

Volume 2 Issue 2 **February Edition** 



Trust Begins with Integrity, Make It Your Cornerstone.

Pg. 5

### Coffee With Abdulqadir Umar

Meet Abdulquadir Umari, CFG Africa's Fixed Income Trader as he shares his journey, work ethics, and principles.

Pg. 24

#### Building a Risk-Aware Culture

Fostering a risk-aware culture, because managing risk is a shared responsibility **Pg. 7** 

#### Sales Management

Navigating ethical sales to drive sustainable growth beyond just closing deals.

Pg. 10



A Publication Powered by CFG Africa



Editor's Note	03
Editorial Team & Writers	04
Integrity: The Currency of Trust	05
Building a Risk Aware Culture: Because Risk is Everyone's Business	07
Sales Management: Navigating Business Ethics for Sustainable Success	10
Essentials for Effective Management	17
Coffee with Abdulqadir Umar	23
Love, Laughter & Sweet Surprises: A Valentine's Day to Remember!	30
March Celebrants!	31

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 Joy Ahaiwe (Social Media & Community Manager)



#### Dear Readers,

Happy February! Welcome to another exciting edition of The Loop!

As we step into this new month, love is in the air—not just in the romantic sense, but in the connections we build, the trust we nurture, and the passion we bring to our work and relationships. February is more than just a month of flowers and chocolates; it's a reminder that the strongest foundations—whether in business or life—are built on trust, awareness, and authenticity.

In this edition, we explore Building a Currency of Trust—because in business and in life, trust is the glue that holds everything together. We also dive into Building a Risk-Aware Culture, helping you navigate uncertainty with confidence and resilience.

For our marketing enthusiasts, Essentials for Effective Marketing is packed with insights to help you craft compelling narratives and connect meaningfully with your audience. And if you're in the world of sales, Sales Management: Navigating Business Ethics for Sustainable Success will guide you on balancing ambition with integrity—because real success is built on principles that stand the test of time.

No edition is complete without a little fun! Our Entertainment section is filled with book, movie, music and podcast recommendations to keep you inspired, as well as engaging activities to spark creativity.

As we celebrate love this month, may we also embrace the love of growth, learning, and meaningful connections. Here's to a February filled with wisdom, success, and moments that make your heart full!

#### **Joy Ahaiwe**

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, Entrepreneural Mindset, Service Oriented.

## **EDITORIAL TEAM**



Joy Ahaiwe *Editor* 



Abimbola Adigun Executive Creative Director/Designer



Henry Onyedikachi Creative Director



Adedoyin Samo Editorial Board Member



Babajide Lawani Editorial Board Member



Akindele Ogundepo Editorial Board Member



Oluwabunmi Ajiboye (Human Resource Associate)

Joy Ahaiwe (Social Media & Community Manager)

Kofoworola Woghiren (Risk & Compliance)

Dorcas Aihia (Business Development)

Oluchi Iwuoha (Wealth Management)

## Integrity: The Currency of Trust.

By Oluwabunmi Ajiboye (Human Resource Associate)

In finance, every transaction is built on trust. Clients invest with us because they believe in our expertise, professionalism, and, most importantly, integrity. But integrity isn't just a corporate value, it is a personal standard that defines how we operate, both as professionals and as individuals.

#### **What Does Integrity Look Like?**

Imagine a scenario where you discover an error in a financial report that could go unnoticed. A person of integrity does not look the other way or assume that "no one will find out." Instead, they take responsibility, correct the mistake, and notify the relevant parties. Integrity is about choosing the right course of action, even when it is inconvenient or uncomfortable.

Consider another case: You are entrusted with sensitive client information. A casual conversation arises where disclosing a small detail might impress a colleague or friend. Integrity means recognizing that confidentiality non-negotiable and resisting the urge to share information inappropriately.

#### What Integrity Is—And What It's Not

#### Integrity is...

#### Integrity is NOT...

- Keeping your word If you promise to deliver a report by Friday, you ensure it is done. If circumstances change, you communicate proactively.
- Saying one thing and doing another.
- O Being honest, even when it is tough Admitting mistakes, even when they could be costly, shows credibility.
- O Covering up mistakes out of fear of consequences.
- Standing firm on ethical principles Saying no to unethical deals, kickbacks, or dishonest shortcuts.
- Looking for loopholes to justify unethical actions.
- Respecting confidentiality Upholding client trust by safeguarding sensitive information.
- Bending the truth to make yourself or the company look better.

#### The Cost of Compromising Integrity

A single lapse in integrity can undo years of hard work. We have all seen businesses collapse due to fraud, insider trading, or regulatory breaches. In many cases, the individuals involved thought "It's just this once" or "No one will notice." But the truth is, integrity violations are rarely isolated events. They snowball, leading to broken trust, reputational damage, and even legal consequences.

