

THE **CFG** **P**

STAY INFORMED, STAY CONNECTED!

Volume 1 Issue 9

December Edition



The CFG Person: A Productive Person

What makes a CFG person stand out? Drive, focus, and a passion for excellence. Discover the habits and mindset of CFG's productivity powerhouses.

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Coffee With Babajide Lawani

Meet Babajide Lawani, CFG Africa's Managing Director as he shares his journey, work ethics, and principles.

Pg. 5

Tales from Kigali

Dive into the vibrant heart of Rwanda's capital, where culture, resilience, and innovation shine. From hidden gems to inspiring stories, explore the soul of a city like no other.

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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,

Happy New Year! Welcome to the vibrant January issue of The Loop! As we step into 2025, let's embrace the fresh energy, renewed focus, and endless possibilities that this exciting year has to offer. This edition is your ticket to a month filled with inspiration, adventure, and self-reflection as we embark on another remarkable journey together!

To kick off the New Year with a splash of excitement, this month's coffee section features an exclusive sit-down with our enigmatic Managing Director! Ever curious about the man behind the leadership? This is your golden opportunity!

We'll also uncover some of his most treasured insights and pearls of wisdom. Expect surprises, a few laughs, and maybe even some unexpected revelations that will make you see him in a whole new light! So, grab your favorite brew, settle in, and join us as we sip and savor this delightful conversation. You won't want to miss it!

We're thrilled to present a stunning travel feature: Tales from East Africa: My Trip to Kigali. Get ready to immerse yourself in the beauty, resilience, and rich culture of this incredible destination. From delightful haikus that capture the essence of Kigali to serene moments by a hidden lake (which you'll discover as you read on!), this piece is sure to inspire your wanderlust and ignite the spark of hope and transformation.

For our sports enthusiasts—and all you who made resolutions to get moving—our spotlight shines on the NBA this month! Dive into the electrifying world of basketball culture as we explore legendary records, standout teams, and can't-miss games that captivate fans around the globe. Whether you're a die-hard fan or a casual observer, we hope this feature motivates you to not only watch but to grab a ball and join in the excitement!

In our People and Culture section, we take a deep dive into productivity. As we kick off the New Year, it's the perfect time to set personal goals alongside company objectives. Our insightful article will provide you with effective strategies to stand out and achieve your targets, ensuring that you start 2025 on the right foot!

On a lighter note, our Entertainment section is bursting with curated recommendations for books, music, and movies that are sure to brighten your days. Plus, enjoy engaging quizzes and delightful activities designed to keep your spirits high throughout the season!

As we embrace this New Year together, let this edition of The Loop serve as both a compass and a catalyst for your journey ahead navigating the months with purpose, excitement, and joy. We value your feedback immensely, so don't hesitate to share your thoughts and ideas as we continue to shape The Loop.

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



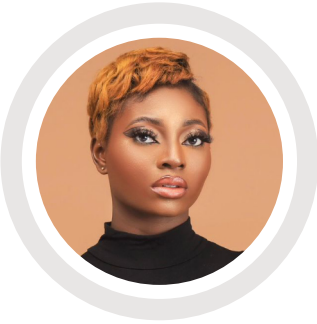
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The CFG Person: A Productive Person

By Adedoyin Samo (Head, Corporate Services)

At CFG Africa, productivity is more than value, it is a mindset and a commitment to achieving meaningful results. To be productive means consistently meeting and exceeding goals through intentional effort, focus, and efficiency. It is about working smart, setting priorities, and delivering excellence in all we do.

The CFG person demonstrates productivity by:



Meeting and Exceeding Targets: Striving not only to achieve set goals but to go beyond them, adding extra value to every task.



Setting Clear Objectives: Breaking down larger goals into actionable steps for steady progress.



Staying Focused: Avoiding distractions and dedicating energy to high-impact tasks.



Innovating for Efficiency: Continuously seeking ways to optimize processes and improve outcomes.



Collaborating Effectively: Working seamlessly with colleagues to achieve shared objectives.



Learning and Adapting: Embracing change and acquiring new skills to remain competitive and efficient.



Behaviors that Promote and Counter Productivity



At CFG, productivity means pushing boundaries and setting new standards of excellence. As we aim to transition from industry entrants to challengers, our ability to consistently meet and exceed targets will define our success. Let us commit to behaviors that drive productivity, as we work together to achieve extraordinary results and shape the future of CFG Africa.

Market Updates

Stephen Duru (Fixed Income Trader)

LOCAL

Fixed Income & Money Markets

Nigerian Treasury Bills (NT-bills): Yields remained elevated, averaging around 23.12%, reflecting tight liquidity conditions and recent monetary policy adjustments.

FGN Bonds: Sustained demand was observed, particularly for longer-term instruments, as investors sought to hedge against inflation and currency depreciation risks.

Equities

Nigerian Stock Market: The market maintained an upward trend heading into the festive season, with the NGX All-Share Index (ASI) rising by 0.82% to close at 102,186.03 points and a market capitalization of ₦61.94 trillion. This increase was driven by strong buying interest in companies like MTNN, NB, and FIDELITYBK

FX

Naira Exchange Rate: The naira traded around ₦1,650/USD in the parallel market. Efforts by the Central Bank of Nigeria to stabilize the exchange rate yielded limited success, as dollar demand continued to outpace supply.

GLOBAL

Equities

United States: The S&P 500 outperformed other regions significantly, with a 24% increase in 2024. Expectations for deregulation boosted financials and the energy sector, while the industrials sector benefited from anticipated tax cuts and trade policy changes.

Europe: Euro area annual inflation was expected to be 2.3% in December, up from 2.0% in November. However, this rise was considered unlikely to derail the European Central Bank's plans to cut rates.

Currencies

U.S. Dollar Index (DXY): Strengthened slightly in December, rising by 0.5%, as the Federal Reserve maintained a hawkish tone despite signs of cooling inflation.

Euro and Yen: Both currencies weakened against the dollar, reflecting diverging monetary policies and economic outlooks.

Commodities

Brent Crude Oil: Prices rebounded by 3.2% to close at \$91.10 per barrel, driven by supply constraints from OPEC+ and geopolitical tensions in the Middle East.

Pause & Play!



Did You Know?



DECEMBER'S ETYMOLOGY

The name "December" comes from the Latin word "decem," meaning ten. It was originally the tenth month in the Roman calendar, which only counted ten months before January and February were added later, pushing December to its current position as the twelfth month.



WINTER SOLSTICE

December 21st marks the winter solstice in the Northern Hemisphere, the shortest day and longest night of the year. This day has been celebrated for centuries, often as a time of renewal and reflection, with many cultures hosting festivals to welcome the return of longer days.



