

STAY INFORMED, STAY CONNECTED!

Volume 2 Issue 7

July Edition

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# **EDITOR'S NOTE**

By Joy Ahaiwe (Social Media & Community Manager)



Dear Readers,

#### Hello July,

Welcome to this month's edition of The Loop, where small insights spark big shifts, and your scroll time is time well spent.

July feels like a gentle nudge: a reminder that even in the thick of the year, it's never too late to soften the edges of your days or sharpen your goals.

This month, we explore how Romanticizing Your Routine can turn the mundane into magic because making your mornings, commutes, or evenings feel special might be the most underrated path to joy.

We also unpack why Just Saving Won't Make You Wealthy, revealing what truly grows your money beyond the comfort zone of a savings account.

Then, in Avoiding the Second Worst Thing in Life, we get honest about regret because the only thing worse than failing is not trying at all.

As always, you'll find quick sparks of inspiration and takeaways to keep your July intentional, reflective, and a little more wonderful.

Here's to finding beauty in your every day, and courage in your big dreams.

Thanks for looping in.

With warmth,

**Joy Ahaiwe** 

Editor, The Loop



# **MISSION**

Connecting markets, creating value, 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**



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# Fostering an Entrepreneurial Mindset at CFG Africa

By Adedoyin Samo (Head, Corporate Services)



Having an entrepreneurial mindset isn't just an advantage, it is a necessity.

n today's fast paced financial services landscape, having an entrepreneurial mindset isn't just an advantage, it is a necessity. At CFG Africa, embracing this mindset empowers our teams to innovate, adapt, and excel in delivering value to our clients and stakeholders.

# What does it mean to have an Entrepreneurial Mindset?

An entrepreneurial mindset means approaching every challenge and opportunity like an entrepreneur would, regardless of one's role.

#### Key attributes include:

- Proactive problem solving: Anticipating emerging issues and formulating solutions rather than waiting for directives.
- Ownership and accountability: Taking responsibility for initiatives and seeing them through with integrity and purpose.
- Calculated risk taking: Evaluating opportunities holistically, taking informed risks, and learning from both successes and failures.
- Growth orientation: Embracing change, staying curious, and continuously seeking ways to improve processes, services, and personal capabilities.

# Why It Matters at CFG Africa

#### Driving Innovation and Agility

In a sector characterized by regulatory shifts, market volatility, and evolving client needs, agility is crucial. Teams that think entrepreneurially anticipate these changes and proactively adapt. For example, launch of new fund strategies and rapid deployment of technology infrastructure exemplifies how an entrepreneurial approach can yield timely, competitive advantages.

#### Enabling Ownership Across Teams

When individuals and teams operate with an entrepreneurial mindset, we move from strictly defined roles to value driven ownership. Whether in product development, client engagement, operations, or compliance, employees are encouraged to go beyond "job functions" to identify friction points and propose improvements.

#### Cultivating a Culture of Learning and Innovation

Risk taking done thoughtfully leads to experimentation and eventual innovation. At CFG Africa, when a team pilots new investment products or service delivery mechanisms, we view this as an opportunity to learn and refine. A culture that supports such iterations, reward initiative, and celebrates smart experimentation generates sustained growth and staff engagement.

#### Enhancing Employee Engagement and Talent Retention

Empowering staff with autonomy, visibility into impact, and room for growth builds a motivating environment. Recent efforts (including performance management optimizations) show that when teams have clarity of objectives and the ability to propose solutions, engagement rises and innovation follows.



# How Employees Can Develop and Demonstrate an Entrepreneurial Mindset



#### Be Curious and Inquisitive

- Ask "why" and "what if": Beyond completing tasks, inquire about the rationale behind processes. Could the current process be more efficient? Could technology improve the client experience or internal workflows?
- Stay informed: Follow industry trends, regulatory developments, and emerging opportunities. Bring back insights to your team or propose small-scale research.



#### **Own Outcomes, Not Just Tasks**

- Take initiative: If you identify a gap in client onboarding, compliance reporting, or system performance, propose a framework to address it. Volunteer to lead pilot implementation, even small scale.
- Track impact: Document improvements (e.g., reduced processing time, fewer errors, client satisfaction gains).