At CFG, integrity is not just a core value, it is the foundation of how we operate.

#### **Integrity as a Daily Practice**

Regardless of who we might be dealing with, be it clients, colleagues, or regulators, we must consistently ask ourselves:

- Am I making decisions that align with honesty and ethical conduct?
- Would I be comfortable if my actions were made public?
- Am I protecting the reputation and trustworthiness of the organization?

Integrity isn't about grand gestures; it is about small, consistent choices that build credibility over time. Let us commit to making integrity not just a corporate policy, but a personal priority, because in the end, our character is the most valuable asset we will ever own.



## **Building a Risk-Aware Culture:**

## **Because Risk is Everyone's Business**

By Kofoworola Woghiren (Risk & Compliance)

Let's talk about risk. It's not just a buzzword thrown around in boardrooms or a responsibility relegated to the risk management team. Risk is everywhere—in every decision we make, every strategy we design, and every client portfolio we manage. And if risk is everywhere, then managing it should be everyone's business.

At CFG, we're not just in the business of managing assets; we're in the business of managing uncertainty. And to do that effectively, we need more than just policies and procedures. We need a risk-aware culture—a mindset where every team member, from analysts to advisors, understands the importance of risk and takes ownership of it.



## What is a Risk-Aware Culture?

A risk-aware culture isn't about fear or avoidance. It's about empowerment. It's about equipping every individual with the knowledge, tools, and confidence to identify, assess, and address risks in their day-to-day work. It's about fostering an environment where people feel comfortable speaking up about potential risks, asking questions, and challenging assumptions.

Think of it like this: if our organization were a ship, risk management wouldn't just be the responsibility of the captain. Every crew member—whether they're navigating, maintaining the engine, or serving meals—plays a role in keeping the ship afloat.

#### Why Does It Matter?

In asset management, the stakes are high. A single oversight can have far-reaching consequences for our clients and our reputation.

A risk-aware culture isn't about fear or avoidance

But when risk management becomes part of our DNA, we're better equipped to:

- Anticipate challenges before they become crises.
- Seize opportunities that others might overlook.
- Build trust with clients by demonstrating our commitment to protecting their assets.

A strong risk culture isn't just a safeguard; it's a competitive advantage.



#### **How Can We Build It?**

Embedding a risk-aware culture doesn't happen overnight. It requires intention, collaboration, and continuous effort.

Here are a few ways we can all contribute:

1

#### **Stay Curious**

Ask questions. Challenge assumptions. Don't take things at face value. The best risk managers are the ones who are always curious.

2

#### **Communicate Openly**

If something doesn't feel right, speak up. A risk-aware culture thrives on transparency and open dialogue.

3

#### **Think Long-Term:**

Consider the downstream impact of your decisions. What might seem like a small risk today could grow into a bigger issue tomorrow.

4

#### **Learn and Adapt**

Risk management is a dynamic field. Stay informed about emerging risks and evolving best practices.

A strong risk culture isn't just a safeguard; it's a competitive advantage.

#### Risk as a Shared Responsibility

At CFG, we believe that risk management is a team sport. It's not just the job of the risk team or senior leadership—it's a shared responsibility. Whether you're analyzing market trends, onboarding a new client, or designing an investment strategy, you have a role to play in managing risk.

## And here's the good news...

When we all take ownership of risk, we don't just protect our organization—we empower it. We create a culture where innovation thrives, where clients feel confident in our expertise, and where we can navigate uncertainty with agility and confidence.

**Risk as a Shared Responsibility** 

Building a risk-aware culture starts with each of us. It starts with a commitment to learning, a willingness to collaborate, and a shared belief that managing risk isn't just a responsibility—it's an opportunity.

So, the next time you're faced with a decision, ask yourself: What are the risks? How can I mitigate them? How can I contribute to a safer, stronger, and more resilient organization?

Together, let's make risk management not just something we do, but something we live and breathe. Because at CFG, risk isn't just a challenge—it's our chance to shine.

Together, let's make risk management not just something we do, but something we live and breathe.

## Sales Management: Navigating Business Ethics for Sustainable Success

By Dorcas Aihia (Business Development)

#### Introduction

In today's competitive business landscape, sales management plays a crucial role in driving revenue and fostering long-term customer relationships. However, for sustainable success, sales

strategies must be aligned with ethical business practices. Ethical sales management ensures transparency, builds trust, and safeguards a company's reputation. This article explores the role of ethics in sales management, its impact on businesses, and strategies for maintaining ethical sales practices.