GLOBAL CELEBRATIONS

December is packed with holidays around the world! Christmas, Hanukkah, Kwanzaa, and New Year's Eve are just a few of the festivals celebrated this month. Each holiday carries unique traditions, such as the Christmas tree, the menorah, and the Kwanzaa kinara, fostering a spirit of joy and togetherness.



A MONTH OF GIVING

December is recognized worldwide for its spirit of generosity and giving. In fact, it is the time of year when charitable donations peak. Many organizations rely on the kindness of donors during this season, and initiatives like "giving Tuesday" encourage acts of kindness, promoting a sense of community.



METEOR SHOWERS

December is home to the Geminid meteor shower, one of the most spectacular meteor showers of the year. Peaking around December 13th and 14th, this astronomical event produces bright, colorful meteors that can be seen streaking across the night sky, delighting star gazers.



Pop Quiz!

1 Which popular holiday plant with bright red or white leaves is often associated with December festivities?

- a. Poinsettia
- b. Dahlia
- c. Snapdragon

2 What is the birthstone associated with December?

- a. Turquoise or Blue Zircon
- b. Garnet/Ruby
- c. Pearl

3 Which two zodiac signs are associated with December?

- a. Aries & Taurus
- b. Sagittarius & Capricorn
- c. Leo & Virgo


4 What was the highest-grossing Christmas movie of all time?

- a. The Grinch
- b. Home Alone
- c. Elf


Corporate Humour

A Quick Laugh




 Why don't scientists trust atoms?

Because they make up everything!

 What do you call fake spaghetti?

An impasta!

 How do you organize a space party?

You planet!

Ajala's adventurous spirit clashed with the structured life of academia, leading him to trade medical studies for a life of travel and exploration."

Ajala the Traveller: The Man Who Travelled the World on a Scooter

By Joy Adebayo (Finance Analyst)

Ajala, whose full name was Moshood Adisa Olabisi Ajala, became a household name in Nigeria and beyond for his daring adventures across the globe. Born on April 3, 1929, in Ghana to Nigerian parents, Ajala's life was a tale of resilience, ambition, and an unquenchable thirst for exploration. He remains an iconic figure in history, renowned as "Ajala the Traveller."



Ajala spent his early years in Lagos, Nigeria, where he received his primary education. After completing his secondary education, he moved to the United States to study medicine at the University of Chicago. However, Ajala's adventurous spirit clashed with the structured life of academia, and he soon abandoned his medical studies to pursue a life of travel and exploration.

His dream was to see the world and connect with different cultures, and he found an unconventional way to achieve it—on a Vespa scooter.

In 1957, Ajala embarked on a journey that would etch his name in history. Armed with his Vespa scooter, a camera, and minimal resources, he set out to travel across 87 countries on five continents. His goal was to showcase African culture and challenge stereotypes about the continent by demonstrating the resilience and creativity of Africans.



Highlights of His Travel



The Americas

Ajala began his journey in Europe, where he visited France, Spain, Italy, and Germany. He met locals, shared stories about Nigeria, and showcased the rich cultural heritage of Africa. His charm and enthusiasm made him an instant sensation.



Asia

Ajala's journey through Asia took him to India, Japan, and Pakistan. In India, he marveled at the Taj Mahal and connected with locals, earning their admiration for his determination.



The Middle East

Ajala rode through countries like Iran, Iraq, and Lebanon, braving harsh weather conditions and political tensions. Despite the challenges, he documented his experiences with meticulous detail, sharing insights about the rich history and culture of the region.



Africa

He returned to Africa, where he visited Egypt, Kenya, South Africa, and Ghana.

Ajala's travels across Africa were particularly significant, as he sought to highlight the continent's beauty, diversity, and potential.



The Americas

Ajala crossed the Atlantic to explore the Americas, including the United States, Canada, and Brazil. He made headlines in the U.S. for his audacious journey, appearing in newspapers and even giving lectures about his travels.



Arrested in Israel: Ajala was arrested in Israel on suspicion of espionage. Although he was later released, the incident highlighted the risks he faced on his journey.

Breakdowns: His Vespa scooter broke down multiple times, forcing him to rely on the kindness of strangers for repairs.

Ajala's journey was filled with challenges—financial struggles, harsh weather, political instability, and even moments of personal danger.

Despite these obstacles, Ajala's indomitable spirit kept him going. He often slept outdoors, ate sparingly, and depended on goodwill to continue his travels.

Ajala's travels became legendary, inspiring many in Nigeria and around the world. He wrote extensively about his experiences, publishing articles and a memoir titled "An African Abroad." His writings painted vivid pictures of the places he visited and the people he met, offering readers a glimpse into life beyond their borders.

Challenged African Stereotypes: By presenting himself as a confident, articulate, and resourceful African traveller, he shattered stereotypes and changed perceptions of Africans worldwide.

Promoted Global Unity: Ajala's philosophy emphasized the interconnectedness of humanity, transcending borders and cultural differences.

Inspired Adventurers: His story encouraged countless individuals to embrace curiosity and pursue their dreams of exploring the world.

Ajala's fame soared in the 1950s and 1960s, but his later years were marked by struggles. He eventually returned to Nigeria, where he lived a more subdued life. Despite the challenges he faced in his later years, his legacy as "Ajala the Traveler" endured. Ajala passed away in 1999, but his story remains a testament to the power of determination, curiosity, and the human spirit. His Vespa scooter and his adventurous tales have become symbols of what it means to dream big and pursue your goals against all odds.

In conclusion, Ajala's life was an extraordinary adventure, one that inspires even today. His journey around the world on a scooter defied expectations and celebrated the unity of humanity. For those who dream of seeing the world, Ajala's story is a reminder that no dream is too big, and no journey is too far.



Flash Fiction: The Echo of Strokes

By Gbemiga Lamikanra (Business Development Associate)

Lena stood in her tiny studio apartment, the walls dotted with remnants of her past: half-finished canvases, paint-splattered news articles, and polaroids of friends who had drifted away like summer clouds. Each piece echoed a time when her heart was a kaleidoscope of hopes and dreams. Now, the silence felt heavy, the air thick with the scent of turpentine and defeat.

