

THE **ESOP**

STAY INFORMED, STAY CONNECTED!

Volume 1 Issue 8

December Edition



Building a Culture of Gratitude: The Foundation Of a Thriving Workplace

Explore how cultivating gratitude can turn your workplace into a thriving space for growth, collaboration, and achievement

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Coffee With Ahmed Mudashiru

Meet Ahmed Mudashiru, CFG Africa's Employee of the Year, as he shares his journey, work ethics, and principles

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Sitting is the New Smoking: The Hidden Risk of Prolonged Sitting

Discover why prolonged sitting could be your health's biggest enemy. Learn how to break free and protect your wellbeing.

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A Publication Powered by CFG Africa



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In this Issue, explore a variety of engaging activities like...

Pause & Play

Corporate Humour

Restaurants & Café Recommendations

Music to Enjoy

Puzzles

Movies to Watch

EDITOR'S NOTE

By *Gbemiga Lamikanra* (Business Development Associate)



Dear Readers,

Welcome to the November issue of The Loop! As the year begins its final stretch, we find ourselves in a season of reflection, planning, and celebration. With this edition, we're diving into themes that encourage gratitude, self-awareness, and forward-thinking, setting the stage for a purposeful close to the year.

This month, we start with an exploration of **gratitude**—a powerful mindset that can transform not just how we perceive challenges but also how we approach opportunities. Our feature piece delves into the science and practice of gratitude, reminding us to pause and appreciate the journey as much as the destination.

Understanding investor **behavior** is another key focus this month. With markets as unpredictable as ever, we examine the psychological factors that influence investment decisions, offering perspectives to help you navigate uncertainties with confidence and clarity.

Switching gears, we tackle an intriguing health topic: "**Sitting is the New Smoking.**" Sedentary lifestyles have become an emerging public health concern, and our piece sheds light on how small, intentional changes can lead to big improvements in overall well-being.

In celebration of **International Men's Day**, we spotlight themes of inclusivity, support, and the evolving role of men in today's society. Look out for stories that inspire reflection and camaraderie as we honor the contributions and experiences of men in our community.

Lastly, we recall highlights from the **Strategy Session for 2024**. From new initiatives to ambitious goals, this serves to remind us all of plans for the new year.

As always, we've included some lighthearted content in our **Entertainment section** to keep things balanced. From quizzes to curated recommendations for books, music, and films, there's something for everyone to enjoy as we step into the festive season.

We hope this issue of **The Loop** inspires you to end the year on a high note, equipped with gratitude, knowledge, and fresh perspectives. As always, your feedback and ideas are invaluable, so don't hesitate to share them.

Here's to a productive, fulfilling and "Detty" December!

Gbemiga Lamikanra
Editor, The Loop



MISSION

Connecting markets,
creating value, and
promoting sustainability.



VISION

To be the most respected
multi-asset investment
and capital management
business in Nigeria.



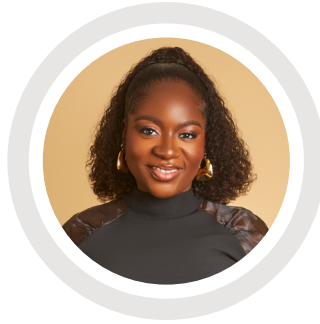
VALUES

Productivity, Proactivity,
Integrity, Adaptability,
Leadership, Intellectual
Curiosity, Service Oriented,
Entrepreneurial mindset.

EDITORIAL TEAM



Gbemiga Lamikanra
Editor



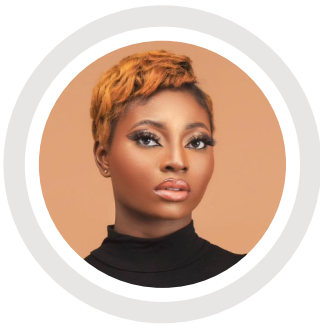
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Building a Culture of Gratitude: The Foundation of a Thriving Workplace

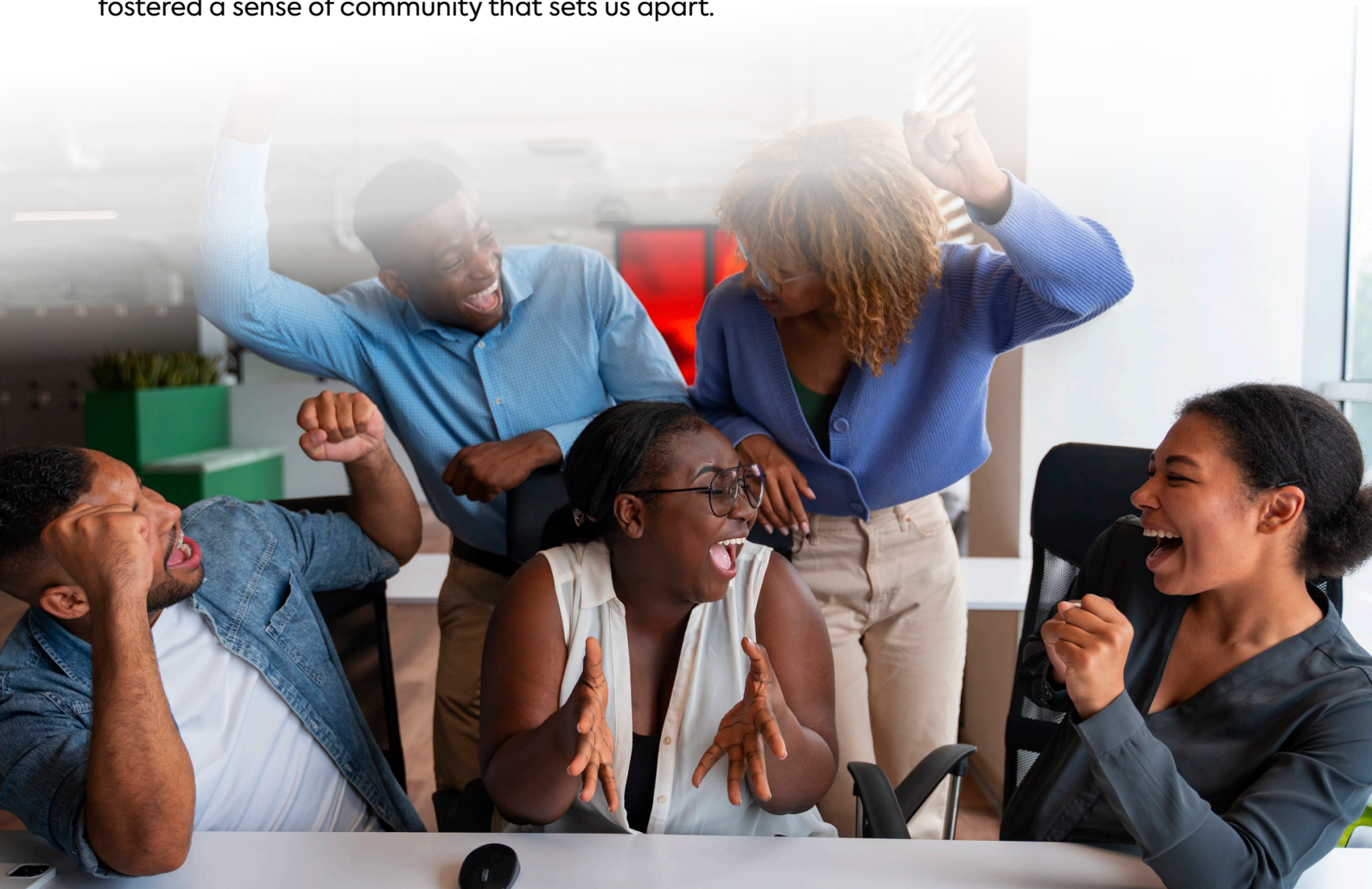
By Adedoyin Samo (Head, Corporate Services)