#### The Role of Ethics in Sales Management

Ethics in sales management ensures customer trust, fosters long-term business relationships, and mitigates legal and reputational risks. Ethical sales practices align businesses with corporate social responsibility (CSR) principles, create a positive work environment, and strengthen employee morale. When sales teams operate with integrity, they contribute to a company's credibility and foster customer loyalty, which is essential for business sustainability.

Conversely, unethical sales tactics can lead to financial penalties, customer distrust, and eventual business decline. A company that engages in dishonest sales practices may experience short-term financial gains, but the long-term consequences often outweigh the benefits, leading to declining customer

engagement and increased regulatory scrutiny.



#### **Ethical Issues in Sales Management**

Despite the growing awareness of ethical business conduct, many organizations still face challenges in maintaining ethical sales practices. Common ethical issues in sales management include:

## Misrepresentation & False Advertising –

Providing misleading or exaggerated claims about products or services to persuade customers unfairly.

## Price Manipulation & Hidden Charges –

Concealing additional fees, inflating prices, or engaging in deceptive pricing tactics.

## Pressure Selling & Manipulative Tactics –

Forcing customers into making hasty decisions by creating a false sense of urgency or exaggerating product benefits.

#### **Data Privacy Violations**

 Selling or misusing customer data without consent, leading to breaches of trust and legal implications.

#### **Unfair Competition &**

**Bribery** – Engaging in unethical practices, such as bribing officials or slandering competitors, to gain market dominance.

Discriminatory Sales

Practices – Favoring
certain customers or
regions while discriminating
against others based on
race, gender, or economic

status.

#### **Core Principles of Ethical Sales Management**

To uphold ethical sales standards, businesses should adhere to the following principles:

- Honesty & Transparency Ensuring customers receive accurate and truthful product information without exaggeration or omission.
- Fair Pricing & Non-Exploitation Maintaining ethical pricing strategies that do not take advantage of vulnerable customers.
- Respect for Consumer Rights Offering clear return policies, fair warranties, and efficient dispute resolution processes.
- O Corporate Social Responsibility (CSR) Emphasizing sustainable, eco-friendly business practices, fair labor policies, and community involvement.
- Integrity in Customer Interactions Encouraging sales representatives to prioritize customer satisfaction over short-term sales targets.

#### The Impact of Ethical vs. Unethical Sales Practices

Ethical sales management has long-term benefits, including:

 Enhanced Customer Loyalty – Customers are more likely to stay loyal to brands that operate with integrity.

Stronger Brand Reputation – Ethical companies build a positive brand image, leading to increased trust and recognition.

**Legal Protection & Reduced Risks –** Compliance with ethical and legal standards reduces the risk of lawsuits and regulatory fines.

 Employee Satisfaction & Retention – A culture of ethics boosts morale and lowers employee turnover.

**Sustainable Competitive Advantage –** Ethical companies can attract high-value customers and partners, ensuring long-term profitability.

Conversely, unethical sales practices may provide short-term profits but often result in:

Loss of customer trust and credibility.

Legal penalties and financial liabilities.

Employee dissatisfaction and high turnover rates.

Market share decline due to reputational damage.

#### Strategies for Implementing Ethical Sales Management

Organizations can integrate ethical sales management through the following strategies:

#### Organizational Strategies:

**Developing a Strong Code of Ethics –**Establishing clear ethical guidelines and ensuring they are well-communicated to employees.

Enforcing Compliance & Accountability – Implementing strict monitoring systems to detect and prevent unethical behavior.

**Ethical Leadership & Training –** Conducting ethics training programs for sales teams to reinforce ethical decision–making.

Encouraging Whistleblower Protection – Creating a safe environment where employees can report unethical behavior

without fear of retaliation

**Ethical Incentive Structures –** Designing commission and bonus structures that reward long-term customer satisfaction instead of just short-term sales.

#### Sales Team Strategies:

Customer-Centric Selling –
Prioritizing customer needs and providing solutions that genuinely benefit them rather than pushing unnecessary products.

Fair and Realistic Target

Setting – Avoiding aggressive

sales quotas that pressure
employees into unethical
practices.

Transparency in Dealings –

Maintaining clear, upfront
communication about pricing,
product limitations, and
policies.

Ethical Handling of Customer Complaints – Addressing issues professionally and fairly, ensuring customers feel valued and respected.

Diversity &
Inclusion in
Sales –
Encouraging
unbiased sales
practices that
cater to a
diverse
customer base
without
discrimination.



#### **Case Studies: Ethical vs. Unethical Sales Practices**

## Ethical Sales Practices: BNP Paribas

BNP Paribas, one of Europe's largest banks, has built a reputation for ethical sales practices by prioritizing responsible investment, sustainable banking, and customer-focused financial solutions.