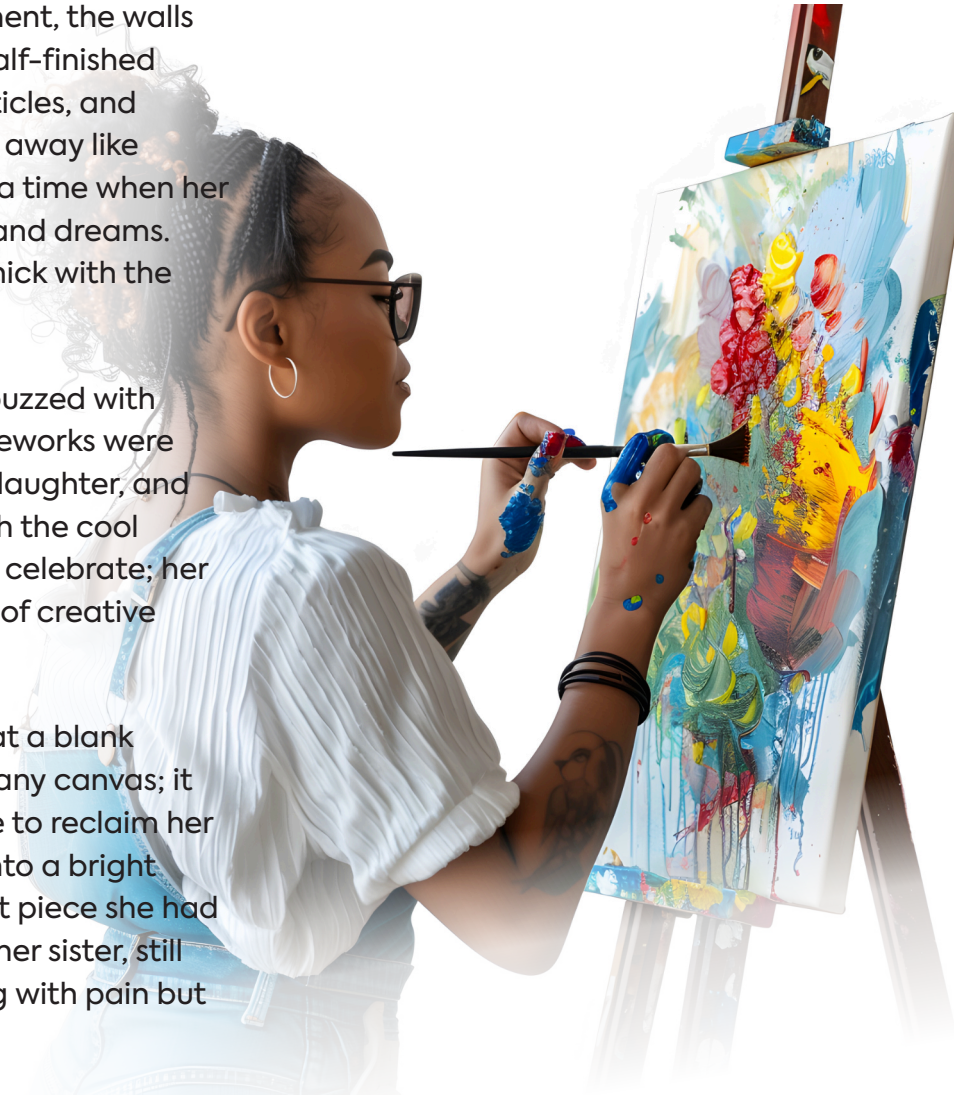
It was New Year's Eve, and the city buzzed with anticipation beyond her window. Fireworks were planned, the streets were alive with laughter, and the scent of street food mingled with the cool winter air. But Lena had no desire to celebrate; her enthusiasm was buried under layers of creative drought.


With a sigh, she picked up a brush, at a blank canvas before her. This was not just any canvas; it was a window to her soul—a chance to reclaim her voice. But as she dipped the brush into a bright cerulean blue, she hesitated. The last piece she had painted, during the tumult of losing her sister, still haunted her; it was chaotic, bursting with pain but devoid of color.

As dusk fell, Lena found herself drawn to her rooftop. Up there, surrounded by a halo of twinkling city lights, she felt the pulse of life around her. She set up a small easel and took a deep breath. The cold nipped at her fingers, but an ember of inspiration flickered within her. Determined to create something real, she poured her heart into a new work.

She began with swirling strokes of blue, representing the vast sky, and blended in sunlit yellows to reflect hope. Her brush danced confidently now, as she added splashes of coral and warm oranges below—bustling streets alive with possibility. Each stroke became a release, urging her to let go of her fears.

But something was missing. As Lena leaned back, surveying her burgeoning masterpiece, she spotted a small gathering of fellow artists on the neighboring rooftop. Their laughter echoed through the night as they shared their own creations. They appeared so at ease, so connected. A wave of vulnerability washed over her; she longed for that connection.





In that moment, Lena dipped her brush into a bright fuchsia and dashed wide strokes across the sky. This vibrant hue symbolized the relationships she craved, blooming through the darkness of her loneliness. It represented the promise of renewal, friendship, and a new chapter. She was no longer just painting; she was now weaving her dream of community into her work.

As midnight approached, the sky erupted into colors—fireworks reflecting in the paint on her canvas. She stepped back, breathless, heart racing. The canvas had come alive. It was not just a painting; it was a declaration of her resilience, a mosaic of her journey, of reclaiming every lost moment and crafting new ones.

Feeling a surge of courage, Lena picked up her phone and snapped a photo of her painting—the pinks and blues swirling majestically. She shared it on social media with a simple caption: “Happy New Year! May we all find our colors this year.”

Moments later, her notifications lit up with responses. Friends, neighbors, fellow artists—all eager to connect, to share their own journeys. Lena felt a warmth fill her heart, a sense of belonging that she thought had slipped away.

In that crowded moment, she realized she was not alone. Just as the colors on her canvas blended seamlessly, so too could her story intertwine with others. The new year shone bright with possibilities, and Lena had the brush in her hands to paint her future.

“Every blank canvas holds the potential for healing and transformation. When we embrace vulnerability and let our true colors shine, we create connections that illuminate our paths and inspire others to do the same”



Ignite Your Passion for Basketball: A Beginner's Guide to the NBA

By Emmanuel Onoja (Business Development Associate)

Basketball isn't just a sport—it's a spectacle, a culture, and for millions of fans, a passion that unites people worldwide. At the heart of this fervor lies the NBA (National Basketball Association), a league of unparalleled talent, drama, and excitement. But if you're new to the sport, understanding its structure and charm might feel overwhelming. This guide will spark your curiosity and help you dive into the world of hoops.



The Basics: Teams, Conferences, and Divisions

The NBA features 30 teams, split evenly into two conferences: the Eastern Conference and the Western Conference. Each conference reflects a geographical divide and organizes the league into a competitive structure.

Within each conference, teams are further grouped into three divisions of five teams each, fostering rivalries and influencing schedules.

Eastern Conference teams to watch include the Boston Celtics, Miami Heat, and Milwaukee Bucks, boasting legacies of excellence and passionate fanbases.

