

BUSINESS DAY

WOMEN'S HUB

MAY 09, 2025

A portrait of Chinwe Esimai, a woman with dark hair pulled back, smiling warmly. She is wearing a black, textured, high-collared top with white decorative buttons. Her hands are crossed in front of her, and she is wearing a large, round, sparkling ring on her left hand and a watch on her right wrist. The background is a blurred office setting.

CHINWE
ESIMAI

global influencer on modern
compliance standards

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Editor's note



Chinwe Esimai is a Harvard Law School-trained, multiple award-winning attorney, author, and keynote speaker with over two decades of experience in law and global compliance. As the first Chief Anti-Bribery & Corruption Officer and the first Chief Compliance Officer for Legacy Franchises at Citigroup, Inc., Chinwe has made history and continues to shape the future of finance. She is the President/CEO of Scepter3 Global Advisors. Her book 'Brilliance Beyond Borders (Harper Horizon)', which highlights the stories of trailblazing immigrant women from around the world has become a bestseller. We had an enlightening interview with her and we share it with you in this edition.

Here are other articles in this edition:

- Financial Impostor Syndrome: When Money Makes You Feel Like a Fraud.
- How Overlooking Chronic Pain Can Lead to Bigger Health Problems.
- Steering Africa's Digital Future Through Data Law and Governance.
- Why Nigeria Should Pay Attention to the New U.S. SEC Chairman.
- The Blueprint You Need To Rise And Lead (2).
- Audacity In Heels: Blooming And Becoming.
- Marriage Is Work, But What Kind?

Wondering what delicious meal to make this weekend? Follow the steps we give you on how to make salmon pasta and carne guisada, and you are guaranteed to have a delightful experience!

Check out our fashion pages and see how ChicDripCo is serving drips with their classy suits for women who want to look exquisite. Trust me when I say you will love to have more than one.

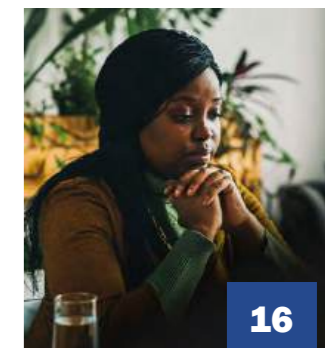
We will be here again next week but until then, take care and God bless!

Kemi Ajumobi

kemi@businessday.ng



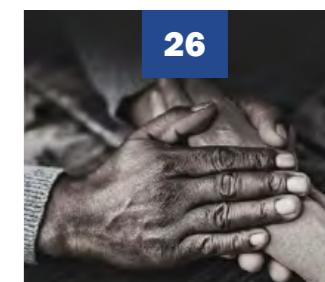
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K E M I A J U M O B I



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GOLDMAN SACHS WAS A TURNING POINT, AS I MADE THE DECISION TO FOCUS ON COMPLIANCE—SPECIFICALLY FINANCIAL CRIMES, AND MORE PRECISELY, ANTI-BRIBERY AND CORRUPTION

Chinwe Esimai is a Harvard Law School-trained, multiple award-winning attorney, author, and keynote speaker with over two decades of experience in law and global compliance. As the first Chief Anti-Bribery & Corruption Officer and the first Chief Compliance Officer for Legacy Franchises at Citigroup, Inc., Chinwe has made history and continues to shape the future of finance.

She is the President/CEO of Scepter3 Global Advisors, a strategic advisory firm providing a suite of compliance and risk management services to high growth financial and technology companies, banks, and governments. She is a trusted advisor to firms, founders, and regulators at the highest levels around the world.

Chinwe obtained her Juris Doctor from Harvard Law School and her Bachelor of Arts, *summa cum laude*, from the City College of New York.

She has received numerous professional awards, including American Banker's Most Powerful Women in Banking, Crain's New York Business Notable Diverse Leaders in Banking & Finance, Diversity Woman Magazine Elite 100 Black Women Changing the Face of Corporate America, and Tropics Magazine's Most Powerful Africans Shaping the Future of Africa. She's spoken or has been featured at the United Nations, Forbes, Bloomberg, Moody's, Black Enterprise, SXSW, Time100, Essence Festival, Harvard Business School, Knowledge at Wharton, ABC, CBS, Fox News, and NBC.

Chinwe began her career as a corporate associate at LeBoeuf, Lamb, Greene & MacRae LLP and was assistant professor of law at the University of St. Thomas School of Law. She also served in various compliance risk management roles at Goldman Sachs.

As a highly sought-after keynote speaker and global strategist, Chinwe helps companies and teams unlock their genius and achieve extraordinary results. She has delivered keynotes and executive training sessions at organisations across industries, including: PricewaterhouseCoopers, Accenture, BASF, General Dynamics, Deloitte, and AppsFlyer. She is the author of the acclaimed book, 'Brilliance Beyond Borders (Harper Horizon),' which highlights the stories of trailblazing immigrant women from around the world. The book has become a bestseller.



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**I LOVE BOLD,
AUDACIOUS GOALS,
AND AS A TEENAGER,
HARVARD LAW WAS
THE BOLD, AUDACIOUS
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AND MEET, AND I DID**

Can you share your journey to becoming a Chief Compliance Officer and how your experiences at firms like Goldman Sachs and Citigroup shaped your career?