#### **Embrace Smart Risk and Learning**

- Evaluate tradeoffs: When suggesting new ideas, consider potential risks (operational, reputational, compliancerelated). Present possible mitigation strategies alongside opportunities.
- View setbacks as stepping stones: If a pilot is not successful, analyze the cause, extract learnings, and iterate. These lessons often inform broader improvements.





#### **Collaborate Across Functions**

Work with colleagues from different teams to generate diverse perspectives. Cross functional partnerships often yield the most creative solutions whether in product design, client experience, or operational efficiency.



#### **Continuously Upskill**

- Identify gaps in your knowledge and pursue learning, formal or informal, in areas such as fintech innovation, compliance frameworks, emerging technologies, or client relationship strategies.
- Share knowledge with peers and encourage learning sharing forums across teams.



# Leadership's Role in Enabling an Entrepreneurial Culture

For an entrepreneurial mindset to flourish, leadership must provide the environment and guardrails that ensure:

- Clear articulation of objectives and strategic priorities, so teams know where to align their innovative routes.
- Structured spaces for idea generation (e.g., innovation forums, proposal presentations, feedback loops).
- Support for pilots and fast initiatives, including streamlined resource allocation and rapid debriefs to capture learning.
- Recognition mechanisms, celebrating initiative, cross-team collaboration.

and outcomes rather than bureaucracy alone.

Cultivating an entrepreneurial mindset is not just about individual motivation, it is a strategic capability. It empowers CFG Africa to anticipate market shifts, respond to emerging opportunities, and deliver value in a dynamic environment.

By embedding curiosity, ownership, collaboration, and learning across our culture, we can build a more agile, engaged, and innovative organization, one that drives both business performance and professional development.

# Just saving won't make you wealthy

By Ejike Oluikpe (Finance Manager)

Saving is good. Saving is useful. But simply putting your money in a bank account won't make you wealthy. It helps you in emergencies, protects you from irresponsible spending, and lets you sleep peacefully at night knowing your money is safe. It also lets you slowly accumulate money to buy things you want. However, it's unlikely that your money will grow significantly over time just sitting in the bank. That's because the interest rates on savings accounts are typically lower than those offered by investments.

# Inflation reduces the value of savings

One of the overlooked drawbacks of saving your money – whether it's in a bank account or stashed away in a sock under your bed – is that inflation will make the value of your savings depreciate over time. It's inevitable, particularly in the current environment of high inflation: the costs of products and services will rise, but your money will effectively sit gathering dust. The interest you'll earn in a savings account at a bank may not even beat the rate of inflation. As your future expenses become more costly, your money will steadily be worth less and less

If you want to preserve your savings and build wealth, you'll need to make your money work harder. That means investing, putting your money to work that will enable it to increase faster in value than inflation. To become wealthy, you have to know how to multiply money — which is what investing does for you. If you take a look at the lives of the wealthiest people in the world, you will see that they didn't get wealthy by saving money in the bank; they invested in businesses and asset classes that multiplied their money over time.

Successful investing is about compounding real growth. That is the best way to become wealthy and achieve your financial aspirations.

Many people are scared to invest because they don't want to lose money, but with proper risk management and investment diversification, you can minimise your losses and maximise your profits. Rather than keep all your money in the bank, start learning how to invest properly today and your future self will thank you for it.



# Romanticizing your routine: the key to making everyday life feel beautiful

By Tomiwa Dosunmu (IT Officer)

n a fast-paced world where productivity is praised above all else, it's easy to overlook the beauty in everyday moments. But what if you could make your daily life feel more intentional, joyful, and fulfilling, without needing a vacation or a major change? That's where the idea of romanticizing your routine comes in.

To romanticize your routine means choosing to view life through a softer, more appreciative lens. It's the act of opening a window to let in fresh air while answering a call, playing music as you fold laundry or do your chores,

savoring your launch instead of rushing through it. These little things might seem insignificant, but they gently remind us to pause, breathe, and come back to ourselves.