Western Conference teams like the Golden State Warriors, Los Angeles Lakers, and Denver Nuggets consistently deliver star-studded performances and thrilling games.



The Regular Season and Playoffs: From October to Glory



Each team plays 82 games from October to April, showcasing talent and drama. Standout moments include buzzer-beating shots, record-setting performances, and unexpected victories that make headlines.

The top teams move on to the playoffs, where the stakes rise in a best-of-seven series format. Recent years have seen intense matchups, such as the 2016 NBA Finals when the Cleveland Cavaliers, led by LeBron James, made history by coming back from a 3-1 deficit against the Golden State Warriors to clinch their first title.

For extra excitement, the Play-In Tournament gives lower-ranked teams one last shot at the playoffs, amplifying the competition.

Legendary Records and Moments

The NBA's history is filled with jaw-dropping feats:

- Wilt Chamberlain's 100-point game (1962) remains an unmatched scoring marvel.
- Michael Jordan's six championships with the Chicago Bulls in the 1990s cemented his status as the greatest of all time.
- The Golden State Warriors' 73-9 season (2015-16) is the best regular-season record ever, a testament to their dominance.
- These moments, along with countless others, make the NBA a treasure trove of sports history.



Where to Watch

For international audiences, tuning in has never been easier:

- 🏀 NBA League Pass offers a subscription service to watch games live or on demand, with options tailored for global viewers.
- 🏀 Streaming platforms like ESPN, ABC, and TNT often carry NBA games, and regional sports networks may provide localized access.
- 🏀 Online platforms such as YouTube TV and Hulu also provide streaming options for NBA coverage.

Players and Teams to Follow

The league is a showcase of talent:

- 🏀 LeBron James continues to defy age with his brilliance for the Los Angeles Lakers.
- 🏀 Stephen Curry of the Golden State Warriors redefined basketball with his three-point shooting.
- 🏀 Rising stars like Luka Dončić (Dallas Mavericks) and Victor Wembanyama (San Antonio Spurs) represent the future of the sport.
- 🏀 If you're looking for compelling teams, the Denver Nuggets, led by MVP Nikola Jokić, or the Boston Celtics, with their storied history, promise captivating games.

Why Basketball Hooks You

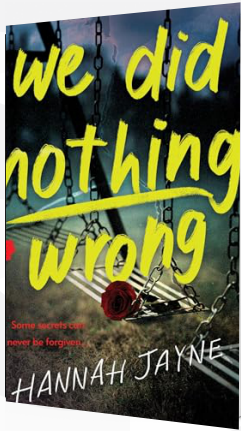
The NBA is more than a league—it's a global phenomenon. It's the thrill of a perfectly executed dunk, the strategy of a close playoff game, and the unity of fans cheering together across time zones.

Start your journey today. Pick a team, watch a game, and immerse yourself in the passion of basketball. Who knows? You might witness the next iconic moment in NBA history. Welcome to the greatest show on hardwood!



Recommended Books

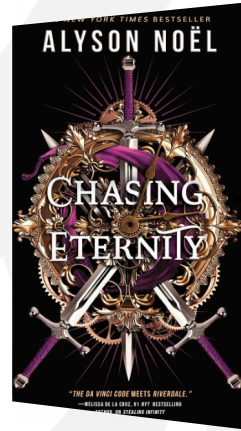
By Gbemiga Lamikanra (Associate, Business Development)



We Did Nothing Wrong

HANNAH JAYNE

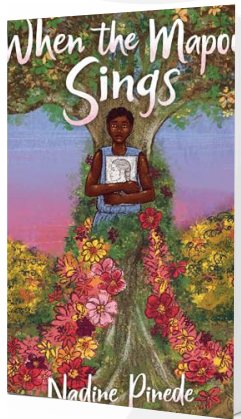
The story follows Lia, who becomes entangled in the disappearance of her friend Diana, uncovering secrets that suggest she might be the next target.



Chasing Eternity (Stealing Infinity)

ALYSON NOEL

The third installment in Alyson Noël's fantasy series. It continues the adventures at Gray Wolf Academy, where time travel becomes a pivotal element in uncovering deeper secrets.



When the Mapou Sings

NADINE PINEDE

A historical fiction novel by Nadine Pinede, released on December 3, 2024. Set in Haiti, it tells the story of sixteen-year-old Lucille, who dreams of opening a school that embodies Haitian culture and traditions.



The Party

NATASHA PRESTON

A young adult novel that delves into the complexities of teenage life and relationships, providing an engaging read for young adults.

Podcasts

182: Miniseries

Communication, Happiness, & Wellbeing

Stop Chasing Time and Start Owning It

Think Fast Talk Smart

SELF IMPROVEMENT

Stop Chasing Time and Start Owning It: Communication, Happiness & Wellbeing.



Entrepreneurs on Fire

ENTREPRENEURSHIP/ BUSINESS

The Gift of Failure: Lessons in Turning Setbacks into Success.



Everyday Money Matters-EMM

FINANCE


Explore financial tips and tricks tailored to the average Nigerian and learn how to thrive in today's ever-changing economic landscape.




Restaurant & Café Recommendations


Praia LAGOS

 20 Elsie Femi Pearse St, Victoria Island, Lagos 101241, Lagos


 A contemporary resto-bar and lounge offering a fusion of international cuisines with a Lagos twist, known for its chic ambiance and innovative menu.


 ₦15,000–₦25,000 per person.


 Try out Lobster Ravioli.


 Sip on Sunset Beach

The Bodega Emporium LAGOS

 3 General Ogomudia Rd, Eti-Osa, Lekki 105102, Lagos


 A vibrant spot combining a deli, wine shop, and restaurant, offering a diverse menu ranging from tapas to gourmet sandwiches.


 ₦10,000–₦20,000 per person.

 Try out for their Roasted Tomato Mussel Pasta


 Sip on Bodega Mocha Latte

Trib3 Lagos LAGOS

 288B Ajose Adeogun street, Victoria Island)

 An upscale dining venue known for its eclectic menu and stylish interior, providing a memorable culinary experience


 ₦15,000–₦30,000 per person.

 Try out the Grilled Lamb Chops & Mashed Potatoes with Veggies.


 Sip on Lagos Rock Drink

Duna Dura Restaurant ABUJA

 Jahi, Abuja

 A brand-new restaurant and lounge known for its serene ambiance and a menu that blends local and international flavors.

 ₦20,000–₦30,000 per person.

 Try out Creamy Penne Pasta with Pan-Grilled Chicken Breast

 Minted Virgin Daiquiri.



By Joy Ahaiwe (Social Media & Community Manager)

COFFEE WITH

Babajide Lawani

MANAGING DIRECTOR

Please introduce yourself

My name is Babajide Lawani and my role at CFG Africa is to serve everybody and facilitate great conversations that lead to stellar outcomes.