My journey to becoming a Chief Compliance Officer began after law school. I started as a corporate associate working on mergers, acquisitions, and project financing. That early legal experience gave me a strong foundation in how complex deals are structured and how global businesses operate. Goldman Sachs was a turning point, as I made the decision to focus on compliance-specifically financial crimes, and more precisely, anti-bribery and corruption. At Citigroup, I deepened that expertise. Given Citi's global footprint, leading the bank's anti-bribery and corruption programme gave me the opportunity to apply my legal training to a highly impactful purpose: advancing ethical business practices worldwide. This alignment of skill and purpose has guided every step of my career since. When the bank embarked on a divestiture strategy, stepping into the Chief Compliance Officer role gave me the distinct opportunity to lead the regulatory risk management aspects of that transformation.

What inspired you to pursue a law degree from Harvard, and what were some of the most valuable lessons you learnt during your time there?

I had wanted to be a lawyer from a very young age – according to a family legend, as soon as I could speak. Once my family decided to relocate to the United States from Nigeria, I was determined to attend Harvard Law School. I love bold, audacious goals, and as a teenager, Harvard Law was the bold, audacious goal I was determined to rise and meet. I was inspired by Harvard's history of excellence as a preeminent academic institution. Being surrounded by excellence also propels you to raise your standards. Another valuable lesson from Harvard is that excellence requires discipline. Excellence isn't about arriving at the

right answer quickly (or being born with all the answers)-it's about having the discipline to challenge assumptions, refine ideas, and continually seek better solutions.

In what ways did your early career experiences at LeBoeuf, Lamb, Greene & MacRae LLP influence your later roles in compliance and risk management?

My time at LeBoeuf, Lamb, Greene & MacRae LLP laid the foundation for my legal and compliance career. Early exposure to corporate transactions gave me a deep understanding of how companies are structured, financed, and scaled. This was invaluable as I transitioned into compliance and focused on building robust frameworks. Those early experiences continue to shape how I approach complex regulatory questions and develop practical and principled strategies.

As the first Chief Anti-Bribery & Corruption Officer at Citigroup, what were some of the biggest challenges you faced, and how did you overcome them?

The first challenge was building a framework that could operate effectively across borders. It was also important to support policies and governance requirements with well-designed systems and technology. I overcame them by building strategic

relationships across the bank, and when possible, meeting colleagues in person to bridge geographic distance. I also hired and trained a brilliant, high-performing team that was able to drive the various aspects of the framework.

What trends do you see impacting the future of compliance and risk management in the finance sector?

The future of compliance and risk management is being reshaped by rapid financial innovation-from FinTech and digital assets to decentralised finance. These advancements are unlocking new possibilities for efficiency and inclusion, but they also pose significant regulatory challenges. Artificial intelligence is another major disruptor, transforming how financial institutions operate. Yet not enough attention is being paid to how these innovations intersect with existing legal frameworks-particularly in areas such as data privacy, consumer

protection, and anti-money laundering. The core issue is that regulation often struggles to keep pace with the speed of innovation. As a result, compliance professionals must continually interpret existing rules in new contexts, while appropriately analysing emerging risks. Deep subject matter expertise, adaptability, and foresight will define effective risk management in this next era.

How do you approach compliance differently in high-growth technology companies compared to more traditional financial institutions?

High-growth technology companies, while often smaller in size, are driving tremendous innovation and reshaping the financial landscape. An important consideration is that regulators generally expect compliance frameworks



EXCELLENCE ISN'T ABOUT ARRIVING AT THE RIGHT ANSWER, IT'S ABOUT HAVING THE DISCIPLINE TO CHALLENGE ASSUMPTIONS, REFINE IDEAS, AND CONTINUALLY SEEK BETTER SOLUTIONS



THE FUTURE OF COMPLIANCE AND RISK MANAGEMENT IS BEING RESHAPED BY RAPID FINANCIAL INNOVATION – FROM FINTECH AND DIGITAL ASSETS TO DECENTRALISED FINANCE



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**COMPLIANCE PROFESSIONALS MUST
CONTINUALLY INTERPRET EXISTING RULES
IN NEW CONTEXTS, WHILE APPROPRIATELY
ANALYSING EMERGING RISKS**



to be risk-based and proportional. This means regulators don't expect a startup to have the same level of controls as a large, traditional financial institution—but rather, frameworks that are appropriately scaled to their size, business model, and risk profile. That said, there are common compliance principles that apply across the board—especially as these companies grow, scale globally, or enter new markets. Many high-growth firms are still in the startup phase, carefully managing capital and prioritising operational decisions. I remind clients that

an ounce of prevention is worth a pound of cure. Early, strategic investments in compliance can prevent costly regulatory issues down the line and position the company for sustainable growth.

You've been recognised as a leader in promoting diversity in the corporate space. What initiatives or practices have you found to be most effective in fostering diversity within organisations?