#### **How BNP Paribas Applied Ethical Sales Practices:**

#### Sustainable & Responsible Investing:

- The bank stopped financing coal-related projects and prioritized green and sustainable investments.
- It offers Socially Responsible Investment (SRI) funds, ensuring clients invest in ethical, environmentally friendly, and socially impactful businesses.



#### **Transparency & Fair Sales Practices:**

- BNP Paribas ensures clear and honest communication with clients, avoiding misleading financial products.
- Sales teams are trained to prioritize client interests over aggressive sales targets, reducing conflicts of interest.

#### **Ethical Loan & Credit Policies:**

- The bank enforces strict lending policies, ensuring that credit products are sold responsibly and not to financially vulnerable clients.
- It promotes financial literacy programs to educate customers on responsible borrowing and investment.

#### Combatting Greenwashing & Fraud:

- BNP Paribas implemented strict compliance policies to prevent misleading claims about sustainable finance.
- The bank conducts thorough due diligence before offering ESG (Environmental, Social, and Governance) financial products.

#### **Outcome & Impact:**

- Increased Customer Trust & Loyalty:
   Ethical banking practices strengthened
   BNP Paribas' reputation and client
   relationships.
- Stronger Financial Performance:
   Sustainable investments attracted responsible investors, contributing to long-term profitability.
- Industry Influence: BNP Paribas set a benchmark for ethical finance, inspiring other banks to adopt similar responsible sales practices.

#### **Lesson Learned:**

BNP Paribas demonstrates that in the financial sector, ethical sales practices—focusing on transparency, responsible lending, and sustainable investments—can drive both customer trust and long-term business success.

## Unethical Sales Practices: Wells Fargo

The Wells Fargo Fake Accounts Scandal was a massive banking fraud case that came to light in 2016. Employees at Wells Fargo, one of the largest banks in the U.S., secretly created millions of unauthorized bank and credit card accounts without customers' knowledge.

#### **Key Points of the Scandal:**



**Pressure to Meet Sales Targets**: Wells Fargo had an aggressive sales culture, where employees were pushed to meet unrealistic quotas. To do this, many workers fraudulently opened accounts to appear as if they were meeting their targets.



**Unauthorized Accounts:** Over 3.5 million fake accounts were created between 2002 and 2016, often by using fake email addresses or forging customer signatures. Many customers were charged fees for accounts they never requested.

#### **Lessons Learned:**

The scandal highlighted the dangers of extreme sales pressure in the banking industry and the importance of ethical corporate governance. It served as a wake-up call for better consumer protection and corporate accountability.

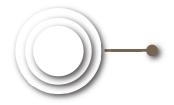


Whistleblower Complaints
Ignored: Employees who spoke

up about the unethical practices were often ignored or even fired.



- A \$185 million fine in 2016 from regulators.
- The firing of 5,300 employees involved in fraudulent activity.
- The resignation of CEO John Stumpf.
- Multiple lawsuits and over \$3 billion in total penalties paid by the bank.

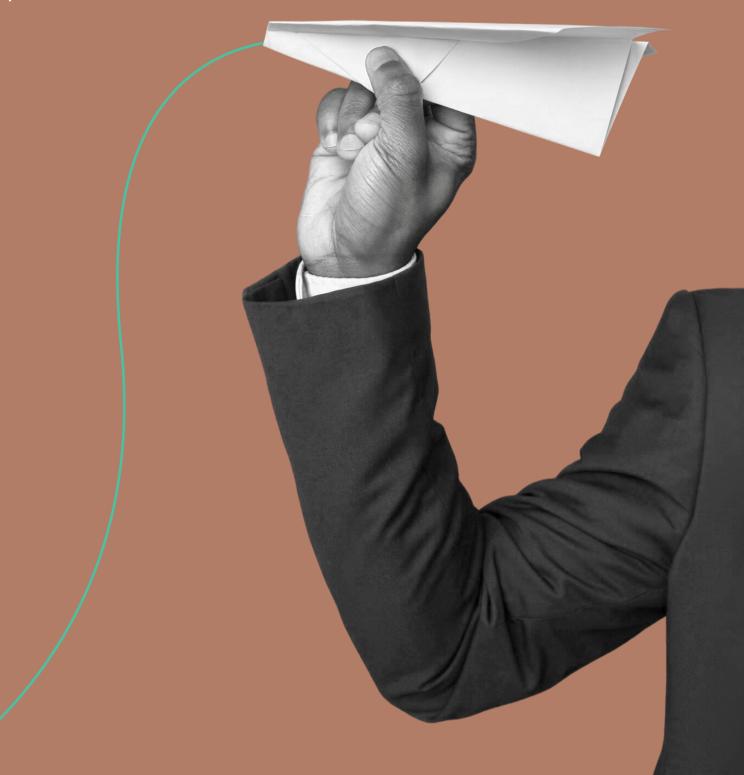


**Reputation Damage & Reforms:** Wells Fargo suffered a huge loss of trust, and the bank was forced to change its leadership, restructure sales practices, and implement better oversight.