What is one book that has significantly influenced your approach to leadership?

I enjoy reading and there are quite a number of books that have shaped my thought process from a leadership and business perspective. To mention a few, "No Room for Small Dreams" by Shimon Peres is one book I learnt a lot from. I also like "Leaving the Tarmac" by Aigboje Aig-Imoukhuede. There's another book, "Two Billion Eyes" by Ying Zhu, the story of China's Central Television. I am quite intellectually curious and as such, I read widely across many subject lines.

How does CFG Africa differentiate itself in the crowded field of financial services and advisory?

At CFG, our mission is very simple. We connect markets, create value and promote sustainability. By connecting markets, we link financial markets to the real economy, and we believe our business structure and core competencies will enable us to achieve this one client at a time. That said, we are building a unique Investment Bank which is positioned to transit multiple emerging corporates into established institutions within the next decade. It's also important to highlight the diversity in our industry coverage. We cover a range of industries, some of which are quite unique, such as the audiovisual industry. I bet people don't even know it exists needless to talk about the organizations that play there. We like the complexities that come with working in these sorts of industries as well as other traditional industries, including the public sector. Our strength in markets is also a differentiating factor, with a blend of both local and global markets which puts us in a strong position to serve our clients from a broader perspective.

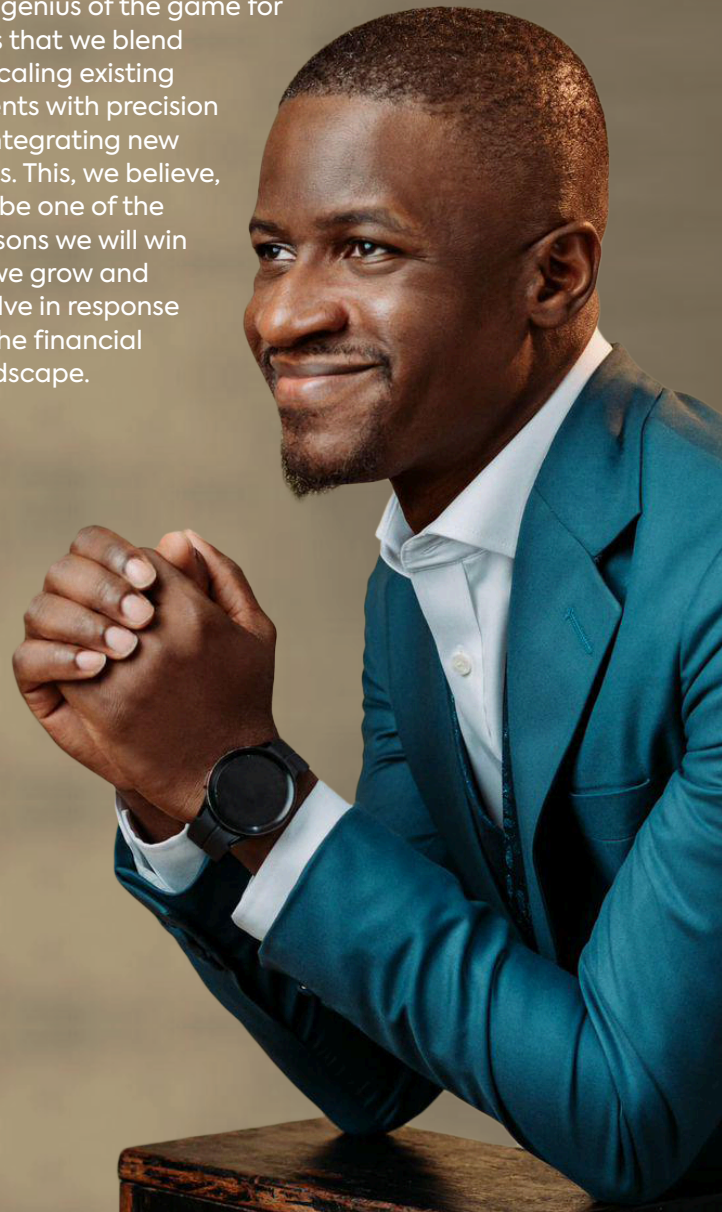
What's been your proudest moment at CFG Africa?

For me every day is a proud moment to execute this God given vision. I literally wake up on the side of passion daily recognizing the grace and privilege bestowed on me to lead the team in conceptualizing and executing an exciting future for us and our partners. Everyday is special, we are

constantly trying to attempt the extraordinary and with that in mind I understand the power of moments and how they shape the making of this extraordinary story we are writing. This is my daily posture, and this is why I treat every day and moment as special on this journey.

In light of the ever-evolving financial landscape in Africa, how is CFG Africa positioning itself to remain competitive while delivering value to clients?

Firstly, our people are our superpower, and we do all it takes to ensure we are constantly upscaling and reorienting our people because of the speed of evolution we are experiencing. My emphasis is clear, if an organization is growing faster than its people, there will be a mismatch which will eventually cap the growth of the organization. So, the genius of the game for us is that we blend upscaling existing talents with precision in integrating new ones. This, we believe, will be one of the reasons we will win as we grow and evolve in response to the financial landscape.



Secondly, technology is probably the biggest catalyst driving change with Artificial Intelligence essentially redefining our world and how things happen. We are doing a lot of work internally to adapt technology not just as a complement to our services, but internally as well from a process and efficiency standpoint. We see everyone's action in the organization as a datapoint which tells us things about the business and more importantly the opportunity for improvement. This has helped us to significantly improve and challenge our system to be more efficient and deliver even more value.

Thirdly, we believe that our ability to work with our clients to demystify and break down the less traveled roads would give us an edge in the future. A lot of industries we are working in are probably industries for the future, and we are aligned with the future opportunities that would come. Overall, our disposition is that a blend of our people, simplifying and adapting technology coupled with providing solutions to unique industries and clients in addition to our proximity to the market will enable us remain competitive as the future unfolds.

How do you assess risk versus reward given the volatility of the operating landscape?

The reason we show up daily is essentially to manage risk and provide solutions that allow our clients to benefit maximally whilst minimizing or avoiding loss events. Risk management is at the heart of everything that we do. In as much as we are aggressive and very bullish on the market, we are also measured in our approach, sticking to the principles, policies and practices that we believe will not only safeguard clients but also ensure we are balancing risk and reward. Anyone who is going to do business in an emerging market must understand that the opportunity for alpha exists in volatility. Our role as professionals is to define the appropriate policies that guide our engagement and stick to them irrespective of what the charts are saying. We are also constantly simulating and stress testing our existing frameworks as we try to stay alert and anticipate changes. These are some of the tactical things we do to ensure we can make quick adjustments as things change externally. Overall, it is important to highlight that we have a strong governance structure that safeguards and holds the system accountable to ensure that risk management is at the heart of all that we do.