As we approach the end of another year, it is important to reflect on the value of gratitude in shaping our workplace culture. Gratitude goes beyond saying “thank you.” It is about recognizing the efforts of those around us, celebrating contributions, and fostering a sense of appreciation that strengthens our bonds as a team.

In today’s fast-paced work environment, it can be easy to focus solely on goals and outcomes. However, research consistently shows that gratitude has the power to transform organizations. It boosts morale, enhances engagement, and promotes well-being. Employees who feel valued are not only more productive but also more committed to their work and the organization.

Gratitude in Action at CFG

This year, we have seen countless moments of gratitude in action—from team members stepping up to support one another during challenging projects to leaders recognizing exceptional efforts through shout-outs and rewards. These acts of appreciation have fostered a sense of community that sets us apart.



As we close out 2024, let's continue to build on this foundation:

Recognize Contributions:

Take a moment to acknowledge the efforts of your colleagues, be it a small win or a major accomplishment.

Express Appreciation Publicly:

Use meetings, emails, or even our internal platforms to share your appreciation. A simple "well done" can go a long way.

Practice Peer-to-Peer Gratitude:

Gratitude isn't just top-down, it is most impactful when it is shared among peers. Celebrate the little ways your teammates make your work easier and more enjoyable.

Reflect on Personal Growth:

Gratitude starts with self-awareness. Recognize your own achievements and the support you've received along the way.

Closing the Year with Gratitude- As we gather for our end-of-year celebrations, let's take time to thank those who have made a difference in our journeys—our mentors, teammates, and even clients. Whether it's a heartfelt note, a meaningful gift, or a simple word of thanks, your gesture could inspire others to do the same.

Let's make gratitude the foundation of everything we do, not just during the festive season but every day. Together, we can continue to cultivate a workplace where everyone feels seen, appreciated, and inspired to give their best.

Pause & Play!



Did You Know?



NOVEMBER'S NAME

The name "November" comes from the Latin word "novem," meaning nine. Like October, November was originally the ninth month in the Roman calendar before January and February were added to the beginning of the year.



THE FIRST THANKSGIVING

The first Thanksgiving in the United States was celebrated in November 1621. The feast lasted three days and was attended by the Pilgrims and the Wampanoag people. However, it wasn't until 1863 that Abraham Lincoln proclaimed Thanksgiving as a national holiday.



MOVEMBER MOVEMENT

Movember, celebrated in November, is a global initiative encouraging men to grow mustaches to raise awareness and funds for men's health issues, including prostate cancer, testicular cancer, and mental health challenges.



THE LEONID METEOR SHOWER

November hosts the annual Leonid meteor shower, which peaks around mid-month. This celestial event can produce bright, fast meteors that streak across the night sky, leaving behind spectacular trails.



WORLD'S LONGEST-RUNNING FILM FESTIVAL

The Venice Film Festival, the world's oldest film festival, concluded its first edition in November 1932. It has since become a prestigious platform for filmmakers worldwide to showcase their work.



Pop Quiz!

- 1 Which is the largest ocean on Earth?
 - a. Atlantic Ocean
 - b. Indian Ocean
 - c. Pacific Ocean

- 2 Who painted the famous artwork "The Starry Night"?
 - a. Vincent van Gogh
 - b. Leonardo da Vinci
 - c. Pablo Picasso

- 3 What is the official currency of Japan?
 - a. Yen
 - b. Won
 - c. Yuan

- 4 Which famous scientist developed the theory of relativity?
 - a. Isaac Newton
 - b. Albert Einstein
 - c. Galileo Galilei

Market Updates

Stephen Duru (Fixed Income Trader)

LOCAL



Fixed Income & Money Markets

In November, the CBN raised ₦1.5 trillion via OMO auctions, with Treasury Bill yields easing to 24.11% from 25.18% in October, projected to stabilize at 24-25% in December. The 364-day FGN bond yield rose to 23.5% from 23%, driven by inflation and currency risks, and is expected to stay at 23-24% in Q4. Interbank rates climbed to 17.4% from 16.8%, with liquidity likely to remain tight without CBN intervention.



