

THE LEAP

STAY INFORMED, STAY CONNECTED!

Volume 1 Issue 6

October Edition



Coffee With the Ex-Graduate Trainees

Meet **Mosimiloluwa Olatunji** & **Aihia Dorcas** and explore their inspiring journeys from NYSC to building impactful careers in finance and business.

Don't miss out on their stories!

Pg. 11 & 20

Take Charge of Your Career!

Learn how self-awareness of your strengths, values, and work style can unlock your potential and guide your path to excellence.

Dive into managing yourself!

Pg. 9



A Publication Powered by CFG Africa

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Puzzles

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EDITOR'S NOTE

By *Gbemiga Lamikanra (Business Development Associate)*



Dear Readers,

Welcome to the October issue of **The Loop**! As the year continues to unfold, we're thrilled to bring you a new edition that delves into themes of creativity, growth, and reflection. Just as the rains wane and the air takes on a crisp edge, our content this month captures a spirit of transformation.

In this issue, we shine a spotlight on the journey of some familiar faces—**our former graduate trainees**. Through a special feature, we look back on their paths, from learning the ropes to making their mark. It's a testament to the drive and resilience that define our team and a reminder of how far determination can take you.

Next, we're tackling a unique perspective in our piece on the "Chorister's Dilemma." It's a fascinating dive into the balancing act faced by those harmonizing their passion for music with the demands of their careers. This article sheds light on the challenges and rewards of pursuing creativity, offering insights that many of us can relate to.

On the design front, we explore how aesthetics influence not just our environments but also our work. From architecture to branding, design plays a crucial role in shaping our experiences. Our feature this month unpacks the power of visual storytelling and how it drives innovation and connection.

Of course, no issue of *The Loop* would be complete without a pulse on the latest in finance. Our market update dives deep into the shifting currents, helping you navigate the complexities of today's economic landscape. Whether you're an investor or just curious, you'll find plenty to consider as you plan for the months ahead.

And finally, we haven't forgotten the fun! Check out our Entertainment section for some lighthearted content, including a quiz that's sure to keep you on your toes. Plus, we're adding a touch of nostalgia with recommendations that reflect on past eras and influences—perfect for a cozy read as the days get shorter.

We hope this issue of *The Loop* resonates with you, sparking new ideas and offering a moment of reflection as we wrap up the year's final quarter. As always, your thoughts and feedback are welcome. Here's to embracing the season and all the adventures it brings!

Warm regards,

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

Integrity, Customer Focus,
Innovation, Resilience,
Respect, Collaboration,
Leadership

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The Quiet Struggle: Understanding and Overcoming Imposter Syndrome

By Adedoyin Samo (Head, Corporate Services)

*Have you ever found yourself in a room full of accomplished people, wondering if you really belong? Do you ever question your own success, chalking it up to luck or timing rather than your skills and hard work? If so, you're not alone. This unsettling feeling has a name: **imposter syndrome.***

What is Imposter Syndrome?

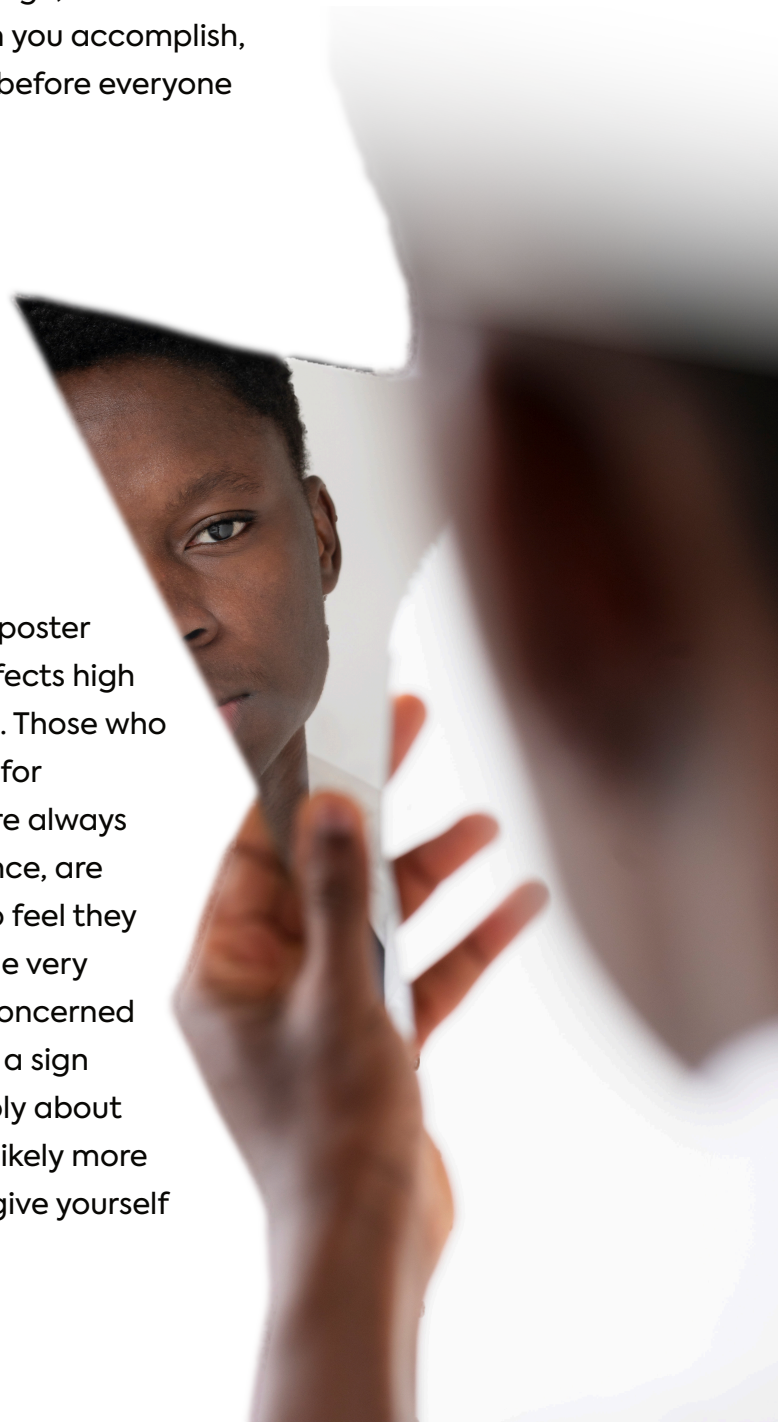
Imposter syndrome is the persistent fear of being exposed as a fraud, despite evidence of your achievements and competence. It is the voice in your head that whispers, “You’re not good enough,” even when all signs point to the contrary. No matter how much you accomplish, the feeling lingers that it’s only a matter of time before everyone realizes you’ve been faking it all along.