What's your philosophy on nurturing client relationships in a sector where trust and reliability is critical?

My perspective on this is that client relationships must transcend transactional value. In other words, we don't want to do business with you only because you are writing a cheque. Whilst the cheque is important, we want to have a 360-degree relationship where we understand the client across various touch points. We like to stay close and embed ourselves in our client's business, we also want to be friends to our client's client because we like to sweat the value chain. For every relationship, we want to nurture the value chain one step at a time where we move the client from a strictly professional posture to having a social relationship. We embed ourselves till they see us as partners such that we are not only supporting the client, but we are also introducing the client to other clients/partners where we find opportunities for mutual benefits. We want to serve as connectors, bridges between our various client segments and in that way, we believe we can create an ecosystem of value creation.

What is the most rewarding part of leading a company like CFG Africa?

The most rewarding part is seeing my colleagues grow, working together every day, seeing them become better people, seeing them become parents, seeing them becoming more financially stable, driving better cars, seeing them living a fulfilled life. Literally seeing people evolve and becoming the best version of themselves spiritually, intellectually, financially and otherwise I don't think anything else can stand beside that.



What are the most important values you want to instill in the company's culture?

We have our values- Integrity, Productivity, Proactivity, Adaptability, Leadership, Intellectual Curiosity, Service Oriented, Entrepreneurial Mindset. I will focus on two, the first of which is intellectual curiosity and this for me speaks to the need to stay hungry and restless. Restlessness from an intellectual perspective is key. At CFG we are restless, we keep questioning and we keep pushing the limits. We are inspired by those that have gone ahead of us, yet we are attempting to write a new story, and we believe that only a restless mind will help us achieve our ideals. Secondly, having an entrepreneurial mindset cannot be overemphasized. I reiterate at every meeting that we are an army of originators, we will go out and knock, because no one ever achieved anything by sitting and waiting. In fact, when you walk into our office, the first thing that you'll see is the "we are a team of originators" signage.

We believe that we are a creative force that will go out, create solutions and find answers where people are not even asking questions. Don't get me wrong, we are not perfect, sometimes we falter, our mindset is clear, we get up, learn the lessons and keep running. In the growth phase of this business, we hold those 2 values dearly whilst the others remain foundational stones that guide our conduct and culture as an organization.

Which football coach best reflects your leadership style, and how would you compare the current CFG Africa staff to a football team? What team would you ultimately like them to become?

I am a bit biased, but I say this everywhere, I am a student of the work Mikel Arteta is doing at Arsenal from the first day till now. He's young, he took on the role pretty early; a bit inexperienced, but he has conducted himself in a very professional manner. He's bringing a lot of things to the game. Before now, corner kicks were seen as a way of bringing the ball back into the game to continue, but Mikel has turned it into a precise goal-scoring opportunity. What do I like about Mikel? His precision, his ability to communicate effectively and how he has imprinted his thoughts and ideas on the team in a very short time. Also, he's working with young lads, and they are gradually becoming stars. However, it's evident from his story that building anything strong takes time and effort. Dexterity in navigating the challenges that show up on the journey will be the difference between winning or not. His story is still an evolving one and a few years will tell if this thesis is a mere narrative of an almost success syndrome or a system that delivered trophies, I hope for the latter!

Aside from football, what is something most people don't know about you outside of work?

I like traveling and I enjoy being in the air, I think it's a sacred moment and I can say I have formed some of my best thoughts around business, work and leadership in those moments.

If you could go back and give your younger self one piece of advice at the start of your career, what would it be?

Evolution is one of the biggest attributes of people who will succeed in the current times that we are in; people who can evolve and evolve quickly, people who are adaptable, whose minds are open, people who are willing to go through a change process on a continuous basis. I will tell my younger self to start earlier, fail earlier, fail forward and evolve rapidly and aggressively..



A Night to Remember

Joy Ahaiwe (Social Media and Community Management)



In December, we wrapped up the year in grand style with our Award Night and End-of-Year Party, and it was nothing short of spectacular!



The night was packed with energy, laughter, and unforgettable moments. From celebrating our incredible team's achievements to dancing the night away, every moment was a testament to the hard work, dedication, and unity that defined our year.

Highlights of the night



Awards Ceremony:

Honoring our stars who went above and beyond this year.



Fun & Festivities:

Music, games, and vibes that kept everyone on their feet.



Delicious Treats:

A feast that satisfied every craving.

It was more than just a party—it was a celebration of the milestones we've reached together and a toast to an even brighter year ahead.

Here's to more success, more joy, and more moments like this in the future!

Meet the Awardees

Please Introduce yourself?

My name is Abdulqadir, and I am a fixed income trader at CFG Africa. In my role, I manage portfolios, execute trades, and navigate the complexities of the financial markets. I am dedicated to optimizing investment strategies and delivering value-driven outcomes for our stakeholders, drawing on my expertise in market analysis to support informed decision-making.

How long have you been a part of the CFG Africa family?

I joined CFG Africa in March 2023, and it has been a fulfilling journey filled with growth, learning, and collaboration.

How does it feel to be recognized as the Best Dressed Male at CFG?

It feels fantastic to be acknowledged for something as personal yet impactful as style. For me, dressing well is an expression of confidence and professionalism. It is rewarding to be part of an organization that values individuality and encourages us to showcase our unique personalities while maintaining a high standard of professionalism.

You won the Most Improved award, what does this recognition mean to you?

Winning the Most Improved award is truly an honor. It reflects my dedication, hard work, and the support I've received from my colleagues and leadership team. This recognition serves as a powerful motivator to continue striving for excellence and further contribute to the continued success of CFG Africa.



Meet the Awardees

Please introduce yourself?

My name is Woghiren Kofoworola and I am a Compliance and Control Officer here at CFG Africa.

How long have you been a part of the CFG Africa family?

I joined the CFG Africa family in February 2024, so I've been here for about 11 months.

You've just received the Service Excellence Award, how does it feel to be celebrated/recognized for your outstanding contributions?

Receiving the Service Excellence Award is truly an honor. I am incredibly grateful to be recognized for my contributions to the team. It's a motivating experience and a testament to the importance of delivering excellent service. I'm proud to be part of the CFG Africa team and will continue to strive for excellence in all my endeavors.



Meet the Awardees

Please Introduce yourself?

My name is Joy Ahaiwe and I am the Social Media & Content Manager here at CFG Africa.

How long have you been a part of the CFG Africa family?