Equities

The NGX ASI gained 1.8% in November, closing at 62,320 points, driven by strong banking sector performance, with projected growth of 2-3% in December. The banking index rose 4.5%, while the Consumer Goods index declined by 1.2%. Equity market volumes increased by 6.5% to ₦115 billion, with transaction volumes expected to grow by 7-8% in December.



FX

The naira depreciated to ₦1,650/USD in the parallel market, while the official rate remained at ₦800/USD. Projections suggest the parallel rate could reach ₦1,700/USD in December. Dollar reserves held steady at \$34.5 billion but may slightly decline without an increase in foreign inflows.

GLOBAL



Equities

The S&P 500 gained 5.9% in November, fueled by strong performance in the tech and consumer discretionary sectors, with projections of 3-4% growth in December. The FTSE 100 rose 2.4% in November, expected to grow by 1-2% in December. In contrast, the Nikkei 225 declined 1.8% due to global trade concerns and is projected to drop another 1-2% in December.



Currencies

The U.S. Dollar Index rose 0.8% in November and is projected to increase by 0.5-1% in December. Both the euro and yen weakened, with projections placing the euro at \$1.04 and the yen at ¥150/USD.



Commodities

Brent Crude prices rose 4.5% in November, driven by geopolitical tensions, and are projected to trade between \$90-\$95 per barrel in December. Gold prices fell 1.2% due to a strong USD and may drop below \$1,730/ounce in December.

The Sweet Psychology behind Cravings

By Joy Ahaiwe (Social Media & Community Manager)

Cravings are more than just hunger; they're a mix of emotions, memories, and biology. Let's explore why your brain loves sugar so much.

Why Do We Crave Sweet Things?

Sweet foods trigger dopamine, the “feel-good” chemical in your brain. This creates a mini reward system that leaves you wanting more. When you're stressed or down, your brain might remind you of how happy that chocolate bar made you feel last time.

The Role of Emotions and Memories

Food is emotional. That slice of cake might remind you of a birthday celebration, while a warm cookie could take you back to a childhood moment. Cravings often have less to do with the food itself and more with the feelings tied to it.

Is Your Body Trying to Tell You Something?

Cravings can also signal nutritional gaps:

- Chocolate might mean you need magnesium.
- Salty snacks might hint at dehydration or a sodium drop.

Your body communicates in cravings—it's not always clear, but it's trying!



The Power of Marketing

Ever wanted fries right after seeing a billboard? That's not coincidence—it's advertising. Food marketers know how to tempt you, and they're good at it.

How to Handle Cravings Mindfully

Step 1: Ask yourself, "Am I stressed or bored?"

Step 2: Reflect on emotional ties...Does this remind you of something comforting?

Step 3: Decide: Mindfully indulge or choose an alternative.

Understanding your cravings helps you enjoy them without guilt.

Cravings are natural and human. So, when your sweettooth calls, listen carefully—and sometimes, just eat the cake. Life's too short not to...

*"Sometimes, just eat the cake.
Life's too short!"*

Corporate Humour

Cartoons



“I retire on Friday and I haven’t saved a dime.

Here’s your chance to become a legend!”

A Quick Laugh



Why did the banker switch careers to become a chef?

He wanted to make some real dough!



Why don't accountants ever get lost?

Because they always follow the balance sheet!



Why did the cow start investing?

Because she heard it was pasture income!

Understanding Investor Behaviour: Types of Investors & their Mindsets.

By Ayomide Ogunsiji (Business Development Officer)

In the world of investing, there's no one-size-fits-all approach. From cautious, risk-averse investors to those who embrace high-risk, high-reward strategies, how people invest is shaped by their personalities, experiences, and psychological traits. Ultimately, investing isn't just about selecting the right asset classes or strategies—it's largely about mindset and behaviour.



The Types of Investors:

1. The Beginner Investor or Saver- is typically just starting to engage with the world of investing and is highly risk-averse, values stability over returns. Driven by the fear of losing money, they tend to focus on preserving capital with safe, low-risk investments like savings accounts. Their risk tolerance is low, and they avoid more volatile markets like stocks or real estate. While this cautious approach offers stability, it can limit their potential for higher returns and long-term wealth-building. Fear of loss often causes anxiety during market downturns, preventing them from seizing higher-reward opportunities. Ultimately, they may miss out on higher rewards by sticking to familiar, low-risk assets.

2. The Balanced or Moderate Investor - The Balanced Investor seeks a middle ground between risk and reward, aiming for both capital preservation and growth. They are neither overly conservative nor aggressive, striking a balance in their asset allocation. Typically, they invest in a diversified portfolio, mixing stocks, bonds, and sometimes alternative assets, to spread risk. Their investment approach focuses on diversification and stability, often following a buy-and-hold strategy. While confident in their approach, they are cautious during market fluctuations and may experience moderate anxiety in volatile conditions.

3. The Passive Investor – The Passive Investor focuses on long-term growth with minimal market interference. They typically invest in index funds or ETFs, believing that markets will outperform individual stock picks over time. Their decision-making involves buying and holding assets for years, avoiding frequent trading and ignoring short-term market fluctuations. With a “set it and forget it” approach, they trust in the efficiency of markets and remain disciplined and patient. Less affected by market noise, the Passive Investor stays focused on long-term goals and values consistency over short-term gains.

4. The Value Investor – The Value Investor focuses on finding undervalued stocks or assets selling for less than their intrinsic value. They seek bargains with a long-term horizon, prioritizing the fundamentals of a company over market trends. Their decision-making is research-driven, often seeking stocks undervalued based on earnings, dividends, or intrinsic worth, and they are not swayed by market sentiment. Adopting a long-term investment strategy, they hold positions for years and avoid speculation or short-term trading. With traits like patience, discipline, and a contrarian approach, Value Investors often buy when others are selling.

5. The Social/Impact Investor – The Social/Impact Investor values ethical considerations and seeks to align their investments with personal values, such as environmental, social, or governance factors. They prioritize social good or ethical practices over financial returns, often accepting lower returns to support causes like renewable energy, social justice, or healthcare. Their decision-making involves screening investments based on specific ethical criteria, avoiding sectors like tobacco, fossil fuels, or weapons. They typically invest in socially responsible or impact-focused funds, seeking sustainable companies or projects. Motivated by a desire to make a difference, they are altruistic, empathetic, and driven by their values.

