

BUSINESS DAY

# WOMEN'S H

APRIL 08, 2022

# AYO OLOJEDE

*understands digitisation  
is the new frontier*



# Editor's Note

**W**e are excited to serve you from our buffet of stories, articles you will find interesting.

You will agree with me that technology is moving at a pace that requires we all catch up so we aren't left behind on happenings. Our cover personality is in on this because she understands that digitisation is the new frontier. Her name is AYO OLOJEDE and she is the Group Head, Emerging Business at Access Bank.

Also, the ex-Manchester United Legend, Patrice Evra was recently in Nigeria for the first time. We share with you a summary of his story and also direct you to read and watch his interview with us on our website [www.businessday.ng](http://www.businessday.ng)

The consequences of engaging in drug abuse are grievous, so when in our article we say 'Say NO To Drug Abuse', we mean exactly what we say.

Our other story titled 'How to Find, Own, and Use Your Voice to Get What You Want' is informative and will be of good use to you.

Furthermore, we believe that it is important children are told stories that will encourage them to know that there are various ways to view life, and that everything isn't always rosy. Our story titled 'Teaching Your Children Success Through Failure', explains it better. You will understand what we mean after you have read the article.

We also guarantee that the article on 'Essential Leadership Skills In A Hybrid World' will make a good read.

Have a nice time looking through those classy designs by ALOZ FABTORY and preparing the delicious meals by ImmaculateBites.

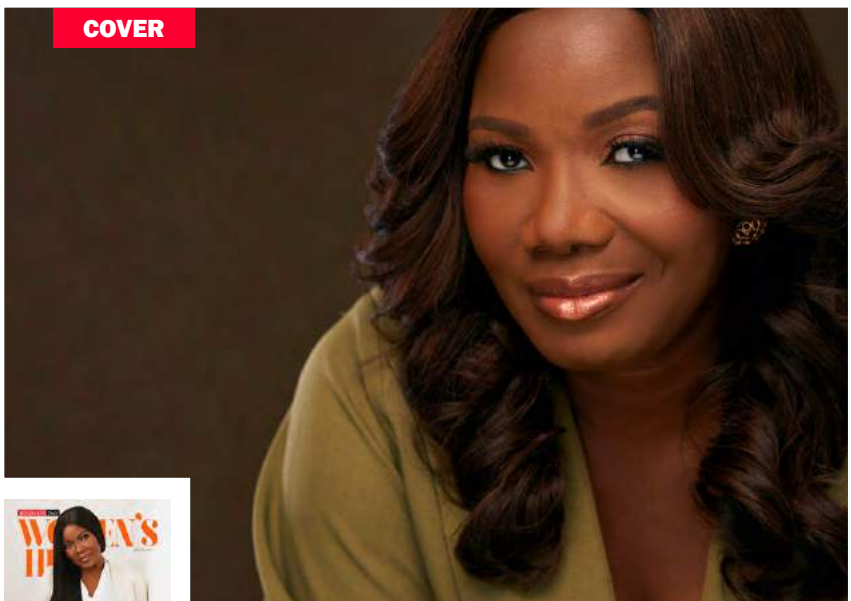
Enjoy!

*Kemi Ajanrobi*

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COVER



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# Ayo Olajide

understands digitisation  
is the new frontier

BY KEMI AJUMOBI





**FOCUS ON WOMEN'S  
ENTREPRENEURSHIP IS  
AN EXCELLENT BUSINESS  
VARIABLE AND ESSENTIAL  
FOR ECONOMIC GROWTH**



Ayo Olojede is the Group Head, Emerging Businesses at Access Bank. She is responsible for the strategy formulation to deliver the bottom-line factor of the division.

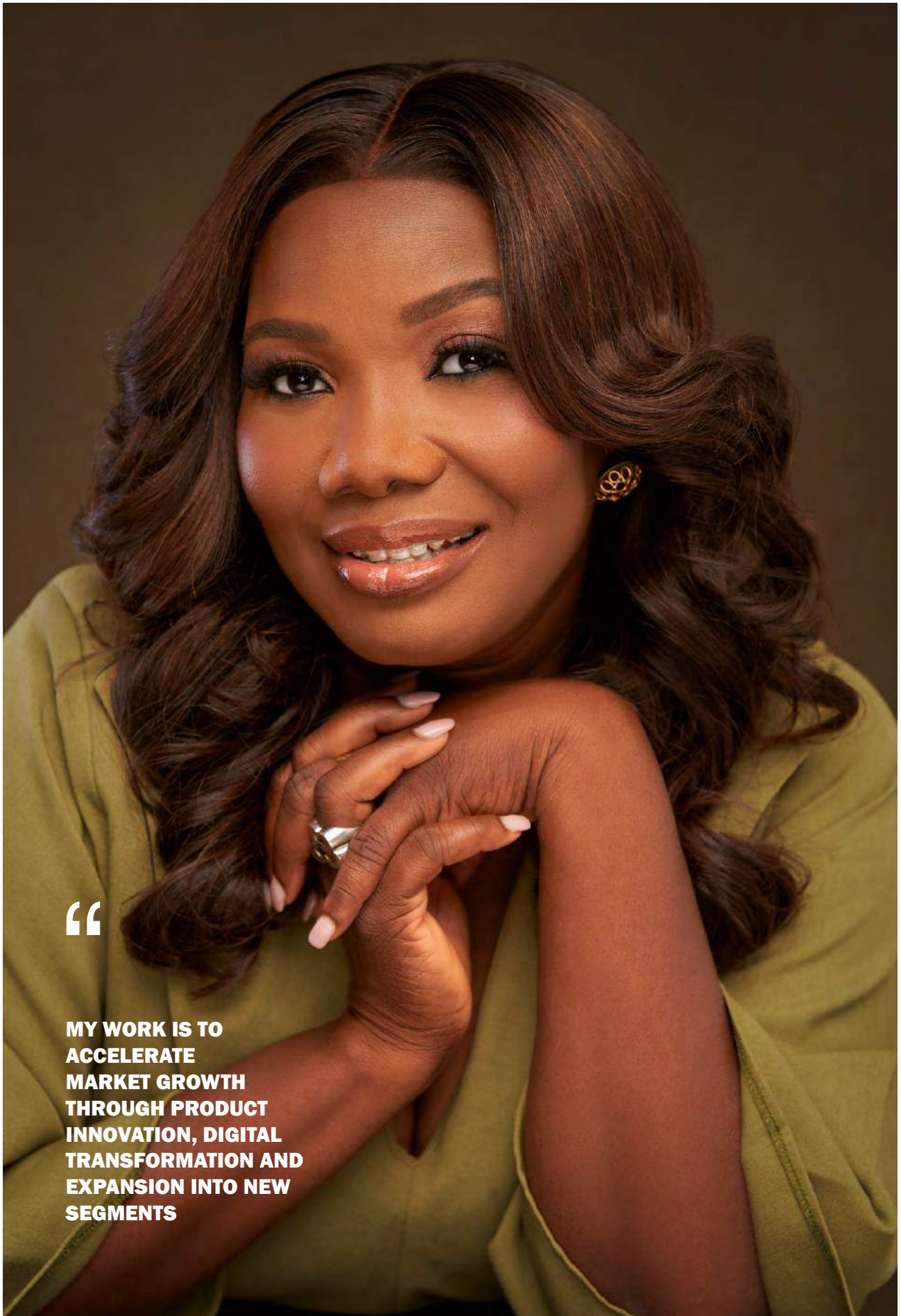
Ayo has over 20 years operational banking experience in Africa and North America at HSBC and Skye Bank (now Polaris) prior to joining Access Bank.