This syndrome doesn’t discriminate. It affects people across various professions, at different stages of their careers. From entry-level employees to seasoned executives, many struggle with self-doubt, questioning whether they truly deserve their success.

The Hidden Toll

The impact of imposter syndrome can be profound. It can lead to chronic stress, anxiety, and burnout as individuals push themselves harder and harder to prove their worth. It can also prevent people from taking on new challenges, pursuing promotions, or voicing their ideas—out of fear that they’ll be “found out.”

The irony is that imposter syndrome often affects high achievers the most. Those who set high standards for themselves, who are always striving for excellence, are often the ones who feel they are falling short. The very fact that you are concerned about doing well is a sign that you care deeply about your work and are likely more capable than you give yourself credit for.



Breaking the Cycle

So, how do you break free from the grip of imposter syndrome? The first step is to recognize it for what it is: a distorted perception of your abilities.

There are several ways to combat these feelings:



Acknowledge Your Achievements:

Keep a record of your accomplishments, no matter how small. When self-doubt creeps in, revisit this list to remind yourself of what you've achieved through hard work and talent.



Talk About It:

Share your feelings with a trusted colleague, mentor, or friend: You might be surprised to find out how many others feel the same way. Opening up can be a powerful way to normalize these experiences and reduce their hold on you.



Challenge Negative Thoughts:

When you catch yourself thinking, “I’m not good enough,” question that thought. What evidence do you have to support it? Often, you’ll find that the facts don’t align with the negative narrative you are telling yourself.



Accept That Perfection Isn’t the Goal:

No one is perfect, and striving for perfection is a surefire way to fuel imposter syndrome. Instead, focus on doing your best and learning from your experiences.



Seek Feedback:

Constructive feedback from others can provide valuable perspective. It can help you see your strengths and areas for growth in a more balanced way.

Embrace your Success

Imposter syndrome thrives on silence and secrecy. The more we talk about it, the more we can dismantle its power. It is important to recognize that feeling like an imposter doesn’t mean you are one. You belong in the rooms you find yourself in, and your contributions are valuable.

The next time you catch yourself questioning your worth, remember this: “You are not an imposter. You are a work in progress—and that’s a beautiful thing.”

Success isn’t about knowing all the answers; it is about being willing to ask the questions, make mistakes, and grow from them. You’ve earned your place. Do not let doubt convince you otherwise.

Pause, Play, & Peek at Your Horoscope!



Did You Know?

SEPTEMBER'S NAME



September comes from the Latin word "**septem**," which means seven. It was originally the seventh month of the Roman calendar before January and February were added!

WORLD'S OLDEST BOOKSTORE



The oldest functioning bookstore in the world is **Bertrand Bookstore in Lisbon, Portugal**. It opened in 1732 and is still selling books today.

THE FIRST-EVER MOVIE THEATER



The first permanent movie theater, called **The Nickelodeon**, opened in Pittsburgh in 1905. Admission was only five cents, which is where the name "nickel" comes from.



How Well Do You Know September? Test Yourself!

What is the most popular travel destination in September due to its stunning autumn foliage?

- a. Tokyo, Japan
- b. New York, USA
- c. Paris, France

Which Nigerian artist recently released the album "Echoes"?

- a. Burna Boy
- b. Asake
- c. Tiwa Savage

In what year was the classic movie "The Shawshank Redemption" released?

- a. 1989
- b. 1994
- c. 1999



Take a peek at what the stars have in store for you this month

Aries: This month, you're on fire! Expect major breakthroughs at work. Your energy is contagious, so share your ideas.

Leo: Things may feel chaotic, but remember that growth often comes from discomfort. Lean into the challenges and let your creativity shine.

Sagittarius: A long-overdue conversation will clear the air. Remember, patience is key this month — take time to listen.

Market Updates

By Abdulqadir Umar (Fixed Income Trader)

LOCAL

Fixed Income & Money Markets

September saw a further decline in yields in Nigeria's fixed income market, continuing the trend from August. Yields on Nigerian Treasury Bills (NT-bills) and Federal Government of Nigeria (FGN) bonds fell due to robust demand, with the average NT-bills yield dropping by 397 basis points month-over-month to 21.21%. Similarly, the FGN bond market yield declined to an average of 18.96%, indicating a preference for long-term securities. This downward trend was fueled by liquidity boosts from maturing securities and bond coupon payments, along with expectations of declining inflation and a less aggressive stance from the Central Bank of Nigeria (CBN).

Equities

The equities market remained subdued, with the All-Share Index (ASI) ending September with a slight loss. Banking sector activities were high as institutions sought to meet new capital requirements, with FCMB and Zenith among those raising funds. However, overall investor sentiment was weak, driven by macroeconomic concerns and more attractive yields in fixed income markets. The outlook remains cautious as market participants await a more favorable sentiment shift.

FX

The foreign exchange market saw persistent pressure on the naira, with parallel market rates hovering around ₦1,600/USD. Despite efforts by the CBN to support dollar liquidity, high demand from travelers and students kept the exchange rate under pressure. The naira's depreciation is likely to persist given ongoing challenges in dollar supply and rising external obligations.