6. The Aggressive Investor – The Aggressive Investor has a high tolerance for risk and seeks substantial returns within a short time frame. Driven by the desire for significant wealth accumulation, they are willing to lose a large portion of their capital in exchange for potentially high rewards. Their decision-making involves taking large risks in volatile markets or speculative investments. They frequently trade stocks, focus on high-growth sectors like technology or emerging markets, and may rely on market timing or short-term trends. With high risk tolerance, overconfidence, and an optimistic outlook in volatile conditions, they embrace uncertainty in pursuit of rapid growth.

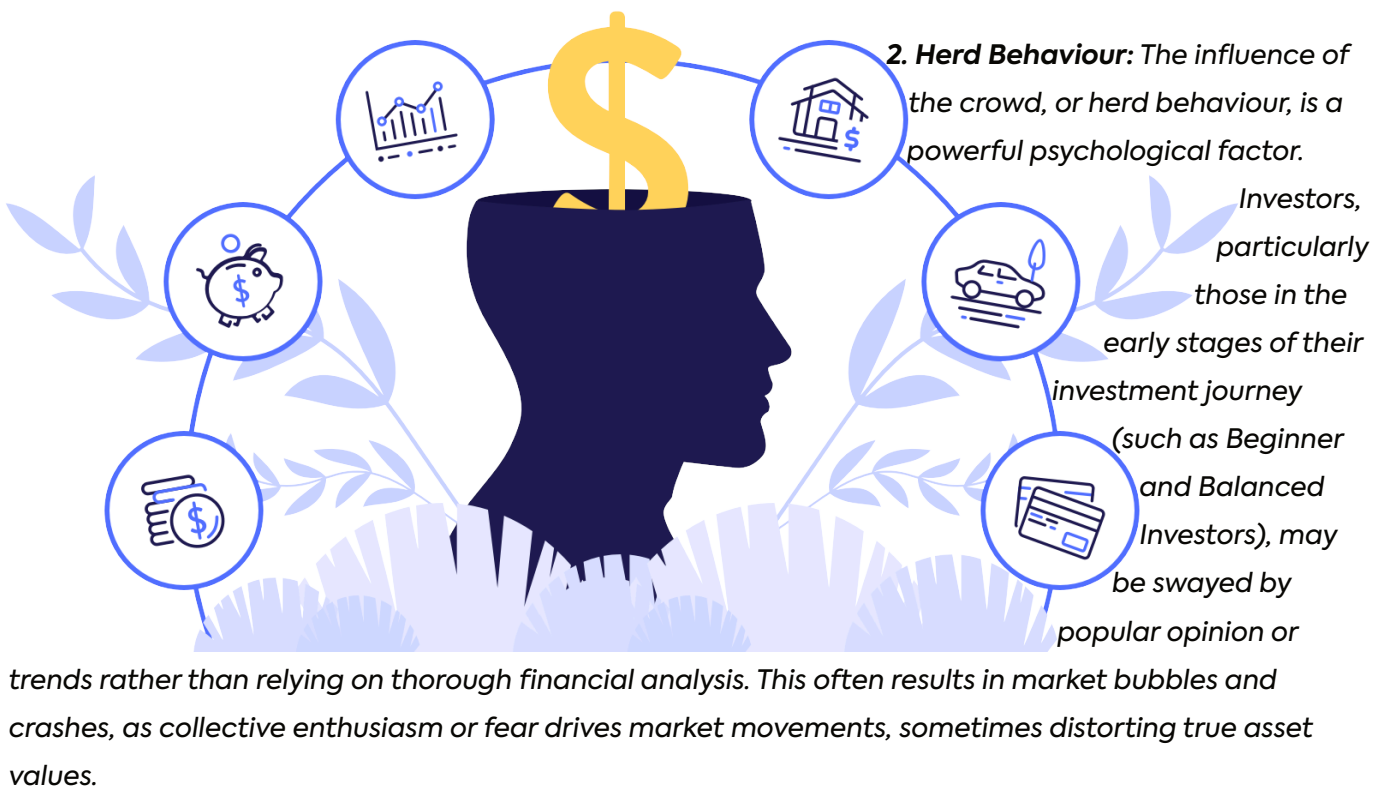


INVESTOR

Investor Behaviour and Market Psychology

Beyond the distinct types of investors, psychological factors play a pivotal role in shaping investment decisions, with emotional responses and cognitive biases often leading to suboptimal financial outcomes. Understanding these biases is essential for navigating the complexities of the financial markets. Below are some of the most influential psychological factors:

1. Fear vs. Greed: The battle between fear and greed is a constant dynamic in investor behaviour. Fear of losing capital often triggers panic selling, while an overwhelming desire for high returns can lead to overconfidence and undue risk-taking. Effectively managing these emotional responses is crucial for maintaining a disciplined investment strategy and achieving long-term success.



3. Loss Aversion: According to behavioural economics, loss aversion is a common bias where investors experience the pain of losses more intensely than the pleasure of equivalent gains. This psychological tendency can lead to poor decision-making, such as holding on to underperforming assets in the hope of recovering losses, or avoiding high-risk, high-reward opportunities due to the fear of potential losses.

4. Overconfidence Bias: Overconfidence bias is prevalent among more aggressive investors who may overestimate their ability to predict market movements. This often results in excessive risk-taking and the pursuit of speculative investments, especially during periods of market optimism. Overconfidence can cloud judgment, leading to poor investment decisions and the potential for significant financial setbacks when market conditions shift unexpectedly.

How Investors Can Improve their Decision-Making

Making sound investment decisions requires more than just financial knowledge—it also involves emotional discipline and strategic planning. By adopting certain practices, investors can improve their decision-making and better navigate the complexities of the market.



1. Develop Emotional Intelligence

Investors should become aware of their emotional responses to market shifts. Recognizing when emotions like fear or greed are influencing decisions helps avoid impulsive actions and encourages more rational choices.

