diagnosis or genuinely thrives despite it.

Today, Titi still lives with an underactive thyroid, and she likely always will, but the condition no longer defines the boundaries of her life the way it once threatened to. She has learned to read her body's signals early, to advocate confidently in medical appointments, and to build a lifestyle sturdy enough to absorb the condition's demands without being consumed by them. Her story offers genuine hope to the many people quietly nodding in recognition as they read it: an invisible struggle does not have to remain a silent one, and a body that needs different rules can still be taught, patiently and compassionately, how to flourish.



Dr. Maymunah Yusuf Kadiri

Psychiatrist-In-Chief at Pinnacle Medical Services

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

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

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

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

The founder of Pinnacle Health Radio, African's #1 online health radio and a non for profit organi zation, "Pinnacle Medicals SPEAKOUT Initiative" which is geared towards creating Mental Health literacy in Nigeria and beyond.

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

Inspiring Woman Africa
Building her character, nurturing her essence.

SERIES 15

THEME

Resilience

Catalyst For Indisputable Outcomes



CONVENER

KEMI AJUMOBI

FOUNDER/ GROUP CEO IWA,
PUBLISHER & EDITOR-IN-CHIEF IWA

REGISTER HERE
https://bit.ly/47nsNa3

KEYNOTE SPEAKER

H.E. VICTOIRE TOMEGAH-DOGBÉ
Former Prime Minister, Togo.



H.E IMAAN SULAIMAN-IBRAHIM
Minister of Women Affairs & Social Development.



OYINKANSOLA BADEJO-OKUSANYA (SAN)
President, Nigerian Bar Association (NBA)



HON. JOSHUA AUDU GANA
Deputy Chairman, House Committee on Power, Federal House of Representative



RONKE SOKEFUN
Chairman, Comercio Partners.



KOLAPO JOSEPH
Group Managing Director of Transgrid Enerco Limited



FIONA AHIMIE
President/Chairman of Council of the Chartered Institute of Stockbrokers (CIS). MD/CEO, First Securities Brokers Limited.



HRH. KHADIJAT ABDULKADIR
Founder, INGRYD Group



TUNDE MABAWONKU
Executive Director, Finance & Digital Business, Wema Bank Plc.



INI ABIMBOLA
Member, Governing Council of Wigwe University



GILLIAN DARKO
Group Vice President of Strategy, Yellow Card



IWArticulate

NDIDI OKONKWO NWUNELI
Co-Founder Wealth4Impact & Sahel Consulting.



IFEOMA CHUKS-ADIZUE
Managing Director, Africa at Global Citizen



BANKOLE WILLIAMS
Founder & Principal Consultant at LYD Consulting



PEARL UZOKWE
Programme Director for Africa Forward at Catalyst Now.



MODERATORS

ELOHOR VIVIAN TUNDE-SMOOTH
Chief Magistrate in Delta State Judiciary



ADEBOLA WILLIAMS
Business and Marketing Executive
ICF Certified Coach



10TH Dec. 2026 | 9:00AM PROMPT

Civic Centre, Grand Hall,
Ozumba Mbadiwe,
Victoria Island,
Lagos.

HEADLINE SPONSOR
WEMA BANK SARA by WEMA

SPONSORs
TRANSGRID ENERCO STROM Binatone The Henna Place AABOUX

MEDIA PARTNERS
Nairametrics PUNCH TheCable BellaNaija

iWA | INSPIRING WOMAN AFRICA

EDITION 49, 4TH AUGUST, 2026



Woman Executive



Wola Joseph Condotti
Chief Executive Officer, Eko Electricity Distribution Company

When the Sector is Bigger Than You: Leading in Systemically Broken Industries

There is a kind of leadership burden of running a company inside a sector that is, honestly broken. You inherit ambitious targets. You put together a competent team. You write a credible strategy. And then you spend most of your week fighting problems you did not create, cannot fully fix, and will still somehow be blamed for when they land on the evening news.

Visit our website www.theiwagroup.com to read conclusion

Her Point Of View



Chinyere Okorocha
Partner & Overall Head of Sectors at Jackson, Etti & Edu

The "Support Role Cycle". Why So Many Brilliant Women Are Overlooked at Work

Recently, I had a conversation with a female executive that stayed with me long after our meeting ended. On paper, she was exceptional.
Highly competent. Dependable. Intelligent. Hardworking. The kind of professional every organisation says it wants. responsibilities that were often beyond her job description.

Visit our website www.theiwagroup.com to read conclusion

Financial AdviseHER



Sola Adesakin
Founder and Lead Coach, Smart Stewards

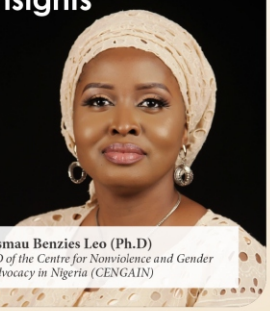
Live for the Right Things: A Smarter Financial Approach for 2026

Every New Year comes with pressure. New goals, expectations. New standards of "success" defined mostly by what people are showing online. But 2026 is going to be financially different for you, not be because you spent louder or tried harder impress. It will be because you lived for the right things.

Financial progress is less about dramatic reso and more about quiet alignment.

Visit our website www.theiwagroup.com to read conclusion

Gender Insights



Asmau Benzies Leo (Ph.D)
ED of the Centre for Nonviolence and Gender Advocacy in Nigeria (CENGAIN)

geria in 2026: ny True Security Must ve a Woman's Face

igerians step into 2026, one truth remains bidable: insecurity in Nigeria is not gender l. From banditry affected communities in the west to displacement camps in the Northeast nate stressed regions across the Middle Belt, nd girls are not merely collateral victims of ey are deliberately targeted, onately affected, and often left without justice.

e www.theiwagroup.com to read

HOLISTIC LIVING



Dr. Maymunah Yusuf Kadiri
MD/CEO Pinnacle Medical Services Ltd

Your Greatest Investment Is the Life You Build Every Day

When Maggie looked in the mirror, she believed the extra weight she had gained was her greatest problem. It was only the visible sign of a life that had quietly drifted out of balance. Stress had replaced rest, convenience had replaced nourishment, and survival had replaced intentional living. Her transformation began not with a miracle diet but with one decision care for herself differently. That single decision gradually changed her body, restored her confide lifted her mood, strengthened her relationships a gave her a renewed sense of purpose.

Visit our website www.theiwagroup.com to read conclusion

VITH BES



Zainab Aderounmu
Youth Advisor & Ambassador Delegation of the European Union to Nigeria & ECOWAS

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

The New Year has begun and making a sense of what you want may feel overwhelming. You may be tempted to 'see how it goes' instead of setting concrete goals, but I don't recommend because what you don't measure, you can't multiply. On that note, here's a step-by-step process of setting your goals for the new year.

Visit our website www.theiwagroup.com to read conclusion

iWA IN PRINT!

Sponsored by

FirstBank Since 1894

The PUNCH
www.punchng.com THE MOST WIDELY READ NEWSPAPER

Published in every Tuesday.





A Journey Through Traditional Beauty & Flavor

Inside Clay Food Shop & The Henna Place

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

Clayfoodshop

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

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

@clayfoodshoplagos
: +234909 554 4990

The Henna Place

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

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

@Thehennaplace
: +2349095327273