She is very passionate about the sustainable growth of MSMEs and possesses strong knowledge and hands on experience of best practices in SME banking, value propositions and risk management approaches to expand financial access to SMEs and women led businesses. Her work has achieved recognition for “best in class” SME specific credit assessment methodology both locally and internationally to expand lending to “new to Borrowing” SMEs

She is a member of the bank's Digital Council which has overall responsibility for the bank's digital strategy, approved partnership with fintech companies and monitoring the implementation of digital initiatives.

She is a university scholar, a Fellow Chartered Accountant and holds an MBA degree from Kellogg School of Management, Evanston.

She speaks globally on SME Finance and Business services



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**MY WORK IS TO  
ACCELERATE  
MARKET GROWTH  
THROUGH PRODUCT  
INNOVATION, DIGITAL  
TRANSFORMATION AND  
EXPANSION INTO NEW  
SEGMENTS**

### What was your childhood like and how has it influenced you till date?

I spent more time with male figures who were mostly my uncles. My neighborhood also had more boys and playing soccer with them was not strange at all. I grew up in a neighborhood with more boys than girls and I played soccer with them. My father also encouraged me to always strive to do well. This had impact on my mindset and I was groomed not to accept 'no' for an answer....it did not matter whether it was a man or woman, you just have to strive to be better every day. Going on errands and coming back without the desired result was not acceptable, you just had to try and figure out solutions to every challenge by yourself. Today, all solutions I have worked on have been borne out of the same attitude, approach and mindset. This is the same DNA that my organisation, Access Bank is made of; Impossible means nothing! Impossible drives you to attain and pioneer changes in the industry that makes you number one. It's not possible for you to work with people like Herbert/Roosevelt and not dream to fly.

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**FINANCIAL ACCESS TO WOMEN LED BUSINESSES IS A STRATEGIC PRIORITY FOR US AT ACCESS BANK AND WE ARE DELIBERATE ABOUT OUR PROPOSITIONS**

### What are your responsibilities as Group Head, Emerging Businesses at Access Bank and how do you carry it out?

As the Group Head, Emerging Businesses, I have core responsibility for market segmenta-

tion, business strategy, product/value offerings leveraging digitisation and providing support at a global level to the sales team, both in Nigeria and across Africa working with respective product heads. My work is to accelerate market growth through product innovation, digital transformation and expansion into new segments.

### Digital is the obvious new frontier, how so?

The COVID-19 pandemic is a humanitarian as well as a development crisis. Responses to the crisis has helped unlock new digital technologies to facilitate recovery. New and disruptive technology has been used to create decent work, to improve health services and outcomes, and I would say organisations must have policies that promote technology. Governments should look to begin to deploy technology to enable new models of health delivery that focus on health outcomes. In education, remote education using appropriate technologies must be integrated into traditional education systems. I think it will be stating the obvious to say that things are going to drastically change even further, which is why it is very important for all of us to be digitally informed.

### Share on managing MSMEs across Africa. What are the peculiar challenges these business owners face?

The estimated market size of MSMEs across Africa is about 90m. The 90m African MSMEs are mostly unregistered micro enterprises, concentrated in 4 sectors within 10 countries accounting for 75% GDP. Nigeria makes 46% of this number. My work is to accelerate market growth through propositions and product innovation, digital transformation and expansion into new segments.

Over 80% of Africa's estimated ~90 million MSMEs are unregistered due to limited incentives for formalisation, costly processes and bureaucracy. Given most formal financial support



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**SEEK HELP WHERE YOU NEED IT, YOU DON'T HAVE TO BE A SUPERWOMAN TO GET EVERYTHING DONE**

channels require proof of registration to verify authenticity, 75 – 80 million MSMEs may already be considered ineligible for traditional financial support from banks and so on. Access to finance – most financial institutions do not have designed solutions/programs for the MSEs and this is the reason why most the businesses operate at the micro level without financial support required to achieve scale.

**Are there sufficient information out there to help expand financial access to women led businesses?**

Focus on women's entrepreneurship is an excellent business variable and essential for economic growth. In the same way that we do not have a high number of FIs with designed solutions for SMEs, women led businesses are disproportionately disadvantaged. There is still limited information on women-owned small to medium to provide information on opportunities that exists for women to get funding opportunity.

Financial access to women led businesses is a strategic priority for us at Access Bank and we are deliberate about our propositions from a pricing perspective -our loans for women are significantly discounted and there are no collateral requirements, from knowledge and information dissemination to help them better manage their business through a IFC managed mini MBA programs, our pitch-a ton initiative to give grants to deserving women led businesses for them as well ensuring we put out the information out there. Check our W website and be part a community where

you ask questions and get all the information you need to run your business.

We focus quite a lot non-financial barriers which influences the degree to which women owned SMEs can formally access financial products and services and realize the growth potential of their enterprises.

### Share about managing MSMEs in North America at HSBC. Are the challenges faced by this set of entrepreneurs different from what obtains in Africa?