Lately, I've been reminded of this idea in the most unexpected ways. In Our Unwritten Soul, a K-drama I recently watched, healing wasn't portrayed through grand gestures or big emotional scenes. It was found in quiet moments, two characters walking home in silence, someone choosing to try again, even after a rough

day. It showed how powerful it is to just be, to give yourself room to feel, breathe, and grow gently.

And then there's - Friends, my ultimate comfort show. Watching it again feels like coming home. There's something so romantic about their ordinary lives: sitting on the same couch at Central Park sipping a cup of coffee, celebrating small wins together, or laughing through bad days. It reminds me that joy doesn't always come from doing something extraordinary, but from how you experience the ordinary.



Romanticizing your routine is a choice. It's choosing to see your own life, even in its messiness, as something worth celebrating. Whether it's dressing up for no reason to make a cute video, watching your favorite show for the tenth time, or walking just to feel the breeze, these soft moments can help you feel grounded and alive.

And honestly, in a world that's always rushing ahead, choosing to slow down and find beauty in the now? That might just be the most powerful thing you can do.

Joy doesn't always come from doing something extraordinary, but from how you experience the ordinary.



# Avoiding the second worst thing in life

By Olumayowa Bolujoko (Portfolio manager)



hey say the greatest privilege we have in life is the ability to dream. Dare to dream, they say—because we are all products of our dreams. Not the kind that comes when we sleep, but the kind that keeps us awake. Lol!

The dream is the master plan. Grit is the driver.

Over time, I've seen many people with big dreams, but more often than not, those dreams end up as wishful thinking. Why? Because dreams without plans are just ideas floating in the wind. What separates achievers from dreamers is simple: a plan.

Trying to pursue a dream without a plan is like building a house on quicksand—doomed to collapse. I've learned that once you define your goals, the next most important thing is to design a plan. A clear, practical, and actionable plan. It gives structure, direction, and the drive to chase after something meaningful.

What's your big dream? An MBA at Harvard? Building something that lasts? Whatever it is, not having a plan is like driving with no destination—and no Google Map. A plan keeps you disciplined. It fuels your momentum and pushes you through the hard days.

Yes, I know—the economic realities aren't exactly rosy right now. But that doesn't mean you abandon your goals. You may have paused, gotten tired, or even lost faith in your plan. Still, don't forget the old saying: "When the going gets tough, the tough get going." Fortune favours the bold.

I'm also aware that many people already have plans. But let me say this—not reviewing your plan is the second worst thing after not having one at all. Because no matter how fast you're moving, if you're heading in the wrong direction, you'll never arrive at the right destination. So reviewing your plan against your goals is not just advisable—it's necessary.

Before I share a few practical steps to help with reviewing your plan, let me stress one key point: timing matters. A review that comes too late defeats the purpose. Imagine a football team trailing 3–0, and the coach waits until the 85th minute to make substitutions—let's say he brings in Ronaldo

and Messi. It's probably too late to change the outcome because the strategy adjustment came too late. The same thing applies to your personal and professional goals. Review early, and take corrective action quickly.

I recommend reviewing your strategic goals quarterly, and tactical goals weekly or even daily, depending on the pace and nature of what you're working on.

Reviewing your plan against your goals is A review that comes not just advisable—it's too late defeats the purpose. Imagine a football team trailing



# Here Are a Few Steps to Review Your Plan Effectively

## Check if your goals are still relevant

Step back and assess whether your current goals still align with your reality and aspirations.

# Revisit your timelines

Are the timeframes you set still realistic, or do they need adjusting based on current circumstances?

## Assess your strategy and tactics

Is your current approach still effective? If the returns—whether financial, emotional, or otherwise—aren't in sync with your goals, something needs to change.

#### Take corrective action

Don't hesitate to delete outdated goals, revise timelines, or invest and disinvest in tools, habits, or resources as necessary.

Dream big but be methodical about it.



# Pause & Play!





#### **ABOUT MAY**

Did you know July was named after Julius Caesar in 44 B.C.? Before that, it was called Quintilis, meaning "fifth month."