#### Conclusion

Ethical sales management is not just a moral obligation—it is a strategic imperative for sustainable success. Businesses that prioritize ethics create stronger relationships with customers, foster brand loyalty, and mitigate risks associated with unethical sales practices. Ethical business conduct is no longer optional; it is a necessity for organizations seeking long-term growth and success in an increasingly conscious marketplace.

By balancing profitability with responsibility, organizations can ensure longevity, trust, and credibility in the market, positioning themselves as industry leaders in ethical business practices.



## **Essentials for Effective Marketing**

By Oluchi Iwuoha (Wealth Manager)



#### **Introduction to Marketing**

Marketing is the process of promoting, selling, and distributing a product or service to meet consumer needs. It encompasses branding, advertising, and customer engagement.

Aspect	Definition	Example
Marketing	Process of promoting & selling products/services	Digital campaigns, content marketing
Branding	Creating a unique identity & perception	Apple's minimalist design & innovation
Advertising	Paid promotional activities	Facebook Ads, Google Ads

#### The 7Ps of Marketing



- O Defines what is being offered to customers.
- Includes design, features, quality, and branding.
- <sup>o</sup> Example: Nike focuses on performance and style in footwear.

#### O2 Price:

- Determines product affordability and positioning.
- Pricing strategies include cost-plus, competitive, penetration, and premium pricing.
- Example: Netflix uses tiered pricing for different user segments.

#### 03 Place:

- Involves distribution channels and accessibility.
- Direct sales, online stores, and retail partnerships.
- Example: Amazon optimizes global logistics for quick deliveries.

#### 05 People:

- Refers to employees, customer service, and influencers representing the brand.
- Well-trained personnel enhance brand reputation.
- Example: Ritz-Carlton's exceptional customer service.

#### **07** Physical Evidence:

- Tangible and intangible proof of product/ service quality.
- Includes branding, packaging, website design, and reviews.
- Example: Apple's premium store design enhances customer experience.

## **Marketing Strategies for Success**

#### **Content Marketing:**

- Engages audiences through blogs, videos, and infographics.
- Builds brand authority and trust.

#### Social Media Marketing:

- Uses platforms like Instagram, LinkedIn, and TikTok for brand engagement.
- Example: Influencer partnerships to enhance reach.

#### **04** Promotion:

- Communicates product benefits to customers.
- Includes advertising, social media marketing, PR, and email campaigns.
- Example: Coca-Cola's "Share a Coke" campaign personalized bottles with customer names.

#### 06 Process:

- Covers operations that deliver a seamless customer experience.
- Includes checkout, delivery, and aftersales support.
- Example: Amazon's one-click purchase and fast shipping.



#### **SEO & Digital Advertising**

- Improves online visibility through keyword optimization.
- Google and Facebook Ads target specific demographics.

#### **Email Marketing:**

- Personalizes customer communication.
- Automated campaigns for customer retention.

#### **Customer Retention Strategies:**

- Loyalty programs, personalized discounts, and excellent after-sales service.
- Example: Starbucks Rewards program incentivizes repeat purchases.

#### **Measuring Marketing Success**

**Key Performance Indicators (KPIs)** 







Conversion rates



#### Tools for Analytics:

Google Analytics, Facebook Insights, HubSpot.

#### **Optimization Techniques:**

- A/B testing different marketing strategies.
- Customer feedback for product and service improvement.

#### Conclusion

Effective marketing combines the 7Ps with data-driven strategies to build brand visibility, customer trust, and business growth. By continuously measuring and optimizing campaigns, businesses can stay competitive and achieve long-term success.



## Pause & Play!





#### **ABOUT FEBRUARY**

Did you know February was once the last month of the year? In the early Roman calendar, the year started in March, making February the last month before it was moved to its current position.



#### THE HEART SYMBOL

The heart symbol wasn't always linked to love. In the Middle Ages, the heart shape was used to represent foliage. It wasn't associated with love until the 13th century.



#### **BLACK MOON**

The rarest full moon occurs in February. A "Black Moon" (when there's no full moon in February) happens about once every 19 years due to its short length.