Most Organisation for Economic Cooperation and Development (OECD) countries have programmes which support SMEs. A significant amount of public money is used to support start-ups, the acquisition of equipment, R&D, training and consultancy services, in the form of direct grants, tax concessions, low interest rate loans or loan guarantees. SMEs play a key role in pioneering and developing new markets and therefore programmes for improving the diffusion of technology is focused on raising the capacity of SMEs to absorb technology. More financial institutions have designed solutions/programs for the MSMEs and this is helping MSMEs to grow and achieve scale at a faster rate than we have in Africa.

### Why are you passionate about the sustainable growth of MSMEs?

MSMEs represent the lion's share of businesses and employment, as they represent 96% of businesses and 84% of employment. Therefore, they are one of the strongest drivers of economic development. However, despite their potential, MSMEs in the country and African region tend to stay small and are significantly less productive than large firms.

One of the biggest challenges for MSMEs is the lack of accessible, adequate, and affordable financing that prevent them from growing, increasing productivity and competitiveness, and from investing in innovation, including their capacity to embrace digital solutions. Another challenge relates to SMEs' capacity to adopt sustainable practices increasingly requested by large firms as they seek greater transparency and accountability in their own sustainability efforts. SMEs don't always have

the relevant knowledge, human resources, or financial capacity to invest in these issues, risking their competitiveness and integration into larger regional or global value chains.

Adopting sustainable practices, models and mindsets, companies will be better placed to drive innovation, deepen markets, enhance competitiveness, strengthen supply chain resilience, and diversify their sources of investment.

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### PIVOTING THE BUSINESS PROGRESSIVELY ON DIGITAL CAN ONLY GET BETTER

Now more than ever, the need for companies to have solid sustainable business models has become evident as it determines the resilience and likelihood of survival to economic shocks, especially in its value chain.

### How important is SME banking?

When analyzing the challenges that MSMEs face to impact growth, most of the variables I have highlighted have been focused on the demand-side. On the supply side are the banks themselves. Why do traditional FIs not have designed programs for MSMEs? High risk nature of the segment and the cost to serve. With increased regulation, banks have had to tighten up their requirements and becoming more cautious about the risk in their portfolios. Considering that small businesses are riskier than the larger businesses, banks are averse to approving application for a loan for small businesses.

Some banks are already leading the charge with their SMEs offerings through a dedicated SME banking segment and this can be seen in how many



SME programs and features they have, accessibility and interest rates on loans, ease of digital banking, and handling customer-related issues like Access Bank. The more SME banking programs we have in the industry, the more we can collectively close the over N600bn annual Access to finance gap.

### **We just celebrated International Women's Month, would you say that the biases have been broken?**

We are seeing many more announcements of women that are encouraging but it is still evolving and still slow. This is due to culture, religion, bias and many other factors. This year's celebration was yet another opportunity to draw attention to the need for gender balance and equity, a world free of bias, stereotypes and discrimination which women have been enduring.

We are hoping that many more people in positions of authority will help ensure that the necessary change aligns to commitment and promises to redress the gender imbalance in various sectors.

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### **SEEK A ROLE MODEL WHO ALSO HAS RESPONSIBILITIES AND IS SUCCEEDING AT THE PLACE OF WORK**

#### **What is it that every young female executive needs to know as she rises in her career?**

Don't wait to be invited to the table, pull the chair and show your grit! It took some time for me to learn this. The fears that hold us back are at best our imagination, you will be surprised how much you can achieve when you put fear in a closet, where it belongs.

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### **THERE ARE QUITE A NUMBER OF NGOS THAT ARE PUSHING THE FRONTIERS ON YOUTH ENTREPRENEURSHIP AND DRIVING ENGAGEMENT**

#### **On youth entrepreneurship, how can they best be encouraged as many are into entrepreneurship full time and others as side hustle**

We will need to have designed solutions both from the private sector and government that will provide the following:

- Single Digit Interest Rates for loans
- Entrepreneurship Education, investment readiness.
- Tax Incentives from Government
- Friendly Trade Policies.

Considering that this very important segment is also a high risk segment requiring start-up capital, access to finance is also a challenge and constraint FIs from fully embracing the opportunity.

There are quite a number of NGOs that are pushing the frontiers on youth entrepreneurship and driving engagement to make the designed solutions available both at the government level and private sector level. Partnership with these organisations will help with de-risking the segment for banks and making designed solutions available. There is also a need to invest.

#### **What is the concept of 'New to Borrowing?'**

Access to finance is a key constraint to SME growth, it is the second most cited obstacle facing SMEs to grow their businesses in developing countries like Nigeria which keeps them small and constraints their ability to grow.

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**WHAT WE DO  
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ADVISORY AND  
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STRENGTHEN  
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TO SUPPORT THEIR  
GROWTH**



To improve SMEs' access to finance and expand the funnel to include more Micro customers who would ordinarily not be able to access funding from a traditional FIs, we are consistently seeking innovative solutions to unlock sources of capital for underserved segments such as women owned SMEs.

The new customers that we are able to bring into the pool to unlock capital for the first time are described as 'New to Borrowing'.

What we do is to combine advisory and lending services to clients to strengthen their ability to continue to access finance to support their growth.

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**THE FEARS THAT HOLD US BACK ARE AT BEST OUR IMAGINATION, YOU WILL BE SURPRISED HOW MUCH YOU CAN ACHIEVE WHEN YOU PUT FEAR IN A CLOSET, WHERE IT BELONGS**

**Share on how your work has achieved recognition for 'Best In Class' SME specific credit assessment methodology, both locally and internationally**

The work we have describe under the 'new to Borrowing' concept qualifies as 'best in class'...Introducing innovation in SME finance such as cashflow loans, which has now evolved to platform, instant business loans. The programs have received World Bank recognition and they are working with us to fully digitise the process. The SMEFF recognised the program in the innovation category in 2019 for Africa, the loan programs won the bank – SME Bank of the year in 2019 in Nigeria.

**As a member, what does being a member of the bank's digital council entail?**

The Digital Council embraces extra ordinary possibilities that digital holds for the organisation in alignment with the bank's vision. Issues, solutions, ideas are discussed, implemented, monitored and tracked.

**You were Head, Emerging Businesses at Diamond Bank before becoming Group Head, Emerging Businesses at Access Bank. What was the transition like for you?**

It's been very interesting and a true fulfillment for me. The Access journey amplified the work and created opportunities for achievement that we did not think was possible, especially with digital transformation. Pivoting the business progressively on digital can only get better.