GLOBAL

Equities

Global equity markets continued their upward trend, with major indices such as the S&P 500, FTSE 100, and Nikkei 225 recording gains of around 3.7%, 1.13%, and 1.37%, respectively. Investor interest expanded beyond technology stocks as mid- and low-cap stocks gained traction due to a shift in monetary policy expectations. Global central banks have shown signs of easing, which has boosted investor confidence and fostered a more diversified equity performance across sectors.

Currencies

A significant policy shift from the U.S. Federal Reserve led to a softer dollar. The Dollar Index (DXY), which measures USD strength against a basket of currencies, declined by 2.58% as the Fed signaled a dovish stance. This trend is expected to continue into October, with further easing anticipated as the Fed focuses on supporting economic growth amidst lingering recession risks.

Commodities

Commodity markets were mixed as recession concerns in the U.S. and China impacted demand. Brent crude oil declined slightly by 0.91%, reflecting concerns over slowing growth, while Gold and Copper saw modest gains, rising by 2.37% and 2.11%, respectively, as investors sought safe-haven assets amidst uncertain economic conditions.

Managing Yourself

By Justus George (Senior Analyst, Transaction Advisory)

We live in an age of unprecedented opportunity, if you have ambition, drive, and you are smart, you can rise to the top of your chosen profession regardless of where you started out. But with opportunity comes responsibility.

Companies today are doing less to manage their knowledge workers' careers. Rather, we must each be our own Chief Executive Officer. Simply put, it's up to you to carve out your place in the work world and know when to change course. And it is up to you to keep yourself engaged and productive during a work life that may span some 50 years.

To do all of these things well, you will need to cultivate a deep understanding of yourself. What are your most valuable strengths and most dangerous weaknesses? Equally important, how do you learn and work with others? What are your most deeply held values? And in what type of work environment can you make the greatest contribution? The implication is clear: Only when you operate from a combination of your strengths and self-knowledge can you achieve true and lasting excellence.

To build a life of excellence, begin by asking yourself these questions:

“What are my strengths?”

To accurately identify your strengths, use feedback analysis. Every time you make a key decision, write down the outcome you expect. Several months later, compare the actual results with your expected results.

Look for patterns in what you're seeing: What results are you skilled at generating? What abilities do you need to enhance in order to get the results you want? What unproductive habits are preventing you from creating the outcomes you desire? In identifying opportunities for improvement, don't waste time cultivating skill areas where you have little competence. Instead, concentrate on—and build on—your strengths.

1



2

“How do I work?”

In what ways do you work best? Do you process information most effectively by reading it, or by hearing others discuss it? Do you accomplish the most by working with other people, or by working alone? Do you perform best while making decisions, or while advising others on key matters? Are you in top form when things get stressful, or do you function optimally in a highly predictable environment?



3



“What are my values?”

What are your ethics? What do you see as your most important responsibilities for living a worthy, ethical life? Do your organization’s ethics resonate with your own values? If not, your career will likely be marked by frustration and poor performance.

“Where do I belong?”

Consider your strengths, preferred work style, and values. Based on these qualities, in what kind of work environment would you fit in best? Find the perfect fit, and you’ll transform yourself from a merely acceptable employee into a star performer.



4

5

“What can I contribute?”

In earlier eras, companies told business people what their contribution should be. Today, you have choices. To decide how you can best enhance your organization’s performance, first ask what the situation requires. Based on your strengths, work style, and values, how might you make the greatest contribution to your organization’s efforts?



Success in the knowledge economy comes to those who know themselves—their strengths, their values, and how they best perform. Do not try to change yourself—you are unlikely to succeed. Work to improve the way you perform.

By Joy Ahaiwe (Social Media & Community Manager)

COFFEE WITH

Mosimi Olatunji

ANALYST, TRANSACTION ADVISORY

Introduce yourself, department you work in, year you joined cfg (as a corper) and when you completed the CFG graduate trainee program.

I am Mosimiloluwa Olatunji, and I currently work in the Transaction Advisory and Corporate Finance team at CFG AFRICA. I joined CFG AFRICA in year 2023 and later transitioned into the CFG Graduate Trainee Program in January 2024 which I completed in June 2024.

Tell us a bit about your experience in the CFG Africa Management Trainee Program. What was the most exciting part for you?

The Management Trainee Program was an immersive and challenging journey that truly expanded my professional horizons. From the start, I was engaged in practical, industry-relevant challenges, working closely with experienced colleagues who helped me understand complex financial operations and industry dynamics. The most exciting part of the program was the opportunity to co-lead specific projects. I particularly enjoyed being entrusted with responsibilities early on. This experience not only honed my analytical abilities but also enhanced my leadership and decision-making skills.

How did it shape your career path?

The exposure to various departments allowed me to discover where my strengths and interests truly aligned, particularly in areas such as financial analysis, financial modeling, research, advisory and risk management. That exposure really lit a spark, and I naturally started focusing more on those areas. I took courses on financial modeling, and watched a lot of videos for better comprehension. I loved the challenge of building models, digging into data, and assessing risks—it felt like solving a puzzle. It wasn't just fun; it shaped how I think and work today.

Which department were you most excited to rotate through, and why?

Oh, definitely the Transaction Advisory and Corporate Finance team! I really love the uniqueness of the projects we handled. Each assignment presented its own set of challenges, which really amplified my thought process and pushed me to think outside the box.

I loved how dynamic the work is—one day we might be valuing a company, and the next we could be advising on a capital raise project. It felt like every project was a new puzzle to solve. Collaborating with such a talented team also inspired me; we often brainstormed creative solutions together, which made the experience even more enjoyable.