#### THE PERFECT 4-WEEK MONTH

February is the only month that has four full weeks exactly. In non-leap years, February starts and ends on the same day of the week, creating a perfect 4-week cycle



#### THE OSCARS

The Oscars often take place in February. Hollywood's most prestigious film awards ceremony is typically held in February, recognizing outstanding achievements in cinema.



- Which sporting event is often held in February?
  - a. Super Bowl
  - b. Wimbeldon
  - c. The Olympics
- 2 . What is the origin of the name "February"?
  - a. From a Roman Emperor
    - b. From the Latin word Februum
  - c. Named after a Greek goddess
- Which U.S. holiday is celebrated on the third Monday of February?
  - a. Presidents' Day
  - b. Thanksgiving
  - c. Independence Day
- What is the meaning of the name "February"?
  - a. Love
  - b. Purification
  - c. Celebration

## **Corporate Humour**

#### **Cartoons**



"Did you get my email?'

Employee: "Which one? The one you sent or the 47 that followed?"

A Quick Laugh





Why did the spreadsheet break up with the calculator?

> Because it needed more space!



Why did the espresso keep checking its watch?

Because it was pressed for time



What did one wall say to the other wall?

I'll meet you at the corner

#### Restaurant & Café Recommedations



#### My Ite LAGOS

- 8 The Providence St, Lekki Phase I, Lekki
- (i) Ité is a restaurant in Lagos, Nigeria that serves Nigerian food. It has a casual dress code and outdoor seating.
- <sup>™</sup> ₩10,000−₩30,000 per person.
- Try out Afang Soup and Pounded yam
- 🍸 Sip on Palmwine

#### **Danfo Bistro**

- 🔘 1A Ibiyinka Olorunbe Close, Victoria Island
- (i) Danfo Bistro is a trendy, Afrocentric restaurant that blends classic Nigerian flavors with a modern twist.
- 6 № 15,000 № 30,000 per person.
- Palm Wine Goat Curry served with fragrant rice or yam.
- ₹ Sip on Chilled Palm Wine or a signature Danfo Bistro cocktail.

#### BluCabana Restaurant & Cafe

ABUJA

- 🛇 1322 Shehu Yar'adua Blvd, Mabushi, Abuja, Nigeria
- i It is located within Sunrise Waterpark at Sunrise Hills Estate in Asokoro, offering a serene dining experience with a mix of international and local cuisine.
- <sup>®</sup> ₩20,000-₩40,000 per person.
- Try out the Mashed potatoes, Tenderloin Steak
- Sip on freshly squeezed juice or a tropical cocktail

#### Green Chilli Steakhouse ABUJA

- 🔘 13, Amazon Street, Maitama, Abuja, Nigeria
- (i) Green Chili Steakhouse is a premium dining spot in Maitama, Abuja, known for its high-quality steaks, fresh ingredients, and elegant ambiance. It offers a mix of international and local dishes, perfect for both casual and fine dining experiences.
- **1** ★25,000-★50,000 per person.
- $\begin{tabular}{l} \end{tabular} \begin{tabular}{l} \end{tabular} Try out Lamb Chops served with roasted potatoes \end{tabular}$
- ₹ Sip on Red wine



## COFFEE WITH Abdulquadir Umar

Fixed Income Trader

By Joy Ahaiwe (Social Media & Community Manager)



#### Please introduce yourself

My name is Abdulquadir Umar, a Fixed Income Trader at CFG Africa. I trade bonds, T-bills, and anything that moves in the fixed-income space.

If you had to explain what you do as a Fixed Income Trader to a 10-year-old, how would you put it?

I connect people who need cash with those who have it by facilitating the exchange of money for bonds, bills, or other fixed-income securities—ensuring that both sides get a fair deal.

What's the biggest
misconception people
have about fixed
income trading?

People often think fixed income trading is just buying and selling bonds, but it's much more than that. It involves deep analysis, managing risk, and navigating market pressures sometimes with sleepless nights when holding a position.

The market can be unpredictable. What's your go-to strategy for staying sharp and making the best decisions under pressure?

I stay disciplined by trusting my market analysis and sticking to my strategy. I avoid being swayed by external opinions and rely on a strong risk management framework to keep emotions in check. Preparation is key—I assess different scenarios in advance so that when the pressure builds, I react with confidence rather than hesitation.

What's the most thrilling trade you've ever made, and how did it play out?

There was a time I recommended taking a contrarian position on a bond that was being heavily sold off. My analysis indicated it was undervalued, so I went long. The market eventually moved in my favour, and the bond rallied aggressively. It was a high-risk decision that paid off, but it could have easily gone the other way.

If your job as a Fixed Income Trader was a movie, what would the title be?

(High Stakes: The Trader's Playbook) because every trade is a calculated risk, and the right call can make all the difference.