**As a top female executive, what are your challenges and how are you rising above them?**

You need to have a support system that will help with chores, kids and so on, that helps you focus on giving your best at work. Work out what that means for you and keep going. Seek a role model who also has responsibilities and is succeeding at the place of work. You will learn from how they have been able to overcome and apply what works to your life. Seek help where you need it, you don't have to be a superwoman to get everything done. I believe in the power of team, it has helped me tremendously in getting things done.

**Final words**

Own your success

# How to find, own, and use your voice to get what you want!

BY GLADYS AGWAI

*“There is power in allowing yourself to be known and heard, owning your own story, and in using your authentic voice.” Michelle Obama*

**I**t is unfortunate that too many women continue to have trouble speaking up in meetings, approaching their partners or bosses on matters of importance. You experience being ignored or shot down by more powerful voices when you do speak up and share your thoughts. Too often, women fear they will become known as being too aggressive if perceived to be too direct. Society and family have for too long bolstered a woman's insecurity and unconscious feelings that what they have to say is of no value. It is no wonder women do not trust their own voices. Whether it is in the boardroom or the bedroom, the only way to get what you want is to find, artfully use, and own your voice.

How often do you speak with a pattern of uncertainty or inferiority? Do you speak in indirect versus direct terms to protect another's feelings? Do you add qualifiers at the beginning of your sentence, “is it ok if” or “I was wondering if you had time?” Do you have a habit of always apologizing, i.e., “I am sorry, but I do not agree”? This undermines your credibility and confidence. Others will not take you seriously until you make your points

clear, speak with confidence, and speak loud enough for others to hear you. Having the right pitch, volume, and tone for the situation is crucial to getting what you want.

In the workplace, there are people with varied backgrounds, personalities, styles of communication, ages, gender, and hierarchical positions that impact how effective you are when communicating. Failing to effectively communicate in this environment allows for missed information, unresolved issues, performance and mental health problems, and career stagnation. Finding, using, and owning YOUR voice is the link to your success. You must:

- Understand your role in the discussion and apply active listening: Is your role a taker or presenter of information, to provide feedback or clarity, or to decide? Knowing your role will help you know when to speak and when to listen. Regardless of your role, when it is your time to speak, speak up, be concise, and provide the necessary information. This is no time to be silent even though you may feel intimidated by the voices or eyes of others.



- Be your own best advocate: You are an asset to the organization and your relationships even when you perceive others do not know your value. Know your value and worth.
- Be prepared, assertive, and confident: Assertiveness is not based on emotion and being defensive. It is based on your strong belief, preparation, and facts which strengthens your communication and ability to deal with contrary opinions. Be firm yet polite.
- Be effectively expressive: Are you aware of a) what you are saying-avoid ambiguity and weak words like, probably; b) how you say it-check your pitch, volume, and rhythm, and c) your body language when saying it-watch your posture?
- Understand your audience: The key to building influence is knowing and resonating with your audience's concerns. Meet them where they are. You can get them back to your position.
- Be vulnerable, own your mistakes, and learn from them: This builds trust.
- Enhance collaboration: Use your position, power of communication, and influence finding a balance with those around you. People bring things to you in their own way. Allow it while still accomplishing the task. Show appreciation as it goes a long way in the spirit of cooperation to get it done.

- Refine your voice: Evolve by seeking help to identify your strengths and weaknesses.

If you are out of step with your own voice, now is the time to understand why and do something about it. Be gentle and honest with yourself. Reassess what is important by reflecting on your goals, hopes, and answering the questions below:

- Am I listening to my inner voice?
- Am I being truthful with myself?
- Am I connecting with myself?
- Are others influencing me?
- Am I walking my own path?

Your voice is power and will propel you forward or hold you back. Your voice can build or destroy relationships. Learn the power of your voice and enjoy your journey in finding, using, and owning your power. By doing this, you will enlighten, encourage, and excite others and yourself as you reach for your dreams. When owning your voice, set the right tone and balance ensuring it is inclusive, compassionate, and strong!

*"Ask for what you want and be prepared to get it!" Maya Angelou*



Gladys Agwai spent 30 years as a corporate executive leader within IBM in the US, Nigeria, Ghana, and Kenya. Her leadership experiences spanned across multiple functional areas, such as, Sales, Marketing, Financial, and Operations, key industries in Public Sector, Banking, Telecommunications, and Small Medium Enterprises, and cultures. She received multiple top leadership and

sales awards throughout her career. She was sought out for an IBM Executive Loan program where she spent seven years working with the Committee for the Olympic Games with game changing thought leadership on its resource strategy that was implemented for future Olympic games. She is the Founder & CEO of Ignite Within.

Gladys Agwai can be reached at [ignitewithin.org](http://ignitewithin.org).

# Teaching your children success through failure

DR. AGILITY OBI-IHESIE

She met Ejike weeping as he kept looking down at his result and then weeping some more. Ejike was easily the brightest boy among his peers and was the exemplar who took his studies very seriously. His goal was to score 100% at all times and 95% on a bad day, anything less than that was seen as a failure. It was quite uncommon to see 9-year olds display that type of seriousness these days. Today was a strange day as she had never met him in such despair before and it bothered her so much. Before you could ask any questions he started supplying the answers.

“My mother is going to kill me today because I scored 70% in this examination. Whenever I score less than 95%, she flogs me hard and tells me how she was always first in class when she was my age. She will say that I wasted the money she is paying for my fees and all the lesson teachers that come to the house for afterschool lessons. My mother says that failure is not allowed in her house. How do I show her this result, that I scored 70%? I’m not going home, I’m dead.”

His teacher could not believe her ears. So her star pupil was actually being driven by fear to be the best, and even worse by the assumption that failure is absolutely not allowed. Ejike had actually obtained the highest score in that examination in his class but despite being the best yet again, it apparently would not be enough to satisfy his mother.

She also had Ekene who was the most improved pupil in her class. Ekene had transferred from another city at the beginning of the year and had had difficulty catching up with his academic work. He had scored 20% in the first test he took at his new school while Ejike had scored 96%. But she noticed that even though Ekene was downcast, he was still hopeful that he would do better subsequently and even went to celebrate with his new friends who had done excellently. She noticed this consistent pattern, failing and feeling downcast yet being able to stay positive enough to celebrate with others; she had also watched him consistently improve and was really curious.