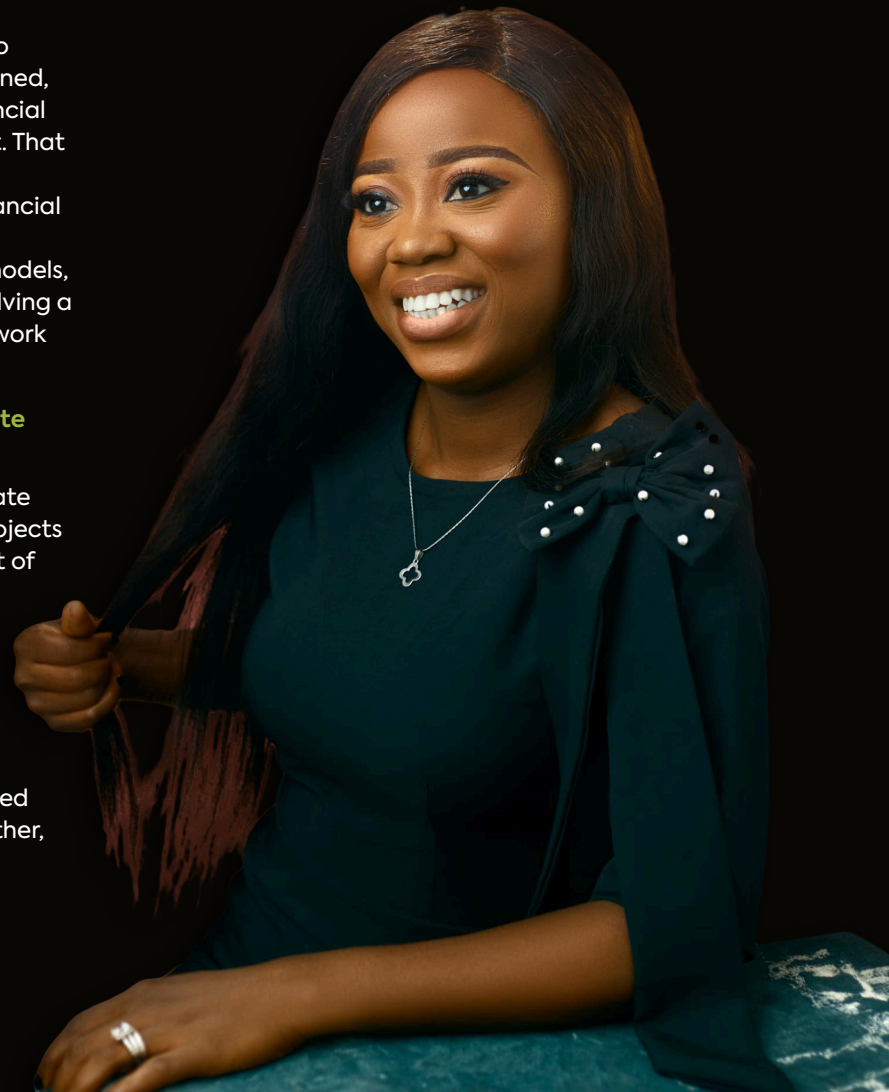
How did the program help you understand the asset management and investment banking sectors more deeply? Any standout projects you worked on?

One standout project for me was when we worked as external CFOs for a client who sort of have issues around their accounting process. It was an incredible opportunity to transform their entire business's accounting and record-keeping practices.

I collaborated closely with our team lead to help the company restructure their financials, which involved setting up efficient systems for tracking income and expenses. One of the most rewarding parts was training their staff on these new processes, empowering them to maintain accurate records.

What is the culture like at CFG Africa? Do you find it supportive for learning and growth?

The culture at CFG Africa is quite dynamic and fosters a strong emphasis on learning, origination, and knowledge sharing. From day one, I felt encouraged to ask questions and seek out new information, colleagues are willing to share their expertise, whether through formal training sessions or informal discussions.



What advice would you give to someone applying for the CFG Africa Graduate Trainee Program?

My advice for anyone thinking about applying for the CFG Africa Graduate Trainee Program is to let your curiosity shine and be ready to soak up all the knowledge you can! Think of it as a sponge—squeeze out what you can, and you'll be surprised at how much you can absorb.

Be very open to learning because we've got a number of great people here who are more than willing to share their knowledge and experiences. Don't hesitate to ask questions; we have a saying here: There are no foolish questions and no man becomes a fool until he has stopped asking questions.

How has your understanding of the financial industry evolved since joining CFG Africa as a graduate trainee?

Since joining CFG Africa as a graduate trainee, my understanding of the financial industry has evolved significantly. Initially, I had a foundational grasp of accounting concepts and entries, but being immersed in this dynamic environment has really broadened my perspective.

I've learned to appreciate the intricate relationships between different sectors—how asset management, investment banking, and corporate finance all interconnect. Each rotation exposed me to various projects and challenges.

Would you recommend the program to others? If so, why?

Absolutely, I would recommend the CFG Africa Graduate Trainee Program to anyone interested in building a career in the financial space! It's a fantastic opportunity for anyone looking to launch their career in this field. The program provides a comprehensive experience, allowing you to rotate through different departments and engage in hands-on projects that reflect real-world challenges.

One reason to consider this program is the collaboration aspect. You get to work closely with experienced professionals who are not only knowledgeable but also genuinely interested in your growth. Their guidance can make a significant difference as you navigate your career path.

Another reason is the exposure to diverse projects. You'll have the chance to tackle various financial scenarios, from asset management to investment banking to global market and the likes, which helps you build a versatile skill set. This variety ensures that you're not just learning the theory but also applying it in ways that make a real impact.

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My advice for anyone thinking about applying for the CFG Africa Graduate Trainee Program is to let your curiosity shine and be ready to soak up all the knowledge you can! Be very open to learning because we've got a number of great people here who are more than willing to share their knowledge and experiences.



Corporate Humour

Cartoons



Well, This certainly explains much of the company's missing data. Who else thought the 'DEL' key on the computer was for delegating work?

A Quick Laugh



?... Why did the banker break up with the calendar?

Because it had too many dates!

?... What's a stockbroker's favorite exercise?

Insider trading (but don't try this at home!).

?... Why did the coffee file a police report?

Because it got mugged!