#### THE HOTTEST MONTH OF THE YEAR

**Did you know** July is the hottest month of the year in most of the Northern Hemisphere?



#### WALK ON THE MOON

**Did you know** the first man walked on the moon in July 1969? **Neil Armstrong** took his historic step on July 20.



#### THE FIRST PHOTOGRAPH OF EARTH

**Did you know** the first photograph of Earth from space was taken in July 1946?



# SELF-CONTAINED UNDERWATER BREATHING APPARATUS (SCUBA)

**Did you know** the first self-contained underwater breathing apparatus **(SCUBA)** was successfully tested in July 1943?



- What historical figure is the month of July named after?
  - a. Augustus Caesar
  - b. Julius Caesar
  - Alexander the Great
- Which U.S. holiday is celebrated on the 4th of July?
  - Memorial Day
  - b. Labor Day
  - c. Independence Day
- Which flower is commonly associated with the month of July?
  - a. Rose
  - b. Lily
  - Delphinium
- Which famous revolution is commemorated on Bastille Day, July 14th?
  - Russian Revolution
  - American Revolution
  - French Revolution

# **Corporate Humour**

I survived another meeting that could have been an email. Award, please



# Flash fiction: the merge conflict

By Joy Ahaiwe (Social media and community manager)

sam's code had just gone live when Slack pinged:

"Did you even test this?"

No "hi." No context. No emojis. Just that.

He blinked at the message, jaw tightening. It was from Ada, Senior Engineer. Smart. Brilliant. But lately? Sharp as glass. Since returning from leave, she'd been cold and distant. And now, this.

Sam's mouse flew to the deployment dashboard. One red dot blinked like a wound, the refund API had crashed. Transactions were stuck in limbo. Clients were already emailing

His first instinct was heat. Frustration. He wanted to fire back:

"Maybe if QA had done their job—"

He paused.

What would that solve?

He sat back in his chair, closed his eyes, and exhaled slowly. "Respond. Don't react,". Emotional intelligence wasn't just for therapy, it was a tool, especially here.

He deleted the draft and typed instead:

"Let's jump on a quick call. I want to understand what happened."

Five silent minutes passed. Then came a terse invite: "Join now."

The call was stiff. Ada, hair in a messy bun, dark circles under her eyes, didn't bother with small talk. "I flagged that logic weeks

"I didn't ignore it," Sam replied, calm. "I thought I handled the edge case. Clearly, I didn't."

ago. You ignored it."

Ada blinked. No one ever admitted fault that quickly, not on this team.





Sam shared his screen, walked her through his logic, showed her the bug. "You were right. I see what I missed now."

Something shifted. Her voice softened, just a little. "Okay. That helps."

Together, they rewrote the section. No friction. Just flow.

After the call, Ada messaged:

"Thanks for handling that well. Most people would've come for my throat."

Sam smiled. He typed back:

"I've learned that in engineering, the biggest crashes usually don't start in the code. They

start with ego."

Emotional intelligence saved that day. Not technical brilliance. Not speed. The ability to manage emotion, handle conflict with grace, and choose empathy over ego, that was the real fix.

"I've learned that in engineering, the biggest crashes usually don't start in the code. They start with ego."

# **Restaurant & Café Recommedations**

# The Observatory

- O 16 Olubunmi Owa Street, Lekki Phase 1, Lagos
- Best Meal: Chilean Sea Bass
- Trink to Order:Sauvignon Blanc
- 65 N35,000 N70,000 per person

## **Prime Chinese**

LAGOS

- 10 Bishop Aboyade Cole Street, Victoria Island, Lagos
- Best Meal: Peking Duck
- Tink to Order:Jasmine Green Tea
- 👼 Price Range: ₦15,000-₦35,000

## **The Grid Lagos**

LAGOS

- Landmark Boulevard, Victoria Island, Lagos
- Best Meal: Chicken Shawarma Platter
- 🌱 Drink to Order: Frozen Margarita
- ₩10,000 ₩25,000 per person

#### Tar Tar ABUJA

- © 5 Sorotona Close, Abuja
- Best Meal: Duck Confit
- Think to Order: Red Wine Blend
- ₱ №20,000 ₦40,000 per person

# The Harvest Lagos L

- 8A Adebayo Doherty Street, Lekki Phase 1, Lagos
- Best Meal: Crispy Duck Breast
- Trink to Order: Cosmopolitan
- 6 № 120,000 № 140,000 per person



# COFFEE WITH Kolawole Abayomi

Assets and Liabilities Management

By Joy Ahaiwe (Social Media & Community Manager)



#### Please introduce yourself

My name is Kolawole Abayomi, and I manage Assets and Liabilities at CFG Africa. I'm responsible for overseeing our balance sheet strategy—ensuring we optimize returns while managing liquidity, interest rate, and market risks.