2. Create a Long-Term Strategy

Setting clear, long-term goals are essential. By sticking to a strategy, investors can avoid being swayed by short-term market fluctuations and stay focused on their financial objectives.

3. Diversify the Portfolio

Diversification spreads risk and reduces the impact of psychological biases. A well-diversified portfolio offers stability and better risk management during market volatility.

4. Commit to Continuous Learning

Ongoing education about market trends and investment options helps investors make informed, objective decisions and adapt to changing conditions.



While there is no one right way to invest, understanding the behavioural patterns of different investor types can lead to better decision-making, more effective strategies, and a more successful investing experience. Successful investing is not only about the assets you choose but also about your mindset—how you handle risk, opportunity, and knowledge. Whether you're a conservative investor focused on stability or an aggressive risk-taker seeking growth, recognizing your psychological traits and approach to the market will help refine your strategy and maximize your potential for long-term success.

Flash Fiction: The Scent of Ambition

By Gbemiga Lamikanra (Business Development Associate)

The air was heavy with the aroma of freshly brewed coffee, mingling with the faint traces of cologne and perfume that lingered from hurried conversations. The high-profile coffee shop on the ground floor of Eclipse Towers wasn't just a café; it was a stage. Deals were struck, ideas were born, and the pulse of ambition thrummed beneath every polished word.

Amaka sat in her usual corner, nursing a cappuccino and a crumpled copy of her résumé. She had been coming here every morning for weeks, watching the endless parade of power suits and designer shoes. They were the type of people she had always wanted to be: decisive, accomplished, untouchable.

Today, she wasn't just observing. Today, she had a plan.

Her target was Mr. Ade-Bello, a well-known investment banker whose sharp wit was only matched by his reputation for spotting potential. He came to the café every Wednesday, ordering a double espresso and a croissant, always taking the same seat near the window. Amaka had studied his patterns, overheard his conversations, and read every article she could find about him.

When he entered, she felt her pulse quicken. Clutching her portfolio, she approached his table, her heart pounding.

"Excuse me, Mr. Ade-Bello," she began, her voice steady despite the storm inside her. "I couldn't help but notice your interest in innovative ventures. I have an idea I'd love to share."

He looked up, one eyebrow raised. "You've got my attention. Sit."

For the next ten minutes, Amaka spoke with the conviction of someone who had rehearsed every word a hundred times. She outlined her vision for a community-driven investment platform—an app



that connected people with small-scale real estate opportunities. It was more than an idea; it was her dream.

Mr. Ade-Bello leaned back in his chair, stroking his chin thoughtfully. “Interesting,” he said finally. “You’ve clearly done your homework. But an idea is only as good as the team behind it. Do you have a partner? A tech specialist?”

Amaka hesitated. “Not yet. But I’m looking for someone who believes in this as much as I do.”

He smiled, a glint of approval in his eyes. “I’ll tell you what. Put together a proposal—something tangible. Meet me here next week, same time. If it’s as good as you say, I might know a few people who’d be interested.”

As he left, Amaka sank back into her seat, the weight of the moment finally hitting her. She wasn’t just dreaming anymore. She was playing the game.


The Lesson: Opportunity doesn’t always knock—you have to create the door. In spaces of influence, boldness and preparation can turn a fleeting moment into the beginning of a dream realized.




Restaurant & Café Recommendations

Circa LAGOS

 Plot 4B, Circle Mall, Lekki, Lagos.

 A contemporary restaurant in a multi-level place with a view of the ocean


 ₦15,000–₦25,000 per person.


 Try out Lobster Ravioli.

 Sip on Circa Sour


The George Restaurant LAGOS

 30 Lugard Avenue, Ikoyi, Lagos.

 An eco-conscious restaurant sourcing ingredients from local farms, offering a farm-to-table experience with seasonal menus.


 ₦25,000–₦40,000 per person.

 Try out the Pepper-crusted Tuna Steak.

 Sip on the Premium wine by the glass (~₦12,000).

The Vintage Café ABUJA

 Plot 16, Ajesa Street, Wuse II, Abuja.

 A Mediterranean-inspired eatery nestled in a lush garden setting, offering a serene dining experience with a focus on fresh and healthy fare.


 ₦10,000–₦20,000 per person.

 Try out the Spaghetti Carbonara.

 Sip on Mojito (~₦4,500).

The Deck Rooftop Lounge ABUJA

 Fraser Suites, Plot 294, Leventis Close, CBD, Abuja

 The Deck Restaurant is known for its authentic Pakistani cuisine and rooftop dining experience

 ₦15,000–₦30,000 per person.

 Try out the Grilled Lamb Chop

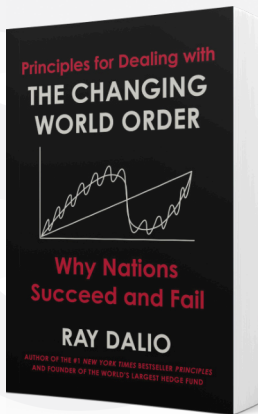
 Classic Margarita (~₦6,000).



Recommended Books

By Gbemiga Lamikanra (Associate, Business Development)

FINANCE BOOKS



Principles of Dealing With the Changing World Order

BY RAY DALIO

Explores economic cycles and global shifts. Great for understanding today's economic environment.

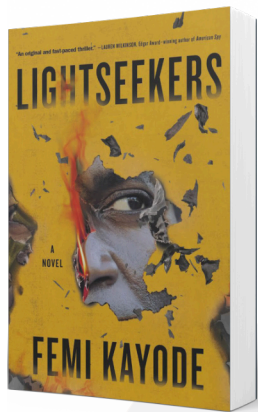


Broke Millennial Takes on Investing

BY ERIN LOWRY

A beginner-friendly guide to understanding investment basics. Perfect for young professionals looking to start their investment journey.