Flash Fiction: The Well of Echoes

By Gbemiga Lamikanra (Business Development Associate)

The well had been there longer than anyone could remember, hidden in the tangled bramble at the edge of the inn's grounds. It was draped in ivy and shadows, whispering secrets that only the wind seemed to hear. Locals spoke of it with hushed reverence, claiming that the well had a soul—a restless spirit bound to its dark depths.

One autumn night, under a cold and watchful moon, a stranger arrived, eyes hollow and haunted. He seemed drawn to the well, as though it held a key to something lost. With a trembling voice, he muttered that he was there to reclaim a forgotten memory, something he had surrendered to time. As he peered over the edge, a chill rose, wrapping him in the scent of damp earth and something far older than the inn itself.

From the blackness below, a voice drifted upward—familiar and soft, like a lullaby half-remembered. It called the stranger's name, and he leaned in closer, mesmerized. The innkeeper, watching from a distance, ran forward just as the stranger vanished into the well's hungry maw, his name echoing in the darkness.

The innkeeper whispered a prayer for the lost soul, knowing well that once a name is spoken by the well, it belongs to the depths forever. And as he stood there, alone with the darkness, he felt the cold weight of regret, realizing that the stranger had given up his present in search of a past that no longer existed.




For those who knew of the well, there was a warning passed down through generations: Some things are best left forgotten. The well reminded those who sought to reclaim what was lost that sometimes, the past holds nothing but shadows—and that surrendering to it can mean losing all that lies ahead.






Local Restaurant & Café Recommendations






NOK by Alara LAGOS

-  12A Akin Olugbade St, Victoria Island
-  A stylish African-fusion restaurant with a chic ambiance and a menu that celebrates local flavors.
-  ₦15,000 - ₦30,000 per person

The Yellow Chilli LAGOS

-  27 Bishop Oluwole St, Victoria Island
-  Known for its inventive Nigerian dishes, The Yellow Chilli offers an upscale experience with a unique menu.
-  ₦8,000 - ₦15,000 per person

BluCabana ABUJA

-  Mabushi District, Abuja
-  A blend of Lebanese and continental dishes in a serene poolside setting, great for relaxation.
-  ₦10,000 - ₦20,000 per person

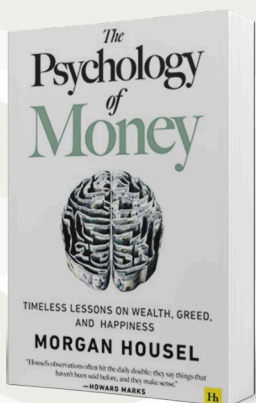
Nyoko ABUJA

-  Ceddi Plaza, Central Business District
-  Specializing in Nigerian cuisine with a modern twist, Nyoko provides a cozy and elegant dining experience.
-  ₦10,000 - ₦18,000 per person

Book Review

By Gbemiga Lamikanra (Associate, Business Development)

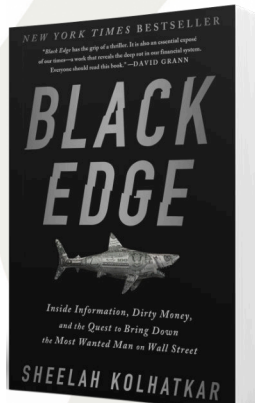
FINANCE BOOKS



The Psychology of Money

BY MORGAN HOUSE

This book delves into how personal experiences shape financial decisions, offering insights for both investors and everyday readers.

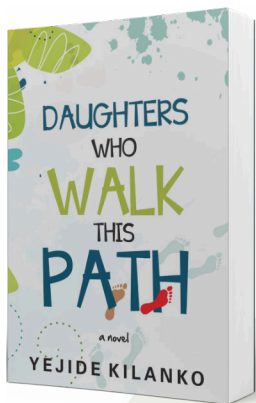


Black Edge

BY SHEELAH KOLHATKAR

This gripping story uncovers the inside workings of insider trading and hedge funds, centered on the infamous SAC Capital.

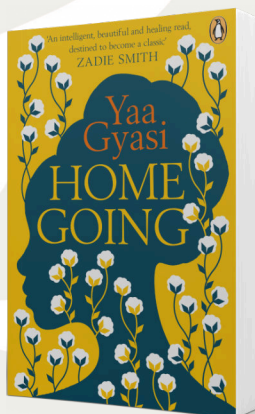
NOVELS



Daughters Who Walk This Path

BY YEJIDE KILANKO

A moving tale of a young girl navigating personal and cultural challenges in modern-day Nigeria.



Homegoing

BY YAA GYASI

Spanning three hundred years, this novel traces the lineage of two sisters from Ghana, one sold into slavery and the other married to a British slaver.

Podcasts



Afrobeats Unscripted

MUSIC/CULTURE

Dive into the latest trends in Afrobeats, with insights from artists, producers, and industry experts.



Planet Money by NPR

ECONOMICS/FINANCE

An engaging podcast that makes economic concepts easy to understand, covering everything from global markets to quirky financial phenomena.



The Art of Charm

SELF-IMPROVEMENT

Learn from experts in psychology, social dynamics, and leadership to improve personal and professional relationships.

Sealing the Deal: The Power of Design in Corporate Success

By Abimbola Adigun (Associate, Transaction Advisory)

“

How you present data can make or break a business deal. A well-designed proposal instills confidence and seals the deal



How Effective Design Transforms Corporate Communication

In the corporate world, data drives decision-making, and numbers tell the story—but over time, I’ve discovered something just as crucial: the way you present that data can make or break the deal. Early in my career, I assumed that if the analysis was solid, the results would speak for themselves. However, after working on numerous proposals and pitch decks across various sectors, it became clear that design matters just as much.

When presenting complex data, from investment proposals to management strategies, how the information is structured and visually communicated can significantly influence the outcome.

A well-designed proposal not only simplifies understanding but also instills confidence in clients, partners, and investors. The clean, clear, and visually appealing presentation of ideas is what turns information into action.