## What inspired you to move from finance into asset & liability management (ALM)?

Coming from a finance background, I've always enjoyed working with numbers, but I was curious about the bigger picture—how those numbers actually guide a company's long-term direction. That's what drew me to Asset and Liability Management.

In ALM, I get to work at the heart of the balance sheet, making decisions that keep the business profitable, liquid, and resilient in any market condition. For me, it's rewarding to know that the strategies I help shape today directly secure the company's stability for tomorrow.

#### What part of ALM are you enjoying the most so far?

So far, I'm really enjoying the exposure to how different moving parts of the balance sheet connect—especially seeing how funding decisions, liquidity management, and risk monitoring all work together. It's one thing to read about it in theory, but being part of the process and seeing the impact in real time has been the most exciting part for me although, challenging.

What's the biggest mindset shift you've had to make since taking on this new role?

In my previous finance roles, I was mostly

focused on looking at historical performance—analyzing what's already happened. In ALM, the mindset is more forward-looking. It's about anticipating risks and opportunities before they happen, and making decisions that protect the company in the long run.

So, the biggest shift for me has been moving from mainly reporting the numbers to actively shaping what those numbers will look like in the future.

## What's one skill from your finance days that has turned out to be surprisingly useful in ALM?

One skill that's been surprisingly useful is my attention to detail when analyzing financial data and my understanding of balance sheet components. In finance, it







# We heard you're a power biker, how did that passion start?

Yes, I am! It actually started early last year. Lagos traffic was driving me crazy—literally—and getting to work on time was becoming a daily battle. I decided to try biking as a faster way to move around, but over time it became more than just transport. Now it's something I genuinely enjoy—it's freedom, adrenaline, and a little therapy on two wheels.

# What's your favorite thing about being on the road?

For me, it's the sense of freedom. Once I'm on the bike, it's just me, the road, and the wind—no traffic stress, no deadlines—just that feeling of being completely present in the moment. It's both relaxing and energizing at the same time.

Has riding taught you anything that helps you in your professional life?

Definitely. Riding has taught me the importance of focus and anticipation—you have to constantly read the road ahead and be

prepared for sudden changes. That's very similar to ALM, where you're always scanning the financial landscape, anticipating risks, and adjusting your strategy before problems arise. It's also taught me patience and discipline, because not every move can be fast—sometimes the smartest decision is to slow down and wait for the right moment.

# Do you usually prefer solo rides or riding with a group? And why?

I enjoy both for different reasons. Solo rides give me space to clear my head and set my own pace—it's like my personal reset button.

about community and shared energy; you push each other, learn from each other, and it's just more fun. I think it's a lot like work—you need time alone to focus, but you also grow faster when

you're part of a strong team.

#### Favorite way to unwind after a long week (besides biking)

Besides biking, I like to keep it simple—either catching up on a good series or spending time with friends and family. Sometimes it's just about good food, good conversation, and switching off from anything work-related.

If you weren't in finance or ALM, what other career could you see yourself in?

If I wasn't in finance or ALM, I could see myself doing motor GP racing. I love the sport so much, while I cash out on my big wins. Another career is trading.

Do you have a personal mantra or quote that keeps you grounded — both on the road and at work?

Yes — 'Stay focused, but stay flexible.' On the road, it reminds me to keep my eyes on where I'm going but adapt to whatever the ride throws at me. At work, it's the same — have a clear goal, but be ready to adjust when conditions change.



# **Beyond savings**

By Joy Ahaiwe (Social media and community manager)

# A conversation that changed how we think about money

t started with a simple idea: What if we stopped talking about just saving money... and started talking about what it means to actually make our money work for us?