I joined the CFG Africa family in August 2023, so I've been a part of the CFG family for 1 year and 6 months.

How does it feel to be recognized as the Most Social at CFG?

Honestly, it feels amazing to be recognized. It's such a Joy to know that my efforts to connect with everyone and bring positive vibes didn't go unnoticed. I'm genuinely grateful for the incredible team I get to work with every day—you all make it easy to be social and create meaningful connections. This award means a lot because it celebrates the little moments that make our workplace more than just work, whether it's sharing a laugh, lending a listening ear, or simply spreading good energy. I'm so honored and excited to keep building those connections and making every moment count. Thank you, everyone—it's truly a privilege!



Meet the Awardees

Please Introduce yourself?

My name is Zenret Dakwom and I am the Business Head for the Northern Region of CFG Africa Group.

How long have you been a part of the CFG Africa family?

I have been working here since May 2024, which means I've been with the company for approximately eight months.

How does it feel to be recognized as the Best Dressed Female at CFG?

It truly felt great, to be honest. While it may sound a bit vain, I find it incredibly important to "dress up" before heading to work. The more confident I feel in my appearance, the more self-assured I am throughout the day, and that confidence is essential for excelling in my role. Fortunately, I don't a lot of time picking out my outfits. This is partly because I have a defined personal style and usually plan my looks in my head before even getting out of bed. It's also because I find shopping for clothes and shoes ridiculously therapeutic, so you can imagine my closet is basically a mini department store at this point! I've often joked with friends that if I hadn't pursued a career in investment banking, I'd probably be a fashion stylist by now. It's nice to know I might actually have had a real shot at my "plan B"



Meet the Awardees

Please Introduce yourself?

My name is Ahmed Mudashiru and I am currently work as an Operations Analyst here at CFG Africa.

How long have you been a part of the CFG Africa family?

I joined the CFG Africa family in August 2023, so I've been a part of the CFG family for 10 months.

How does it feel to be recognized as the Employee of the year at CFG?

Being named the 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 contribution has been valued by my colleagues and leaders. It serves as a reminder that hard work, dedication and commitment to excellence truly makes a difference. This motivation motivates me to continue striving for even greater achievement and to keep growing both as individuals and as a team player.



Tales from East Africa

Elizabeth Yakubu (Business Development)



If I asked you to name the East African country renowned for its rolling hills, breathtaking lakes, and a story of resilience that inspires the world, would you guess it?

Let me let you in on the secret:

It's Rwanda!

And my journey to Kigali, Rwanda's capital, was nothing short of transformative.



Traveling to East Africa had always been on my bucket list, and Kigali proved to be the perfect introduction to the region's charm, culture, and history. From the moment I arrived at Kigali International Airport, I was enveloped in warmth and a sense of welcome. Even the chill of the evening air couldn't dim the excitement as I stepped into a city known as "The Land of a Thousand Hills."



Our base for this adventure was the cozy Onomo Kigali Hotel, ideally located near some of Kigali’s most iconic attractions, including the Kigali Genocide Memorial and the bustling Kigali Heights. After a much-needed night of rest, we dove into the wonders the city had to offer.

Discovering Kigali

Kigali is a city like no other. Its clean streets, lush greenery, and picturesque hills seemed to mirror the city’s organized rhythm and calm energy. The city tour was both a cultural immersion and a sensory delight. Watching the efficient motorcycle taxis zip through the streets and navigating currency

exchanges for Rwandan francs were part of the city’s charm.

Lunch at Macoco Resto introduced me to local flavors—a plate of jollof rice, kidney beans, chips, and tilapia—a meal that felt like a warm embrace of Kigali’s culinary spirit.



From Adrenaline to Tranquility



Our base for this adventure was the cozy Onomo Kigali Hotel, ideally located near some of Kigali's most iconic attractions, including the Kigali Genocide Memorial and the bustling Kigali Heights. After a much-needed night of rest, we dove into the wonders the city had to offer.

After an emotionally intense day, we shifted gears with a visit to Fazenda Sengha. Quad biking along rugged trails and zip-lining across stunning landscapes brought a burst of adrenaline and laughter, even when I struggled to navigate the course at first. It was a perfect reminder of the joy and adventure travel can bring.

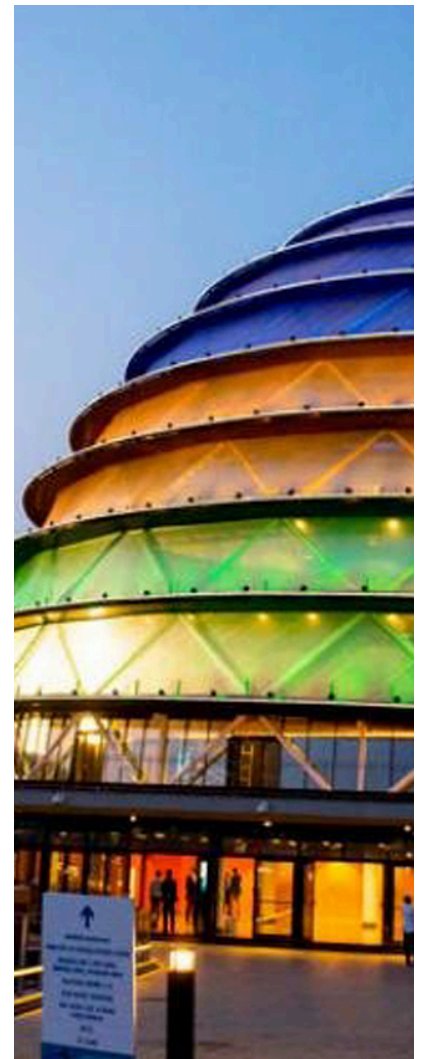
The next day, we embarked on a journey to Gisenyi, a serene town by the tranquil Lake Kivu. The drive through mist-covered mountains was nothing short of magical, and the lake itself felt like a postcard come to life. A boat cruise and jet-skiing on Lake Kivu's calm waters combined relaxation and exhilaration, making it a highlight of the trip.

Kigali by Night

Kigali's nightlife was equally captivating. Dinner at Jollof Kigali Restaurant, featuring perfectly seasoned jollof rice with peppered goat meat and chicken salad, was an absolute treat. A lively evening at Atelier Du Vin and nearby bars showcased the city's vibrant social scene, leaving me with unforgettable memories of laughter and connection.

A Kenyan Epilogue

The journey didn't end in Rwanda. A visit to Nairobi, Kenya, added another layer of adventure. Staying at the luxurious Sarova Panafric Hotel, feeding giraffes at the Giraffe Centre, and dining at the iconic Carnivore Restaurant were highlights of this leg of the trip.