Time and again, I’ve seen that a thoughtfully designed proposal draws attention, holds interest, and creates trust. Design has become a key part of how I approach my work across industries, ensuring that every pitch I deliver stands out—not just because of the data, but because of how I frame those data. In today’s competitive landscape, good design doesn’t just complement the message—it seals the deal.

The Power of Effective Design in Corporate Communication

Now, let's break down what makes design so effective in corporate communication:



01 Clarity Over Complexity

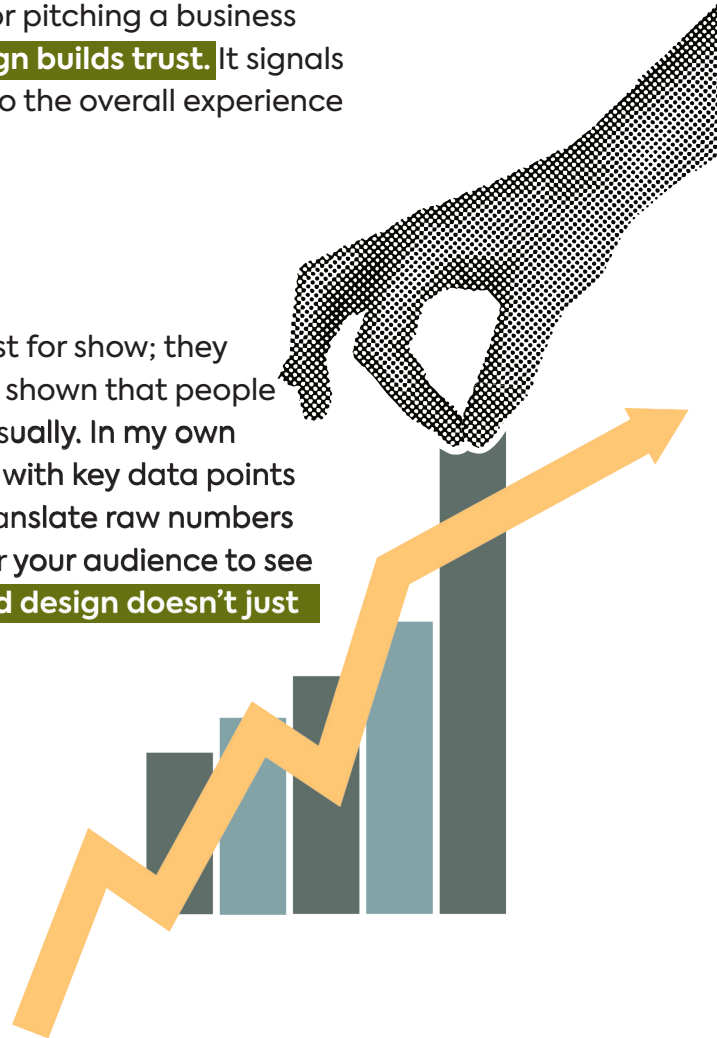
In our line of work, whether it's drafting financial reports, investment proposals, or business strategies, complexity is often unavoidable. However, clear design brings simplicity to the surface. **Clients don't want to wade through jargon and intricate data tables—they want to understand the big picture at a glance.** This is where design plays a pivotal role: breaking down complex information into digestible, well-organized visuals. A clear structure enables your audience to focus on the message without getting lost in the details.

02 Consistency Builds Credibility

A well-designed proposal is not just visually appealing—it reflects professionalism and attention to detail. Consistent fonts, colors, and layouts show that the proposal is meticulously crafted, which translates into a subconscious message of reliability and competence. Across the corporate world, whether dealing with high-net-worth clients or pitching a business strategy to a board of directors, **consistency in design builds trust.** It signals that you pay attention not only to the numbers but to the overall experience you deliver.

03 Visual Appeal Enhances Retention

Visual aids—graphs, charts, and images—are not just for show; they enhance understanding and retention. Studies have shown that people remember information better when it's presented visually. **In my own experience, proposals that blend compelling visuals with key data points are more likely to resonate with clients. When you translate raw numbers into well-illustrated charts or diagrams, it's easier for your audience to see the connections and make informed decisions. Good design doesn't just convey information—it makes it stick.**



04 Structure Supports Storytelling

Every proposal or pitch is a story, and the structure you use to present that story determines how effectively it's received. From the introduction to the conclusion, the flow should be intuitive and purposeful. **Good design helps lead your audience through the narrative in a way that feels natural, guiding them to the key takeaways.** Whether it's an investment opportunity, a market analysis, or a strategic recommendation, the story is just as important as the data—and design is the thread that ties it all together.

05 Tailored Designs for Different Audiences

One of the most valuable lessons I've learned is that not all proposals are created equal. What works for an institutional client may not work for an individual investor. The ability to tailor your design to match the preferences and expectations of your audience can make a significant difference. **Understanding your audience allows you to design proposals that speak directly to their needs**—whether it's an executive summary for time-strapped decision-makers or detailed reports for analytical minds.

06 Design as a Competitive Advantage

In today's saturated corporate landscape, differentiation is key. Everyone is armed with the same data, insights, and analytics—what sets you apart is how you present it. A well-designed proposal doesn't just communicate your ideas; it leaves a lasting impression. It shows that you've gone the extra mile to ensure clarity, professionalism, and value. In a world where decisions often hinge on small details, design can be the difference between a proposal that gets approved and one that gets overlooked.



The Deal-Sealing Power of Design

I've had the privilege of working with clients from different sectors—one thing remains clear: good design gets you through the door and, most times, closes deals. It goes beyond aesthetics and enters the realm of strategic communication. A well-designed proposal speaks to your professionalism, ensures clarity, and gives your ideas the best chance to be understood and embraced.

Ultimately, design isn't just about making things look good. It's about ensuring that your ideas are communicated clearly, your data is presented in the best light, and your clients are left with confidence in your expertise. In the corporate world, where competition is fierce and attention is scarce, design is more than a tool—it's an advantage.