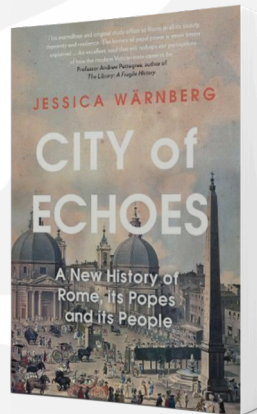
NOVELS



Lightseekers

FEMI KAYODE

A Nigerian psychologist travels to a remote southern border town to uncover the truth about the murder of three university students in this original and fast-paced thriller

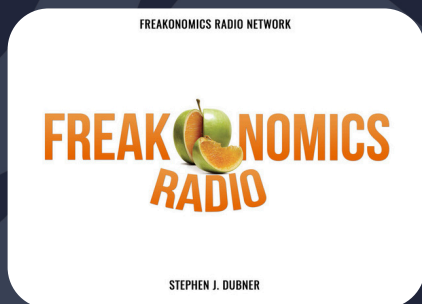


City of Echoes

JESSICA WARNBERG

A sweeping journey through the intertwined history of the city of Rome and the popes from the earliest Christian times till today.

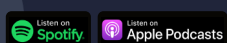
Podcasts



Freakonomics Radio

ECONOMICS/ SOCIETY

Explores the hidden side of everything, from behavioral economics to quirky societal phenomena, with fascinating storytelling and interviews.



How I Built This by Guy Raz

ENTREPRENEURSHIP/ BUSINESS

Stories behind the people who created some of the world's most iconic companies, offering lessons on success and resilience.



The Daily Stoic by Ryan Holiday

PHILOSOPHY/ PERSONAL DEVELOPMENT

Bite-sized wisdom on applying ancient Stoic principles to modern life, focusing on mindfulness, discipline, and perseverance.





Check out the answers to
the POP QUIZ!



ANSWERS

- 1 Which is the largest ocean on Earth?
C) Pacific Ocean
- 2 Who painted the famous artwork "The Starry Night"?
A) Vincent van Gogh
- 3 What is the official currency of Japan?
A) Yen
- 4 Which famous scientist developed the theory of relativity?
B) Albert Einstein

By Joy Ahaiwe (Social Media & Community Manager)

COFFEE WITH

Ahmed Mudashiru

OPERATIONS ANALYST

Please introduce yourself

My name is Ahmed Olalekan Mudashiru, and I currently work as an Investment Operations Analyst at CFG AFRICA. I have been with the company for 9 months and specialize in the Operations Unit of the firm. I am passionate about People, problem-solving, collaborating with teams, as well as delivering great customer service. Outside of work, I am a gym fanatic, enjoy listening to music and playing basketball. I'm honored to be recognized as Employee of the Year and look forward to continuing to contribute to our company's success.

What motivates you to consistently deliver exceptional performance in your role as an Operations Analyst?

I am always open to learning and always looking for ways to grow professionally and contribute to the team's success. Believing in the greatness invention (People) and driven by the opportunity to make meaningful improvements in the company's processes and workflows. I find it rewarding to identify areas where efficiency can be enhanced and to implement solutions that help the business run more smoothly. Knowing that my work contributes to both short-term successes and long-term improvements in company performance fuels my dedication to always deliver at a high standard.

How have you approached solving complex operational challenges this year? Can you share a specific example?

This year, one of the most complex operational challenges I faced was addressing delays in our supply chain of work execution, time to execution which impacted our order of fulfillment and customer satisfaction. That sparked a little communication gap between units, and meeting satisfaction goals. However, those challenges were tackled through getting the feedback from teams and units, allowing us discuss and strategize potential solutions and set clear shared goals based on their expectations.

What do you think has been your most significant contribution to the company's success this year?

My most significant contribution to the company's success this year has been my work on streamlining our operational processes to improve efficiency and reduce costs. By analyzing our existing workflows and identifying bottlenecks. This has not only saved the company valuable resources but also allowed our team to focus on higher-value tasks, ultimately increasing productivity. Additionally, I worked closely with other departments to ensure the changes were seamlessly integrated, fostering collaboration and ensuring that the improvements were sustainable in the long term..

How have your efforts improved the efficiency or effectiveness of the operational processes?

My efforts have significantly improved the efficiency and effectiveness of our operational processes by identifying key areas for optimization and implementing data-driven solutions. Having a good team has also made things significantly easier by enabling us align our operations more closely with key performance metrics and establish clear feedback loops, fostering collective growth and improvement.



Teamwork is crucial in operations. Can you share how you've collaborated with other teams to achieve shared goals?

Teamwork is essential in operations, and I've been fortunate to collaborate with multiple departments this year to achieve our shared goals. One of the most impactful collaborations was with the customer experience team and Finance team to streamline our reporting process. Together, we developed a solution to automate data collection, significantly improving both the accuracy and speed of our work.

Have you introduced or suggested any innovative solutions or tools that made a notable impact on operations? If so, how did you implement them?

Yes, I have introduced a few innovative solutions that have had a notable impact on our operations. Emphasis on People, Process and Technology that could assist to streamline task tracking and improve team collaboration.

What skills or habits do you believe set you apart and helped you earn this recognition?

My commitment to continuous learning and adaptability has allowed me to stay ahead of industry trends and implement best practices. My level of resilience and openness to learn as well as knowledge sharing sessions which we have had, also helped me earn this recognition. I always aim to anticipate challenges and find solutions before they escalate, which has allowed me to keep projects on track and minimize disruptions. Collaboration and open communication helped me build strong working relationships with colleagues across different departments.

How do you stay updated with industry trends and best practices to keep improving in your role?

I actively seek out a variety of resources and opportunities for professional development, do more on reading industry blogs and reports as well as publications that assist with latest innovations. Lastly, enrolling in online courses and certifications that focus on areas relevant to my role.

What does being named Employee of the Year mean to you personally and professionally?

Being named Employee of the Year is a deeply meaningful recognition for me, both personally and professionally. On a personal level, it is incredibly fulfilling to know that my contributions have been valued and appreciated by my colleagues and leaders.

It serves as a reminder that hard work, dedication, and commitment to excellence truly make a difference. This recognition motivates me to continue striving for even greater accomplishments and to keep growing both as an individual and as a team player.