That question sparked what became one of

our most refreshing and eye-opening webinars in July "Beyond Savings: Make Your Money Work for You."

The virtual room was full. Not just with faces, but with curiosity, stories, perspectives, the kind you don't often hear in the same space.

# It wasn't just a webinar. It was a mindset reset.

The entrepreneurs took us into their world, one filled with uncertain beginnings and bold decisions. There were stories of putting every last naira into an idea that felt bigger than fear. Of turning rejection into fuel and watching small wins grow into something sustainable. These weren't just business tales — they were lessons in resilience. In trusting your gut. In knowing that sometimes, making your money work starts with backing your own ideas, even when no one else sees the vision yet.





Next came a creative who shared openly about the unpredictable nature of income in the creative world. There were moments of uncertainty, but also lessons in structure, consistency, and how building a better relationship with money created the freedom to focus on the craft, without constantly worrying about what the end of the month would look like.

Then an asset manager took the floor, zooming out to give a broader view.

Concepts like asset allocation and risk management were broken down into everyday language. The message was empowering: building a portfolio isn't just for the wealthy. It's something anyone can do, and it starts with clarity and intention.

To round it off, a portfolio manager connected the dots. Markets, trends.

inflation, long-term planning, all explained in a way that didn't overwhelm but instead inspired. It was a reminder that financial planning should move with life, flexible, goaldriven, and deeply personal.

By the end, the shift was clear.

The audience wasn't just thinking, how much can I save this month?

They were thinking, what can my money help me build this year, next year, and beyond?

It wasn't just a webinar. It was a mindset reset.

Because while savings are important, it's growth, strategy, and intentional choices that truly unlock financial freedom.

And in July, we didn't just talk about it. We lived it, together



# Moments that matter outside the boardroom

By Joy Ahaiwe (Social media and community manager)

ome moments don't need a boardroom, just popcorn, a good movie, and the people who matter.

For our second team bonding of the year, we traded spreadsheets for cinema seats and invited not just colleagues, but our friends, families, spouses, and even little ones to come along. It wasn't just about showing up, it was about showing up together.

From the soft rustle of popcorn bags to the laughter shared over drinks and snacks that

didn't run out (thankfully), the atmosphere was warm, easy, and full of good vibes.

We all settled in to watch Fantastic Four, and for a couple of hours, the only task was to enjoy the story unfolding on screen. And it was worth it. Every bit of it.

More than a movie date, it was a reminder that work is only one part of who we are. The rest? That's found in moments like this, simple, shared, and unforgettable.



# **Recommended Books**

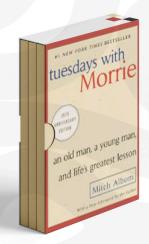
By Joy Ahaiwe (Social media and community manager)

# The Particular Sadness of Lemon Cake

BY AIMEE BENDER

The Particular Sadness of Lemon Cake by Aimee Bender tells the story of a young girl tastes people's emotions in the food they cook, whimsical yet deeply human.





# **Tuesdays with Morrie**

BY MITCH ALBOM

Tuesdays with Morrie by Mitch Albom a beautiful narrative about what truly matters: love, forgiveness, and human connection.

# When Breath Becomes Air

BY PAUL KALANITHI

When Breath Becomes Air by Paul Kalanithi Part memoir, part reflection, a dying neurosurgeon confronts what makes life meaningful when time runs out.





# **Tomorrow and Tomorrow**

BY GABRIELLE ZEVIN

This book explores friendship, creativity, and loss through the lives of two video game designers.





# Check out the Answers to

the POP QUIZ!

# ANSWERS

- What historical figure is the month of July named after?
  b) Julius Caesar
- Which U.S. holiday is celebrated on the 4th of July?C. Independence Day
- Which flower is commonly associated with the month of July?
  C. Delphinium
- Which famous revolution is commemorated on Bastille Day, July 14th?