By Joy Ahaiwe (Social Media & Community Manager)

COFFEE WITH

Dorcas Aihia

ANALYST, BUSINESS DEVELOPMENT

Introduce yourself, the department you work in, year you joined cfg (as a copper) and when you completed the CFG graduate trainee program.

My name is Aihia Dorcas Osareamen, and I currently serve as a Business Development Officer with the Business Development team at CFG. I joined CFG in August 2022 as a youth corps member, successfully completing my NYSC program in May 2023. In August 2023, I commenced the CFG Graduate Trainee Program, which I completed in January 2024.

Tell us a bit about your experience in the CFG Africa Management Trainee Program. What was the most exciting part for you?

My experience in the CFG Africa Management Trainee Program was both enriching and transformative. The program provided me with a comprehensive understanding of various business functions, allowing me to develop a well-rounded skill set. The exposure to different departments and the opportunity to work on cross-functional projects broadened my perspective on business operations.

The most exciting part for me was the hands-on learning approach, particularly during rotations. I found it stimulating to apply theoretical knowledge to real-world scenarios, collaborate with diverse teams, and contribute to meaningful projects. This experience not only enhanced my technical skills but also sharpened my problem-solving and leadership abilities.

How did it shape your career path?

The CFG Africa Management Trainee Program played a pivotal role in shaping my career path. It provided me with a clear understanding of my strengths and interests within the business landscape, helping me focus on the areas where I can add the most value. Through diverse rotations and exposure to different departments, I was able to identify my passion for business development, which ultimately guided my current role as a Business Development Officer.

Additionally, the program helped me develop essential skills such as strategic thinking, problem solving, and effective communication, all of which have been instrumental in advancing my career. It also gave me the confidence to take on more responsibilities and pursue growth opportunities within the organization.

Which department were you most excited to rotate through, and why?

I was most excited to rotate through the Global Markets department. The dynamic nature of this department, with its focus on financial markets, investment strategies, and economic trends, greatly intrigued me.

It provided an opportunity to deepen my understanding of global market dynamics and how they influence business decisions. What excited me the most was the fast-paced environment and the need to stay updated on global economic shifts. I found it rewarding to analyze market trends and their potential impact on both short-term and long-term business strategies. This experience broadened my knowledge of financial markets and sharpened my analytical skills.

What's one unexpected skill you picked up during your time in the program that has proven to be valuable in your current role?

One unexpected skill I picked up during the program that has proven invaluable in my current role is stakeholder management. While I expected to focus primarily on technical and analytical skills, I quickly learned the importance of building and maintaining strong relationships with both internal and external stakeholders.

This skill has been crucial in my current role as a Business Development Officer, where effective communication and collaboration are essential for driving partnerships and business growth. Understanding how to navigate different perspectives, manage expectations, and foster long-term relationships has significantly enhanced my ability to contribute to the success of my team and the organization.

What is the culture like at CFG Africa? Do you find it supportive for learning and growth?

The culture at CFG Africa is highly supportive and growth oriented. It fosters a collaborative environment where continuous learning is encouraged, and innovation is valued. One of the standout aspects of CFG's culture is the emphasis on mentorship and knowledge sharing, which has greatly contributed to my personal and professional development.



The organization promotes open communication and provides access to resources that help employees stay up to date with industry trends. Additionally, CFG Africa encourages employees to take on new challenges and step out of their comfort zones, creating an atmosphere of continuous growth. I've found this culture to be instrumental in developing my skills, expanding my network, and advancing my career within the company.

If you could return to any one department, which would it be and what would you focus on?

If I could return to any department, it would be the Global Markets department. I found the fast-paced nature of this environment both stimulating and rewarding, and I would focus on deepening my understanding of market analysis and investment strategies.

Specifically, I would concentrate on enhancing my skills in data analytics and financial modeling to better predict market trends and make informed investment decisions. I would also seek to collaborate more closely with cross-functional teams to explore innovative solutions for optimizing investment portfolios and managing risk. Returning to this department would allow me to further develop my expertise in global market dynamics and contribute to impactful projects that drive business growth.

How has CFG Africa supported your professional development even after completing the program?

CFG Africa has been instrumental in my professional development even after completing the Graduate Trainee Program. They've provided ongoing training opportunities, such as workshops on industry trends and leadership skills. I also have regular access to mentorship from senior colleagues, which has been incredibly beneficial in refining my strategic thinking and decision-making abilities. Additionally, CFG Africa's emphasis on cross-functional collaboration has allowed me to work on diverse projects beyond my primary role, giving me a broader perspective on the industry and contributing to my growth within the organization.

How has your understanding of the financial industry evolved since joining CFG Africa as a graduate trainee?

Since joining CFG Africa as a graduate trainee, my understanding of the financial industry has evolved significantly. I've gained a deeper appreciation for the complexities of asset management, investment banking, and how they interrelate with global market dynamics.

Through hands-on experience and exposure to different departments, I've learned to navigate the intricacies of risk management, portfolio diversification, and market analysis. This comprehensive understanding has made me more adept at assessing market trends and making informed decisions, ultimately shaping my approach to business development and enhancing my effectiveness in my current role.

Would you recommend the program to others? If so, why?

Absolutely, I would highly recommend the CFG Africa Graduate Trainee Program to others. The program offers a unique opportunity to gain comprehensive exposure to various facets of the business, allowing participants to develop a well-rounded skill set and a deeper understanding of the industry.

Here are a few reasons why I endorse the program:

- Diverse Learning Opportunities:** The structured rotations across different departments enable trainees to discover their strengths and interests while gaining hands-on experience in real-world projects.
- Strong Support System:** The culture at CFG Africa emphasizes mentorship and collaboration, providing an environment where individuals can thrive and seek guidance from experienced professionals.
- Professional Development:** The focus on continuous learning, coupled with training and development initiatives, equips trainees with the skills needed to succeed in their careers.
- Networking Potential:** The program fosters connections with a diverse group of professionals, both within and outside the organization, which can be invaluable for future career opportunities.
- Career Growth:** Many graduates of the program have gone on to achieve significant roles within the company, demonstrating its effectiveness in preparing participants for successful careers.