She decided to talk to Ekene on this day to see if she could glean any insight into his calmness on the days he had failed. He told her, “My mother always tells me that I’m an intelligent child and that failure is



just information about what I need to learn. If I learn and apply what I don't know, I can do as well as any person. Whenever I fail an examination we review my script together, go through the questions I fail and we find out why I failed them. After that we I study those areas again with other learning materials that help me understand them better. That is why I keep getting better and I'm really happy with my performance”.

The difference between the two methods is the understanding of failure. One parent believes that failure is a life-altering event that makes the person who failed

a bad person. The other parent understands what failure truly is, that it is simply feedback. When we change our perspective of failure it is easier for us to deconstruct the process, see the areas where lapses exist and learn to improve. The process of innovation through which new products and services are produced is riddled with failures.

I particularly love the story of Thomas Edison who invented the light bulb after about a thousand attempts. Now imagine if his parents had taught him that failure is bad or the end of the road, he would have given up. Teaching children and

adults how to be successful after failure is an important life skill that builds resilience and promotes self-confidence. In the words of John Maxwell, people who fail forward are able to see errors or negative experiences as a regular part of life, learn from them, and then move on. Take the feedback from that failure, and do better. Cheers



Dr Agility Obi-Ihesie (Dr Purejoie) is a Consultant Pathologist, Entrepreneur, Life and Personal growth strategist, and wholesome living advocate. She is the Founder of Dr Purejoie Skincare, a safe ethical skincare brand in Nigeria, and Dr Purejoie Consulting where she helps individuals gain clarity and develop strategies for personal growth, relationships, and healthy wholesome living.

She holds a MBBCh degree from College of Medicine University of Calabar, a FMCPATH Fellowship in Pathology from National Postgraduate Medical College of Nigeria, a Certificate in Project Management in Global Health from University of Washington and a Certificate in Entrepreneurial Management from Enterprise Development Centre, Pan-Atlantic University (CEM51 Class). She can be reached at [agility.obiiesie@gmail.com](mailto:agility.obiiesie@gmail.com).

# SAY NO TO DRUG ABUSE

BY LONGJOHN DEBORAH



**I**t all started when I had to change my school since our parents were moving. It wasn't that difficult adjusting since it was a new level. My twin brother and I were given a chance in a very prestigious school and having done excellently well, we were both offered admission into SSS2. Not long I made new friends, being the jovial one of the twin. I was doing pretty well for a transfer student and that made me popular. Then I got involved with these set of boys. They seemed really cool and were always at the top of events. They hung out with the hottest girls in school and seem to be immune to punishments and all. Since I was equally cool, they invited me to hang out with them. My brother wasn't comfortable with my new set of friends but he couldn't do much to stop me since my mind was already made up and I wasn't ready to join him and his geeky friends. I believed that you don't need to be a geek to be tops in class. You can still have fun and excel in your academics. So he let me be but still kept an eye on me.

It was a cool evening and we were chilling in the dorm when Sparker (that's the nickname for the leader of my group) came and said we needed to meet. I wasn't busy so I told my brother I needed to hang out with my friends, then I left. We went to the back of the school where no one goes (because it's a taboo to go there). I wasn't comfortable because I don't like breaking rules but I had to because my friends said they always hung out there because of how calm the place usually is. Did they just say calm??? This whole place was creepy to me. Next I saw, was some wraps of paper containing a whitish substance and one was handed over to me. Then Sparker said "o boy try am, e tight die". Now I'm naturally a very inquisitive person and I love to try new things even when I don't fully understand it. This has caused issues between me, my parents and siblings. They didn't like the fact that I was quick to try things

without really investigating what it was. They believed with such an attitude I'll some day run into trouble.

Well, I felt they were just being too critical of things and weren't as free. I wasn't sure of what the substance was but I felt it wasn't harmful since my friends were trying it. Also it looked really inviting, especially after listening to the way Sparker spoke about it. Well, after much talks, I tasted it. I can't really explain how I felt after taking it but all I can say is that I saw myself floating...like literally. For a minute I was out of this world. I was spinning even though I was at a spot. I felt cool, really cool and that was it...my journey into drugs.

Did I expect that I'll run into a bunch of teenagers in secondary school doing drugs? No. Did I know I was doing drugs the first time I took that harmless looking white substance? No. Did I have any pre-information on how to go about drugs? No. But here I was, gradually walking into my doom. The scariest part of it all was that the more I took it, the more I wanted more. My folks and I tried all sort; cocaine, heroine, marijuana, codeine, tramadol...you name it. Sparker lived with an uncle that supplied them, so he had unlimited access.. Soon, my brother noticed that I was acting weird, he tried to inquire but I wasn't talking. The school later got involved because it got out of hands and my parents were notified. What started like a joke has now become a colossal damage. Now, I'm a junkie and has been placed on therapy. If someone had told my parents that I would be exposed to such, at this age, I'm sure maybe they would have done more to prepare me ahead. I feel pity for my family because I know I'm causing them so much hurt and all they've done is to make me a responsible human. If only I had stuck with my brother. If only I had said no when Sparker approached me to join the group. If only I had walked away when I was offered that 'harmless' looking white substance. If only I hadn't taken that step; now it's a step too far...one

that if God doesn't intervene, I might never come out of.