  C. French Revolution

# **Puzzles**

R N E Е Н 0 D F G A н W A Μ 1 Y R Т S N G Т В 1 Н М A N D D Ν U R N C Н P L S Н M Y A D E K P U N P M E E C Р A F 0 0 T U J 0 A N A Α R ı I ı S J N F T P P C C G N A D A P C N K Н Н R A G A L 0 G 0 G E C C R E U S E ı 0 I A N N E G 0 U C R R R N T A В A R E E М E Н T N A Н Н R В W D A G Т R E В 1 0 A. Ε R Y A P C M N G A A 0 A A U ı N N R C 0 Т Α E E R ı Р H G R E W S Т F Ν F ı 0 R K A

BAND
FAMILY
HOLIDAY
ANTHEM
HIKING
PARADE

FIREWORKS
SUFFRAGE
CONJOINT
SEASHORE
CAMPING
SWIMMING
FOURTH

BOATING
EUPHORIA
RECREATION
PICNIC

# **Movies to Watch**

By Joy Ahaiwe (Social Media & Community Manager)



# **Happy Gilmore**

Rating: \*\*\*

Gilmore returns to the sport of golf since his retirement after winning his first Tour Championship, to finance his daughter's ballet classes.

Where to watch: NETFLIX

# **My Oxford Year**

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

An ambitious American student travels to Oxford in England to fulfill her dream, but encounters a charming local who changes both their lives.

Where to watch: NETFLIX

## Marked

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

A religious former police officer plans a bold robbery with a sinister ally to fund her daughter's crucial operation.

Where to watch: NETFLIX

## **A Normal Woman**

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

Believing she's contracted a mysterious illness, a socialite begins sabotaging her own life in the face of rejection from her own body and her family

Where to watch: NETFLIX

# Leviathan

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

Leviathan is set in a World War I-era alternate history where the two sides of the conflict, the "Clankers" and the "Darwinists," rely on vastly different technologies.

Where to watch: NETFLIX

# AUGUST CELEBRANTS!!

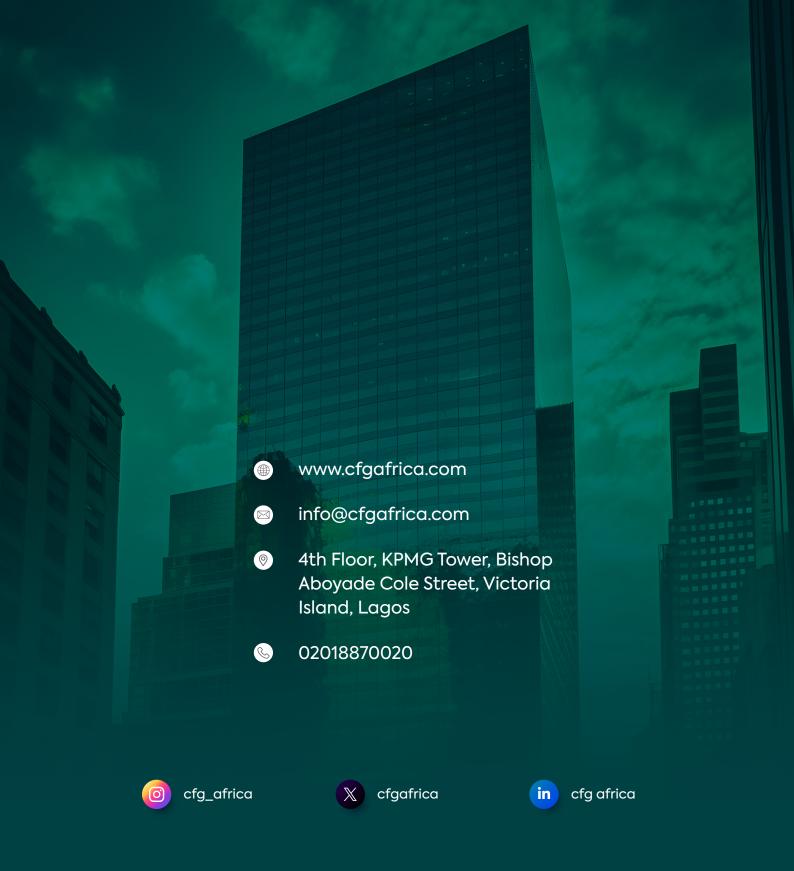




Chiamaka Ezenwaka







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