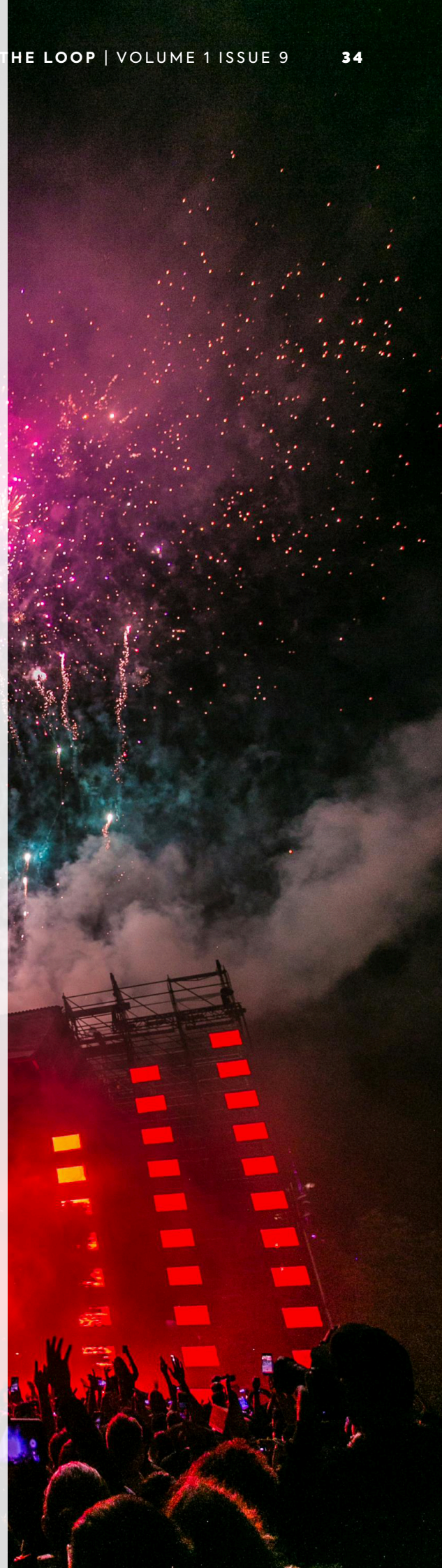
Reflections on East Africa

- **Cultural Enrichment:** Engaging with Rwandan and Kenyan traditions gave me a new perspective on the beauty of diversity.
- **Adventure and Discovery:** Every day brought thrilling activities and first-time experiences, from zip-lining to jet-skiing.
- **Resilience and Inspiration:** Kigali's story of rebuilding and reconciliation is a testament to the strength of the human spirit.
- **Connections and Memories:** Traveling with friends turned moments into memories that will last a lifetime.
- **Relaxation and Growth:** The trip was a perfect blend of serenity, excitement, and personal discovery.

Final Thoughts

Kigali left an indelible mark in my heart. From its history to its stunning landscapes and vibrant culture, it's a city that tells a story of hope and transformation. Traveling through East Africa reminded me of the magic of exploring new horizons and the profound lessons only travel can teach.

Whether it's for the food, the history, or the adventure, Kigali is a destination I'll always treasure—and one I hope you'll discover for yourself.



Music to Enjoy

By Gbemiga Lamikanra (Business Development Associate)



CAN'T RUSH GREATNESS

BY CENTRAL CEE

British rapper Central Cee's debut studio album, 'Can't Rush Greatness,' showcases his evolution in the UK rap scene. The album features collaborations with artists like Lil Baby and Raye, highlighting his versatility and international appeal.



EUSEXUA

BY FKA TWIGS

FKA twigs returns with 'Eusexua,' an album expected to blend her signature avant-pop style with innovative production. Known for pushing artistic boundaries, this release is anticipated to be a highlight in experimental music circles.



MADAM DEAREST

BY DOTTI THE DEITY

Madam Dearest Pt. 1 is a love letter to his lover; it is an album that thrives in its tight-knit sonic cohesion.



PERVERTS

BY BNXN

Ethel Cain's 'Perverts' is expected to showcase her unique blend of alternative and indie sounds. As a rising artist, her storytelling and atmospheric music have garnered a growing fanbase eager for this release.



THE HUMAN FEAR

BY FRANZ FERDINAND

'The Human Fear' marks Franz Ferdinand's return with their signature indie rock sound. The album is anticipated to deliver the energetic rhythms and catchy hooks that have defined the band's success over the years.

Puzzles

Theme: Rwanda and Year-End Celebration

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

KIGALI
 GISENYI
 RUHENGERI
 HUYE
 NYAMIRAMBO

BASKETBALL
 DECEMBER
 CHRISTMAS
 CELEBRATION
 NEW YEAR

RESOLUTION
 FIREWORKS
 CULTURE
 TRADITION
 FESTIVITIES

Movies to Watch

By Gbemiga Lamikanra (Business Development Associate)

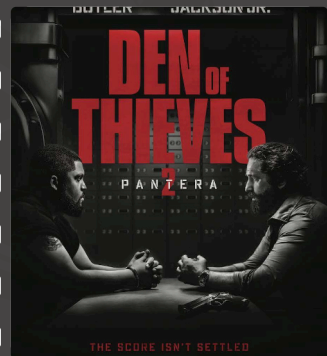


Mufasa: The Lion King

Rating: ★★☆☆☆

Set to premiere on December 20, 2024, this prequel to the beloved 'The Lion King' explores the origins of Simba's father, Mufasa. The movie will be shown in theaters and is anticipated to stream on Disney+ after its theatrical run.

Where to watch:



Den of Thieves 2: Pantera

Rating: ★★★★★

Releasing on January 10, 2025, this sequel follows the original crew as they venture to Europe to thwart a diamond heist. The film will be available in theaters.

Where to watch:



Wolfman

Rating: ★★☆☆☆

Scheduled for January 17, 2025, this horror film is a remake of the classic 1941 'The Wolf Man,' produced by Universal Pictures and Blumhouse. It will be released in theaters.

Where to watch:



Mickey 17

Rating: ★★★★★

Set to debut on January 31, 2025, this science fiction film directed by Bong Joon-ho stars Robert Pattinson as an expendable employee on a human expedition sent to colonize an ice planet. The movie will be available in theaters.

Where to watch:



Sonic the Hedgehog 3

Rating: ★★☆☆☆

Scheduled for release on December 20, 2024, this third installment in the popular franchise continues the adventures of the speedy blue hedgehog. The film is expected to be available in theaters nationwide.

Where to watch:

JANUARY CELEBRANT!!



Ayomide Ogunsiji


21

HAPPY

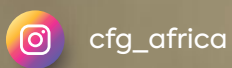
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