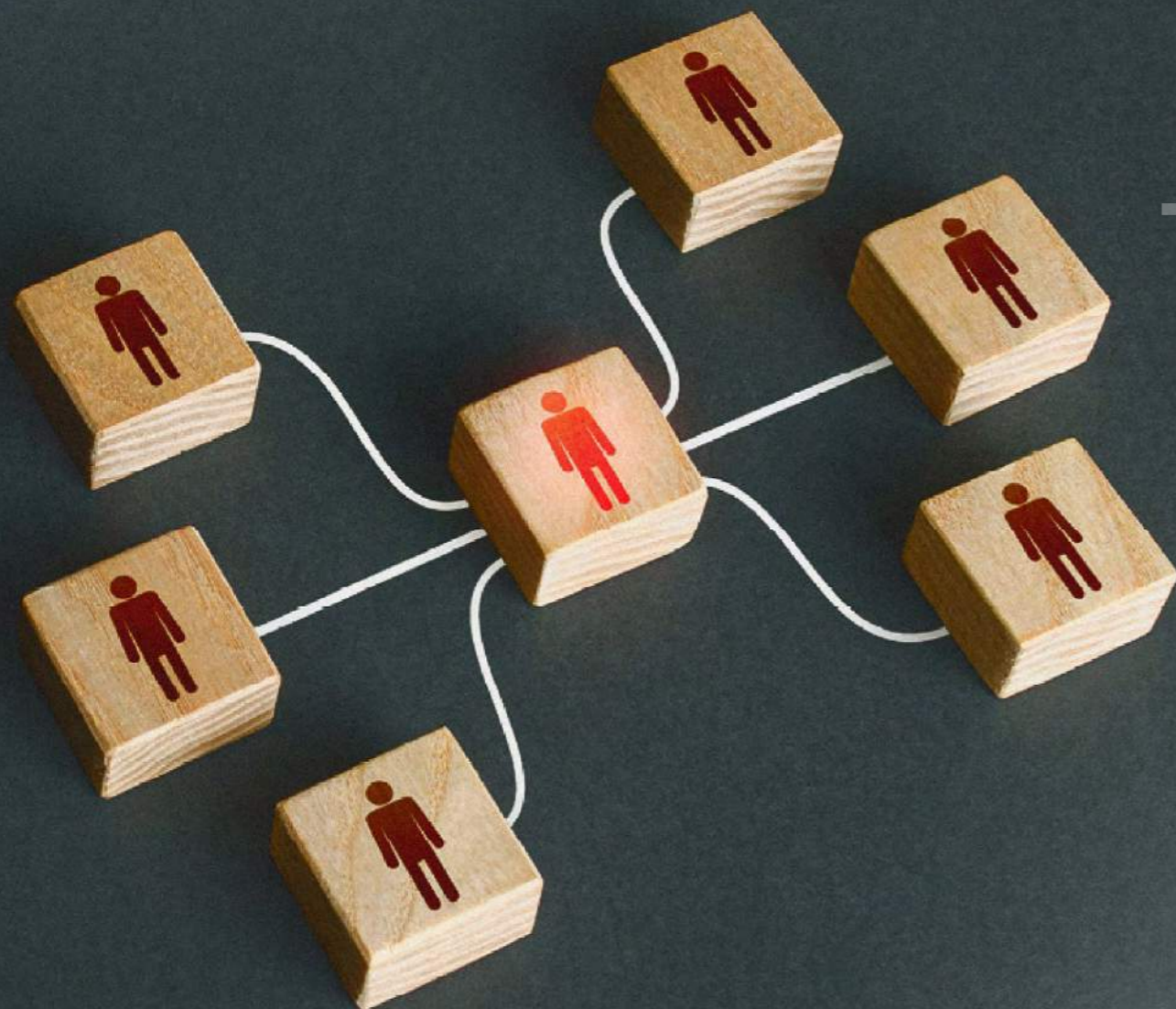
Drug abuse is real. Parents and teachers should be educated on it and we must be deliberate in teaching our teenagers about it. It's not only youths that are involved; harmless looking teenagers have been lured in too. We must create awareness and run campaigns that'll enlighten parents and teachers so as to know the signs to look out for in involved wards, how to get them to talk if they're considering it and how to help them out. If we must stop this epidemic from ravaging our young ones, we must be deliberate and act now.



LongJohn Deborah A. is from Bonny, Rivers state. She is a Teen mentor and an Emotional Intelligence enthusiast. She is passionate about the next generation and is always elated whenever she gets any opportunity to share life changing experiences with teenagers. She believes she is blessed to bless others and her greatest goal in life is to live an impactful life and leave a lasting legacy when she exits this world.

# ESSENTIAL LEADERSHIP SKILLS IN A HYBRID WORLD

DR. ANINO EMUWA



**W**hat skills do you need as a leader in this rapidly evolving world of work with organisations having to deal with a hybrid workforce whilst embracing digital technology? Successful CEOs and executives will continue to be strategic leaders with the ability to implement through their teams and need to possess strong business and financial management skills. But also the mastery of certain soft skills has become imperative.

Here are some characteristics of successful leaders:

**Empathy** - with the effect of COVID-19 on employees and their families, the disruption to daily lives, and importantly, revealing the disparities between different societal groups, empathetic leadership is very much in demand.

**Adaptability**- Organisations world over have had to deal with uncertainty over the last two years. As a leader, you have needed to respond to constant change and to adopt new practices and strategies. Successful leadership means being proactive and adapting to new realities.

**Resilience**- the ability to bounce back from shocks we have seen is an essential quality, and leadership is also about playing the long game.

**Communication skills** - Internally and externally, your communities will want to understand the company's plans and to keep abreast with what is happening. Even when the horizon is hazy, CEOs and executive teams need to communicate effectively to create cohesiveness and to reassure. Ineffective communication during a crisis can lead to a downfall.

**Innovativeness**- organisations have had to do things differently: pivot and change. Innovation is not only about creating entirely new products and services but is also finding new ways of doing things. The entrepreneurial mind-set is necessary for corporate management as much as it is for founders to tap into opportunities and create sustainable business models.

**Inclusive behaviour**- Most companies realise that diverse teams are critically important, but inclusion is very often the challenge. It is about making your diverse workforce count. The CEO needs to drive an inclusive organizational culture to ensure the voice of under-represented and minorities contribute equally to decision-making and that they have the same opportunities to rise.

**Impact-focused** - Organisational performance is no longer just about the financial returns to shareholders; other stakeholders need to be taken into account. With ESG (Environmental, Social, and Governance) criteria now taking root,

leaders need to demonstrate how they are making change for the better. The "Next Gen" is keenly interested in how employers contribute to the communities and society they draw from and to the sustainability of the planet.



Dr Anino Emuwa is the Founder and Managing Director of Avandis Consulting, a strategy and financial advisory firm in France. A former corporate banker with Citibank, she sits on the board of several organisations including Nottingham Trent University, U.K and advises on Franco-Nigerian business.





*The Exclusive with*

# PATRICE EVRA

BY KEMI AJUMOBI



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**I AM IN NIGERIA BECAUSE I WANT TO PROJECT A DIFFERENT IMAGE OF AFRICA. THERE ARE DIFFERENT NARRATIVES ABOUT AFRICA, BUT THE TRUTH IS THAT IT IS THE RICHEST CONTINENT IN THE WORLD**

**P**ATRICE EVRA is definitely one of the best left-backs in the world. Even Alex Ferguson concurs. His life truly mirrors hope and determination. From being molested as a 13 year old to the challenges that came with adulthood, he certainly had reasons to be held back in life by his background, race and more, but step by step, he made the obstacles stepping stones and has evidently placed his feet in the sands of time. Wherever

and whenever his name is mentioned around the world, it rings a bell you cannot ignore. He was recently in Nigeria and we were honoured at BusinessDay to have an exclusive interview with the Ex-Manchester United legend, who inspired us all.