The finance world is full of acronyms. If you had to make one up for yourself, what would it stand for? What's the most unexpected place you've checked the markets from?

Acronym: I'd go with P.A.C.E. – Patience, Analysis, Conviction, Execution. These four pillars define my approach to trading—and honestly, life. Patience to wait for the right moment, analysis to make informed decisions, conviction to stand by them, and execution to act decisively.

Unexpected Place: A wedding reception. One eye on the dance floor, the other on a market-moving hezadline. Priorities, right? The markets never sleep, and sometimes, neither do traders.

## Every trader has a ritual. What's yours before the market opens?

I start my day by scanning overnight market movements and key economic updates while sipping my tea. Then, I review my trading plan, fine-tune my strategy if needed, and mentally prepare for the day ahead. It's all about getting in the zone before the first trade hits.

## If trading was a sport, which one would it be and why?

Trading is like boxing—fast-paced, strategic, and all about timing. You must stay on your toes, read your opponent (the market), and know when to strike or defend. One wrong move, and you could take a hit, but with discipline and skill, you come out on top.

If bonds had personalities, which type would you be—high-yield and risky, or government-backed and steady?

I'd be a well-balanced corporate bond—steady but with a bit of risk for better returns. Reliable, but not afraid to take calculated bets when the opportunity is right.

## What's one thing you wish your younger self knew before stepping into

That the market doesn't care about your emotions. You can have the best analysis, but if you let fear or greed take over, you're done. Stay disciplined, trust your strategy, and always manage risk first.

## What's your go-to way to unwind after a high-stakes trading day?

A good workout to clear my head, then some downtime with friends or family. Nothing resets the mind like stepping away from the screens and enjoying real-world moments.

If you could have dinner with any legendary investor or economist, dead or alive, who would it be and why?

I'd have dinner with John Maynard Keynes.





Beyond his revolutionary economic theories, he was a sharp investor who adapted his strategy over time—shifting from short-term speculation to a more patient, fundamentals-driven approach. His famous quote, 'The market can stay irrational longer than you can stay solvent,' is a lesson every trader eventually learns. I'd love to hear how he'd navigate today's markets.

Finish this sentence: Being a Fixed Income Trader is like being a \_\_\_\_\_

Being a Fixed Income Trader is like being a chess grandmaster—strategizing several moves ahead, anticipating risks, and adapting to ever-changing conditions. Every decision count, and the best trades come from patience, precision, and the ability to think three steps ahead.

Being a Fixed Income
Trader is like being a
chess grandmaster—
strategizing several
moves ahead,
anticipating risks, and
adapting to ever—
changing condition

## **Music to Enjoy**



#### **BABY (IS IT A CRIME)"**

BY RFMA

Nigerian artist Rema delivers a mid-tempo track that showcases his versatility, blending Afrobeat rhythms with R&B melodies.



#### **HOPE HANDWRITTEN**

BY HOPE TALA

This debut album combines bossa nova, R&B, and pop influences, creating an even-tempered and soulful experience.



#### **COME & SEE**

BY LIMOBLAZE

Nigerian-born, UK-based artist Limoblaze offers a joyful track that blends Nigerian influences with Christian themes, making it both a worship anthem and a danceable tune.



#### **EVERYDAY**

BY TAKUYA KURODA

Japanese trumpeter Takuya Kuroda's eighth album, "Everyday," showcases his unique blend of jazz with soulful and bluesy undertones.



#### I KEPT THESE OLD BLUES

BY I KEPT THESE OLD BLUES

Irish singer Muireann Bradley revitalizes classic blues with her enchanting voice and guitar skills, reminiscent of legends like Billie Holliday and Ella Fitzgerald.

### **Puzzles**

Theme: February - A Month of Love, Legends, and Changing Seasons

OR G T Ε E R D Р Р O C 0 Н C R S Α C D Α Н Ν Ε N S Н Ε Y S N R М D Т Υ A 0 D G E S W R Ε Н Т Α w w Ε R Н Ν R М E Ν S E E Н Y Т R Т S C N Т S Ν L C D Α N T 1 Α G R R A Т ٧ Ν D G D C Ν N

SPRING
MAIL
CARD
LINCOLN
PREDICT
CANDY

SHADOW
MYTH
CUPID
PRESIDENT
CHOCOLATE
LOVE

WEATHER
FLOWER
WASHINGTON
ARROW
VALENTINE
GROUNDHOG

## **Movies to Watch**

By Joy Ahaiwe (Social Media & Community Manager)



#### **Tarella**

Rating:  $\star\star\star\star\star$ 

An Afro-fantasy retelling of Cinderella, set in a West African kingdom. Featuring Okawa Shaznay, Timini Egbuson, and Richard Mofe-Damijo, it blends tradition, romance, and adventure. Released in Nigerian cinemas on February 7, 2025.