What advice would you give to your colleagues aspiring to excel in their roles and achieve similar recognition?

My advice to colleagues aspiring to excel and achieve similar recognition is to focus on consistency, collaboration, and continuous improvement. Everyday's efforts contribute to long-term success, regardless of the task. Tough times do not last. At the end of the day, everybody is the employee of the year.



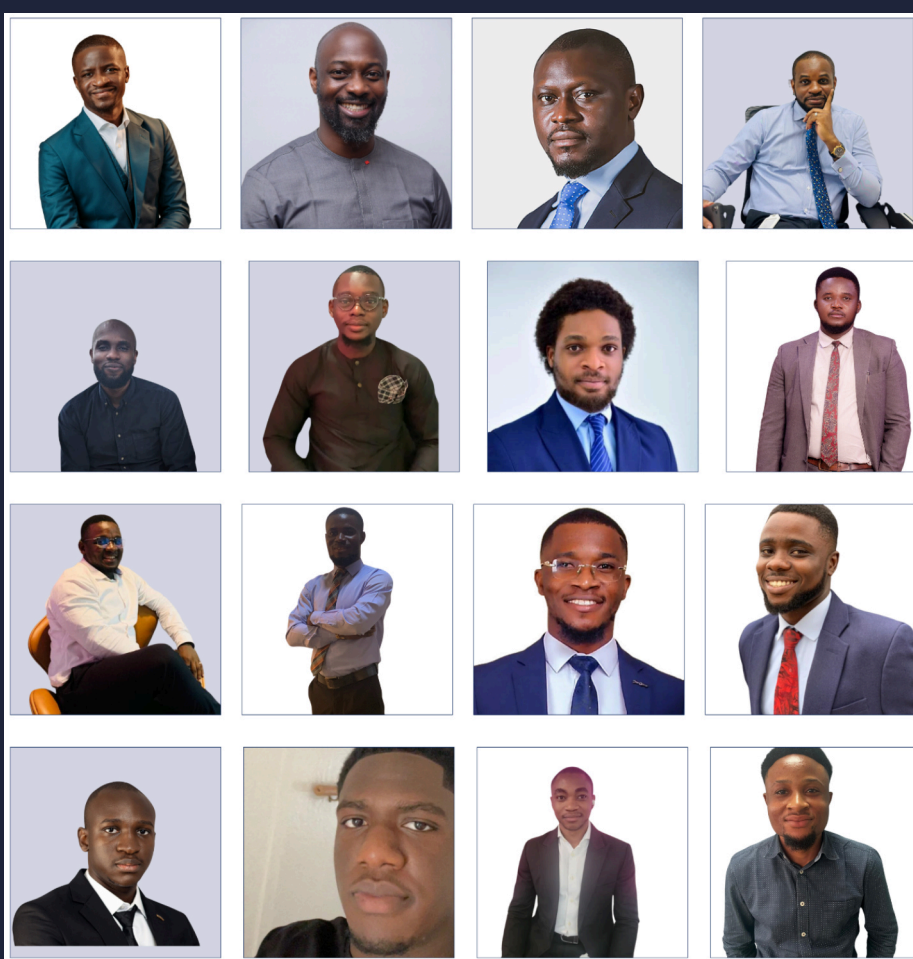
International Men's Day

Joy Ahaiwe (Social Media and Community Management)



Happy International Men's Day!

INTERNATIONAL
MENS DAY
November 19



On International Men's Day, we took a moment to celebrate the incredible men among us, their strength, resilience, and the unique perspectives they bring to the table every day. It was a beautiful experience filled with appreciation, camaraderie, and reflection.

From the quiet leaders to the bold trailblazers, we honoured their contributions, both big and small, and reminded ourselves of the importance of valuing one another. Here's to celebrating men not just today but every day, as we continue to build together, stronger and united.

Strategy Session

Joy Ahaiwe (Social Media and Community Management)



On November 15th and 16th, we held our annual strategy session, a time to reflect, recalibrate, and set our sights on 2025.

A highlight of the session was the insightful book review of "Leaving the Tarmac: Buying a Bank in Africa" by Aigboje Aig-Imoukhuede, which sparked thought-provoking discussions about leadership, resilience, and innovation in challenging environments.

Together, we mapped out the way forward, focusing on how to work smarter, achieve greater impact, and drive growth in the coming year. Here's to 2025, full of purpose, progress, and possibilities!

Sitting is the New Smoking: The Hidden Risk of Prolonged Sitting

By Qudus Badmus (Investment Banking & Advisory)

In today's fast-paced financial services industry, we're often chained to our desks, engrossed in work for hours on end. While this dedication drives success, it also carries a hidden health risk: prolonged sitting. Dubbed "the new smoking," excessive sitting is now recognized as a serious health hazard with consequences that could rival those of smoking.

The Health Risks of Prolonged Sitting

1 Legs and Gluteals

Sitting for extended periods weakens the large leg and gluteal (bum muscles), which are essential for walking and maintaining stability. When these muscles deteriorate, the risk of injury from falls or exercise strains increases.

2 Weight Gain

Muscle movement is critical for efficiently digesting fats and sugars. Prolonged sitting hampers this process, causing the body to store these nutrients as fat. Alarmingly, even if you exercise regularly, sitting for long hours can lead to metabolic syndrome. Experts suggest 60–75 minutes of moderate-intensity activity daily to mitigate these risks.



3 Hips and Back

Sitting weakens the hip flexor muscles and causes them to shorten, leading to joint problems. Poor posture while sitting exacerbates this by compressing the spinal discs, resulting in back pain and potential premature degeneration.

4 Heart Disease

Prolonged inactivity significantly increases the risk of cardiovascular issues. Research has shown that individuals who sit for long hours face up to a 147% higher risk of heart attack or stroke compared to those who are more active.

5 Diabetes

Even five days of excessive inactivity can increase insulin resistance, leading to higher blood sugar levels. Individuals who sit for prolonged periods are at a 112% higher risk of developing diabetes.