When you are one of the best left-backs in the world, played across Europe in Italy, Nice and Monaco before joining Manchester United in January 2006, making 379 appearances in almost nine seasons at the club, won 14 major hon-

ours, including five premier league titles and the Champions league in 2008, you had better be PATRICE EVRA! When I say his story will inspire you, trust me, it will. ..Oh! By the way, I am still an Arsenal fan...don't get it twisted \*Smiles\*

The video interview and article are available on BusinessDay's website ([www.businessday.ng](http://www.businessday.ng)) and on our Youtube page.



“

**I AM PASSIONATE ABOUT WHAT I DO AND BELIEVE IN. THAT IS WHY I SAY, WHEN YOU ARE GOOD AT SOMETHING, MONEY WILL COME. DON'T CHASE THE MONEY, MONEY WILL COME**



**BUSINESS DAY** ☰

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# Patrice Evra graces the exclusive with Kemi Ajumobi

VIDEO

 Kemi Ajumobi — Mar 30, 2022

**BD** PATRICE EVRA graces The Exc...



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# Tweets FROM TWITTER STREETS

**DEC Enugu** @dec\_enugu · 1d  
Sensitization rally with DEC Youth Vanguard on **Women's** right advocacy and **empowerment** in Lokpanta Ward of Umunneochi LGA of Abia State on 2nd April, 2022



**Dr. Jeremie Zougrana** @Jzoun... · 6d  
At the inauguration of the #IWDNaijaAwards, @ahunnaeziakonwa shared a message saying **women and girls' empowerment in Nigeria** will make the nation unstoppable because it sets a direct path towards sustainable development. #BreakTheBias



**U.S. Mission Nigeria** @USinN... · 3d  
The U.S. government supports **women's economic empowerment in Nigeria** as a key priority through capacity building, mentorship, and investment.

U.S. Consulate Lagos in partnership with @MooreOrganics and American Corner Ibadan hosted an **empowerment** session titled,



**Boda Jolly** @JollyOke · 5d  
@dabiodunMFR signed an Executive Order for the establishment of Ogun **Women Empowerment, Inclusion & Equal Opportunities Bureau**, flagged off **Nigeria for Women Project**, and disbursed grants to **women** beneficiaries of the Oko'wo Dapo Scheme for the increased prosperity of our people.



**WE** **Harvard GlobalWE** @HarvardGl... · 1d  
Join Harvard GlobalWE Connect for its fifth **Women's Empowerment Expo** and second Expo in a virtual format on **April 23rd and 30th, 2022**

Register today!  
Part One Education Registration: [tinyurl.com/educationgloba...](https://tinyurl.com/educationgloba...)  
Part Two Healthy Communities Registration: [tinyurl.com/healthycommuni...](https://tinyurl.com/healthycommuni...)



**UN Office on Drugs & Crime** ... · 4d  
◆ UNODC #GraphicOfTheWeek ◆  
UNODC Strategic Vision for **Nigeria 2030** underscores our commitment to human rights, gender equality & the **empowerment of women**, as well as protecting & harnessing the transformative power of youth. Read more [bit.ly/3IPRLRy](https://bit.ly/3IPRLRy) @UNODC\_Nigeria



**TheDaily-NG** @ThedailyNG · 16h  
CSR-in-Action Premieres Documentary, advocates for **Women Empowerment** in Extractive Communities  
[thedaily-ng.com/csr-in-action-...](https://thedaily-ng.com/csr-in-action-...) drive for gender inclusion and **women empowerment in Nigeria** received a boost at the recently held premiere of 'Earth Women', a poi...



**Kobikam Africa** @Kobikam... · 30 Mar  
Everyday, **women in Nigeria** are subject to a number of socio-economic challenges that hinder them from being able to function well in the society. We also see that lack of financial **empowerment for women** is predominant in the North Central region.



**FAO Nigeria** @FAONigeria · 1d  
Our programmatic interventions ensure that no one is left behind including **women & girls**.

Thanks to all our partners & UN sister agencies for their support in the realization of this goal.

@unwomenNG @WFP\_Nigeria @BornoGovt @FMWA\_ng @EUinNigeria

#Empowerment #GenderEquality

**Fred Kafeero** @FKafeero · 1d  
@FAONigeria we are committed to leaving no one behind by ensuring that our programmes are gender responsive, inclusive & empowering to all. We have a special focus on w...



**Merck Foundation** @MerckFou... · 2d  
"Merck Foundation together with **Nigeria First Lady, H.E. Dr. Mrs. Aisha Muhammadu Buhari** supports Girls' Education as we at Merck Foundation strongly believe that Education is one of the most critical areas of **women empowerment**."

Senator, Dr. Rasha Kelej  
CEO of Merck Foundation





West Africa Democracy Radio ... · 6d

The International Federation of Women Lawyers (FIDA) in Nigeria is again pressing for a reversal of the poor participation of women in politics.



New Incentives @NewIncen... · 31 Mar

What does women's empowerment have to do with childhood immunization? At the end of Women's History Month, we're reminded of a study from Nigeria that found women's empowerment was associated with a higher likelihood of children being fully immunized.



Gender inequities, relationship power, and... sciencedirect.com



Naija News And Stories @storie... · 5d

THE World Bank says it has allocated \$100m for women empowerment programmes in six states in Nigeria. A Social Development Specialist with the World Bank, Michael Ilesanmi, disclosed this on Thursday, during Nigeria For Women project in Abeokuta, the

naijanewsandstories.com.ng/world-bank-to-...



Aluko & Oyebode @Aluko\_Oyeb... · 1d

We congratulate our Chairman, Kofo Dosekun, on being recognised as an IFLR1000 Women Leader. She is one of only nineteen female practitioners that has been recognised in Nigeria in 2022.

#Nigeria #IFLRWomenLeader #Banking #Finance #IFLR1000 #WomenLeader



Womanifesto Nigeria @Woma... · 14h

Nigeria's political space will reflect inclusive governance and allow for an enabling environment for women in politics.