Where to watch:

#### **The Trade**

Rating: 🛨 🛨 🛨 🖈

A Nigerian crime thriller inspired by true events, depicting the story of a notorious kidnapper who evaded capture for over a decade.

Where to watch:



#### Squad 36

Rating:  $\star\star\star\star\star$ 

French thriller Squad 36 (aka Bastion 36), directed by Olivier Marchal, follows troubled cop Antoine as he investigates police corruption while leading a double life as a bareknuckle fighter. Though action-packed, some reviews say it relies on familiar tropes.

Where to watch: NETFLIX

#### **Venom: The Last Dance**

Rating: \*\*\*

Tom Hardy returns as Eddie Brock in this thrilling sequel, where Venom and Eddie evade both the military and an extraterrestrial threat.

Where to watch: NETFLIX

#### The Super Mario Bros. Movie

Rating:  $\star \star \star \star \star$ 

An animated adventure that brings the iconic video game characters to life. While primarily a family film, it offers plenty of action-packed sequences and nostalgic moments for fans.

Where to watch: NETFLIX

## Love, Laughter & Sweet Surprises:

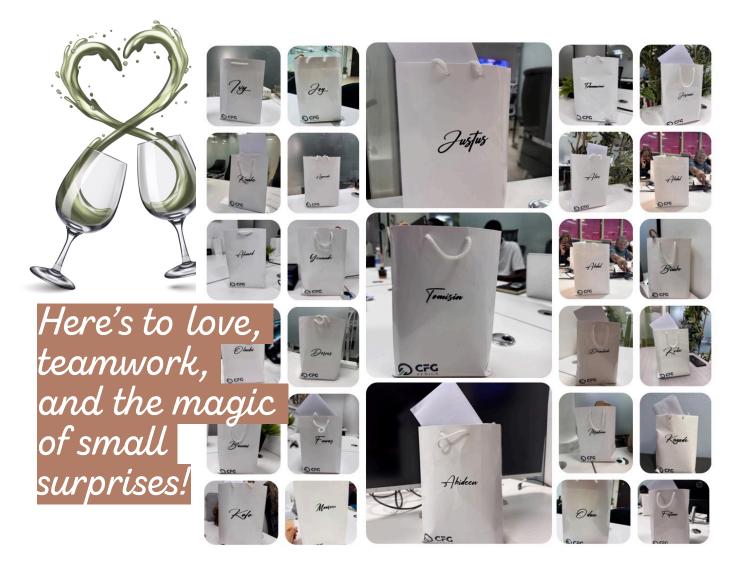
## A Valentine's Day to Remember!

By Joy Ahaiwe (Social Media & Community Manager)

Valentine's Day at the office was nothing short of magical! From the moment everyone walked in, the air was filled with excitement, smiles, and the sweet scent of love (and maybe a little chocolate too!). Each desk had a delightful surprise waiting—carefully placed goodies that instantly lit up faces and set the tone for a truly special day.

It was one of those moments that reminded us that the little things matter—thoughtful gestures, shared laughter, and the joy of making someone's day a little brighter. The energy was contagious, and the office buzzed with warmth and happiness, proving once again that love isn't just about romance—it's about kindness, appreciation, and the beautiful connections we share.

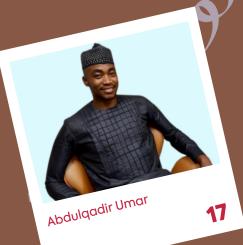
As the day unfolded, the fun continued, filled with lighthearted conversations, a few sweet treats, and the simple joy of being part of a team that celebrates together. It was a Valentine's Day to remember, one that left us all with full hearts, happy memories, and maybe a new favorite chocolate (or two)!



## MARCH CELEBRANTS!!







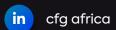


# HAPPY Carried and the second of the second o

- www.cfgafrica.com
- info@cfgafrica.com
- 4th Floor, KPMG Tower, Bishop Aboyade Cole Street, Victoria Island, Lagos
- **©** 02018870020







#### **Important Notice:**

This publication is issued by CFG Africa. It is for informational purposes only and does not constitute an offer, recommendation, or solicitation to engage in any transaction or adopt any investment strategy. Moreover, it does not predict future market movements, and any figures provided are for illustrative purposes. Readers are urged to exercise their own judgment and seek professional advice where necessary.

© 2025. This newsletter is for internal circulation only. Any unauthorized use or distribution without prior express consent from CFG Africa is strictly prohibited.