6 Varicose Veins and Deep Vein Thrombosis (DVT)

Sitting causes blood to pool in the legs, leading to varicose or spider veins. In rare cases, this can progress to DVT, a life-threatening condition where blood clots form in the legs and may travel to the lungs, causing a pulmonary embolism.



7 Stiff Neck and Shoulders

Hunching over a computer for long periods leads to stiffness and pain in the neck and shoulders, common complaints among office workers.

8 Cancer

Emerging studies suggest that prolonged sitting may increase the risk of certain cancers, such as lung, uterine, and colon cancers, though the exact reasons remain unclear.

9 Anxiety and Depression

The mental health impacts of sitting are less understood, but higher rates of anxiety and depression have been observed in individuals who sit more. This could be linked to missing the mood-enhancing benefits of regular physical activity.

Perhaps most concerning, even regular exercise may not fully offset the damage caused by sitting for long hours daily.



Breaking the Sitting Cycle

The good news? There are simple strategies to combat the risks of prolonged sitting, even in a high-pressure work environment:

1 Adopt a Standing Desk:

Switching to a height-adjustable desk allows you to alternate between sitting and standing, reducing sedentary time.

2 Move Regularly

Set a timer to remind yourself to stand or stretch every 30 minutes. A quick walk around the office can boost circulation and energy levels.

3 Posture Awareness:

Use ergonomic chairs and maintain proper posture to reduce strain on your spine.

4 Incorporate Physical Activity

Utilize breaks for light exercises like squats, stretches, or a brisk walk.

5 Stay Mindful:

Use wearable devices to track daily movement and ensure you're not sitting for excessive periods.



A Healthy Workforce is a Shared Responsibility

As a firm, fostering a healthy work environment is not just a moral responsibility but a strategic advantage. A healthier workforce is more productive, engaged, and resilient. By making small changes, we can collectively reduce the health risks associated with prolonged sitting and ensure that our dedication to work doesn't come at the cost of our health.

Remember, the next time you feel glued to your desk, standing up is not just an act of wellness—it's an investment in your future. Let's prioritize movement and make sitting less of a default choice in our workplace. After all, health is the ultimate wealth.



Music to Enjoy

By Gbemiga Lamikanra (Business Development Associate)



TEQUILA EVER AFTER (DELUXE)

BY ADEKUNLE GOLD

The deluxe edition adds depth to an already celebrated album.



GLAD YOU CAME

BY MARIO

This album marks Mario's return after a six-year hiatus, featuring a blend of contemporary R&B tracks.



LUCK AND STRANGE

BY DAVID GILMOUR

The Pink Floyd guitarist's latest solo effort, features his distinctive guitar work and introspective songwriting



NO SPOIL MY STEEZE

BY BNXXN

BNXXN fka Buju's "No Spoil My Steeze" is a vibrant Afro-fusion track that showcases his smooth vocals and catchy beats. The song blends Afrobeat rhythms with his signature style, making it a standout release for the artist.



ANGEL EYES

BY KENNY MASON

An evolved edition of Mason's melding of rap and rock influences.

Puzzles

Theme: *November Connections*

J J K T C C G P E A F U T C R
 Q A C T S O N C U Q S L P E A
 S C N L U E I R W M A X B T C
 W K V G Y N V F O E P M X A B
 C O U P E W I R J E E K L O T
 Y L V V U V G L A V T E I Y I
 M A R S E Y S P O H N E J N T
 Q N H X M I K M S D X I M G A
 A T T C P T N B A T P I F Y N
 L E O N I D A R Y Q H S V G I
 U R T P K D H L E F F I E N C
 A N U U L J T Y E H G G H I V
 A I L A R T S U A G E B E T O
 N O V E M B E R F W Y S Z S C
 N D P W O A L L Q H G B M X N

THANKSGIVING

MOVEMBER

PUMPKIN

CALENDAR

LEONID

EIFFEL

HARVEST

STINGY

JACKOLANTERN

VENICE

TITANIC

MARS

AUSTRALIA

METEOR

NOVEMEBR

Movies to Watch

By Gbemiga Lamikanra (Business Development Associate)



Killers of the Flower Moon (2024)

Rating: ★★☆☆☆

Set in 1920s Oklahoma, it focuses on a series of murders of Osage members and relations in the Osage Nation after oil was discovered on tribal land.

Where to watch: [prime video](#)



The Marvels (2024)

Rating: ★★★★★

Carol Danvers reclaims her identity from the Kree and defeats the Supreme Intelligence, but the fallout destabilizes the universe. While investigating a wormhole tied to a Kree revolutionary, her powers intertwine with two other heroes, forming the Marvels.

Where to watch: [Disney+](#)



Lisabi: The uprising (2024)

Rating: ★★☆☆☆

A valiant Yoruba folk hero rises against tyranny, rallying his people to reclaim their land and identity, reshaping history through courage and resilience, defying oppression.

Where to watch: [NETFLIX](#)



Giannis: The Marvellous Journey (2024)

Rating: ★★★★★

The story of Giannis Antetokounmpo, global NBA superstar, from the streets of Athens to becoming an NBA champion and two-time league MVP.

Where to watch: [prime video](#)



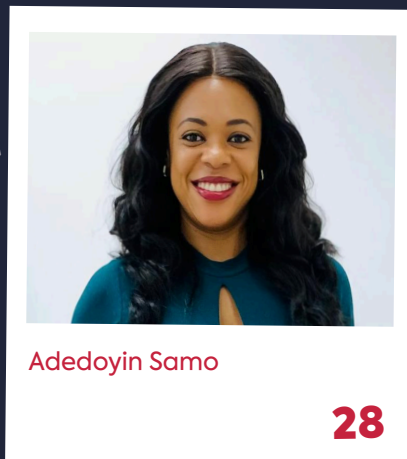
The Six Triple Eight (2024)

Rating: ★★☆☆☆

Eight hundred and fifty-five join the war effort to address a three-year mail backlog. Despite discrimination and war-torn conditions, they sort over seventeen million pieces of mail ahead of schedule.

Where to watch: [NETFLIX](#)


DECEMBER CELEBRANTS!!



HAPPY
Birthday

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