Sayo @Amurewasola · 5d

The return of democracy in 1999 came with the prospect of ensuring the participation of women in politics. However, Nigeria is yet to implement the declaration made at the 4th World Conference on Women in Beijing which advocated 30% affirmative action. #EqualRightsForNGWomen



Priye Diri @PriyeDiri · 20h

The litigation process has been on since 2020 came to an end with victory for Nigerian Women and with this clear interpretations of the provisions of the Constitution, Nigeria's political space will reflect inclusive governance and an enabling environment for women in politics.



Vision Spring Initiatives @VSI... · 21h

interpretations of the provisions of the Constitution, Nigeria's political space will reflect inclusive governance and allow for an enabling environment for women in politics.

Nigerian Women were represented by a coalition of women groups including the Nigerian Women Trust Fund



CDD West Africa @CDDWes... · 21h

4. Nigeria's political space will reflect inclusive governance and allow for an enabling environment for women in politics.

Nigerian Women were represented by a coalition of women groups including



Mohammed OBA @Mohammed... · 1d

@AITFocusNigeria Ameachi Anakuye good morning, Nigeria need state police to help tackle the security situations in every state in the country, also the National Assembly should consider Amending the rights of women in politics, in the state and in the National, I so submit .

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Need I say more?



*Geoseph Etim*



































**MEALS  
TO ENJOY**  
By ImmaculateBites

# Rasta Pasta



- ½ medium onions , sliced
- 2 teaspoons (10 g) minced garlic
- 1 teaspoon (0.80 g) fresh thyme
- 1 red bell pepper , sliced
- 1 green bell pepper , sliced
- 1 orange bell pepper , sliced
- 1 teaspoon (2 g) paprika
- 2 teaspoons (10 g) Worcestershire
- ¼ cup (60 ml) chicken stock
- ½ - 1 cup (120 - 240 g) heavy cream
- ½ cup (50 g) freshly grated Parmesan cheese
- 8 ounce (224 g) Penne pasta
- 1 green onions , sliced for garnish

## INSTRUCTIONS

- Cook pasta in a large pot, according to box instructions. Salt according to taste, drain and set aside.

- Place chicken thighs in a medium bowl, then generously season the chicken with salt and jerk seasoning, making sure all sides of the chicken are covered with the spice. Cover chicken with a transparent plastic wrap and let it marinate for about 30 minutes or up to 24 hours

- Heat a heavy cast iron skillet over medium high heat. When the pan is hot, add about 1 tablespoon of oil to cover the bottom of the pan. Using a thong, add in the chicken and sear both sides until golden or until fully cooked through and juice from the chicken runs clear, about 8-10 minutes on each side, depending on the thickness of the chicken. For faster cooking you may cut chicken in bite size pieces .Remove from the pan and set aside.



- Add remaining oil to the pan, cook onions, garlic and thyme stirring for about a minute until onions is soft. Then add in bell peppers, cook for about 2 to 3 minutes stirring occasionally. Season with paprika, Worcestershire and the remainder of the jerk spice.

- Pour in chicken stock and heavy cream, bring it to a boil then simmer for about 3-4 minutes , add parmesan cheese and cook for another minutes. Slice prepared chicken and set aside

- Finally toss in pasta and with sliced chicken or serve with chicken on top , like I did.

- Sprinkle with green onions and/or parsley.

## INGREDIENTS

### Chicken Seasoning

- 2 pounds (908 g) boneless, skinless chicken thighs or breasts
- salt to taste
- 2-3 teaspoons (8-12 g ) jerk seasoning

### Rasta Pasta

- 2 tablespoons (28 ml) canola oil



# Flan Recipe



**F**lan Recipe - fancy yet simple to make dessert with a dense yet sturdy creamy sweet custard topped with a made from scratch caramel sauce. Caramelly, sweet, custardy indulgence that melts in your mouth. An incredible make-ahead dessert for all occasions!

## INGREDIENTS

### CARAMEL

- ¼ cup or 2 fl oz water
- ¾ cup or 150 g sugar

### Flan Custard

- 3 large eggs, plus 4 egg yolks
- 1 can or 14 oz sweetened condensed milk
- 1 can or 12 oz evaporated milk
- ½ cup or 4 fl oz whole milk, (half-and-half or 2% milk may be substituted but do not use skim milk)
- 1 tbsp bourbon (see note)
- 1 tbsp vanilla extract
- ½ tsp or 3 g salt

## INSTRUCTIONS

- Adjust a rack to the middle position and preheat the oven to 300°F (149°C).

### Caramel

- Mix together sugar and water in a small heavy saucepan. Stir sugar contin-

uously until sugar is completely dissolved, bring to a boil, reduce to low heat and cook without stirring until the mixture starts to brown up.

- Swirl the pan without stirring and continue cooking on low heat until it turns golden brown - it should look like honey.

- Remove from the heat and swirl again about 15 to 20 seconds, it will continue to brown.

- Quickly pour into an ungreased loaf pan tilting to evenly coat the bottom; let it stand for about 10 minutes (If caramel firms up, no worries. It will loosen up as it bakes.)

- Set the loaf pan aside.

### Flan Custard

- Whisk eggs and yolks in a large bowl until combined. Followed by condensed, evaporated and whole milk, rum, vanilla extract, and salt.

- Continue whisking until well incorporated. Pour mixture through a sieve into a large bowl to remove any bits of egg.

- Next, pour the sieved egg mixture into the loaf pan over the caramel. Cover the loaf pan tightly with aluminum foil.

### Baking the Flan

- Place the loaf pan in the center of a larger dish - 9x13-inch baking or roasting pan.

- Pour boiling water into larger pan to

a depth of about 1 inch. Bake at 350°F for about 60-70 minutes or until center is just set (mixture will still jiggle, but not much, it will continue cooking. Let it sit in a water bath for about an hour, cool enough to handle.

- Remove and let it cool at room temperature. Once flan has cooled down, wrap in saran or plastic wrap (this prevents the flan from absorbing any flavors from the fridge).

- Place in the refrigerator until flan firms up - about 2 hours or up to 4 days.

- Tip: An easy way to unmold flan is to carefully slide a sharp knife around the edges of the pan to loosen up the sides of the pan. Then invert the flan onto a rimmed platter, let it sit for about a minute or two if flan doesn't come off easily. There might be some remainder of sauce stock to the bottom of the pan. Scrape with a spatula and cut flan into slices. Serve with sauce.



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