Overall, the CFG Africa Graduate Trainee Program is an excellent platform for anyone looking to kick-start their career in a supportive and dynamic environment.



The Chorister's Dilemma: Balancing Passion, Talent & Dedication

By Joy Idakwoji (Associate, Compliance)

My love for music began before I could even talk. My mother often tells stories of how I would dance to the NTA news soundtrack as a baby, shaking with excitement in my crib. As a child, I was drawn to music, always dancing and humming along, even before discovering my singing voice.

In my adolescent years, I realized I could sing, and I became the family performer, always ready to belt out a song for my mum and siblings. Eventually, I joined our church's children's choir, and that marked the true beginning of my journey as a chorister. Back then, I sang with pure joy and a budding ambition to be like Whitney Houston or Celine Dion.

Entering university, however, changed things. I found myself surrounded by diverse musical talents, and self-doubt crept in.


Although others saw my potential, I began comparing myself to others. I even joined a musical quartet, eager to grow. Yet, with busy schedules, the group soon disbanded, and I faced a choice: improve or quit. This was my first real chorister's dilemma.

Choristers often face such challenges. Balancing choir commitments with work, academics, and personal life can be tough. Regular rehearsals, performances, and events require dedication and can feel overwhelming. Financial demands like purchasing choir uniforms add to the pressure. Messages about new uniform requirements are routine, but they can evoke stress.

While uniforms foster unity, they can also be a financial burden and a restrictive lifestyle choice, especially in conservative choirs.

Still, my love for music keeps me going. When I consider quitting, I remember the parable of talents. Each servant received talents according to their abilities, and they were expected to use and grow them. That message resonates with me. I may have doubted my abilities, but I knew I had a responsibility to develop my gift.

Recently, a friend asked if I was still singing. My answer was simple: "You'll always find me there; it's my forever assignment." I may face challenges, but being a chorister is more than just a hobby—it's a calling I've answered, and I'm committed to it, now and always.



“Singing isn't just a hobby for me—it's my forever assignment, a calling I've answered and will always be committed to.”

Music Review

By Gbemiga Lamikanra (Business Development Associate)



GBAGADA EXPRESS

BY BOJ

BOJ's latest album is a refreshing blend of Afrobeat, alternative, and hip-hop, featuring collaborations with artists like Wizkid, Fireboy DML, and Davido. Notable tracks include "Awolowo" and "Unconsciously."



WORK OF ART

BY ASAKE

Asake brings his unique Afro-fusion style in this album, blending street pop with Afrobeat. Highlights include "2:30" and "Basquiat," capturing his energetic rhythm and sound.



WATER & GARRI

BY TIWA SAVAGE

This EP combines Afrobeat with R&B and soulful elements. Key tracks include "Somebody's Son" featuring Brandy and "Special Kinda" featuring Tay Iwar.

ALBUMS TO WATCH OUT FOR



PLAYBOY

BY FIREBOY DML

Fireboy DML's album showcases a blend of Afropop and contemporary R&B, with hits like "Peru" and "Bandana" featuring Asake, offering a mix of smooth vocals and catchy beats.



BOY ALONE

BY OMAH LAY

Omah Lay's album delivers a fresh Afrobeat experience with introspective lyrics and mellow vibes. Check out "Understand" and "Attention" featuring Justin Bieber, which explore themes of love and self-discovery.

Puzzles

Theme: Finance & Places

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

MENTORSHIP

PORTFOLIO

ASSETS

CREATIVITY

BONDS

INTERNSHIP

STOCKS

INNOVATION

CAPITAL

BRANDING

NETWORKING

RESEARCH

AESTHETICS

STRATEGY

ANALYSIS

Movies to Watch

By Gbemiga Lamikanra (Business Development Associate)



A Haunting in Venice (2023)

Rating: ★★☆☆☆

Dive into this chilling mystery as Hercule Poirot returns to solve a supernatural murder in post-World War II Venice. Perfect for fans of suspense and thrillers.

Where to watch: **123MOVIES** Also available on major streaming platforms



Dumb Money (2023)

Rating: ★★★★★

A comedy-drama based on the true story of the GameStop stock frenzy, where a group of everyday investors takes on Wall Street. Starring Paul Dano, Seth Rogen, and Pete Davidson, it's perfect for anyone interested in finance or recent cultural phenomena.

Where to watch: **123MOVIES** **prime video** **apple tv**



The Creator (2023)

Rating: ★★★★★

A sci-fi action film exploring the themes of artificial intelligence and humanity's survival, set in a dystopian future where humans are at war with AI.

Where to watch: **prime video** **apple tv**

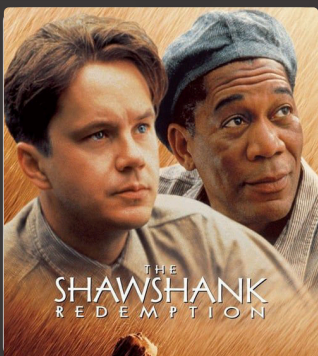


Killers of the Flower Moon (2023)

Rating: ★★★★★

Set in 1920s Oklahoma, this crime drama follows the investigation into a series of murders targeting the Osage Nation, exposing a dark chapter in American history. Directed by Martin Scorsese and starring Leonardo DiCaprio and Robert De Niro, it's a must-watch for fans of historical dramas and true crime.

Where to watch: **123MOVIES** **apple tv+**



The Shawshank Redemption (1994)

Rating: ★★★★★

Revisit this timeless classic about hope and friendship inside a prison, starring Tim Robbins and Morgan Freeman.

Where to watch: **NETFLIX** **HBO MAX**

OCTOBER CELEBRANTS!!



Maureen Imosili

06



Oluchi Iwuoha

14

HAPPY

Birthday



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