The most effective diversity initiatives begin with clarity of purpose. An organisation must first ask itself why it seeks to promote diversity—is it to better serve its client base, to tap into the full potential of its workforce, or to further a different goal? When diversity efforts are aligned with the organisation's core mission and values, they're far more likely to be authentic, sustained, and impactful. When they're disconnected from that foundation, they struggle to gain traction or feel performative. What's often recognised in my work

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I REMIND CLIENTS THAT AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE

under the umbrella of diversity is my passion for recognising and developing talent. I care deeply about people and their growth. I believe that when you invest in individuals, you not only drive performance, but also build trust, loyalty, and long-term success.

As an advisor to governments and financial institutions, how do you effectively communicate the importance of compliance and risk management to stakeholders who may not prioritise these areas?

I seek to position compliance as a strategic asset, which is essential to building credibility with investors, earning the confidence of partners, and maintaining

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legitimacy with citizens and customers. In many markets, robust risk management is the differentiator that attracts capital, enables sustainable growth, and protects the institution's most critical assets. The key is to meet stakeholders where they are and align compliance with their highest strategic objectives. Highlighting the consequences of non-compliance is also essential. Non-compliance can lead to high-profile scandals, reputational damage, crippling fines, and in some cases, criminal liability.

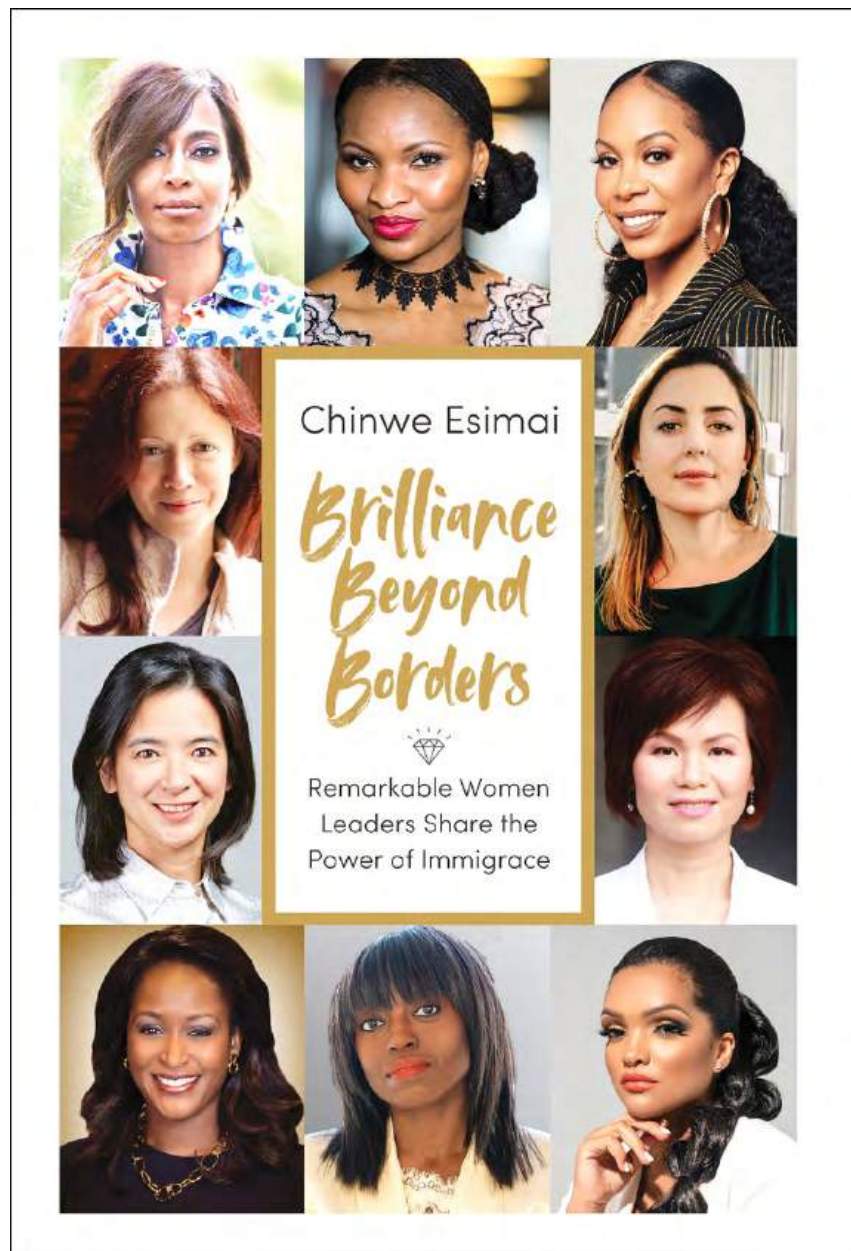
What advice would you give to young professionals, particularly women and people of colour, aspiring to enter the legal and finance sectors?

My advice to young professionals aspiring to enter the legal and finance sectors is to build mastery in your craft because competence builds confidence. Competence does not equal perfection, so be curious and ask questions. Cultivate strong relationships and seek out mentors. No career decision



I SEEK TO POSITION COMPLIANCE AS A STRATEGIC ASSET, WHICH IS ESSENTIAL TO BUILDING CREDIBILITY WITH INVESTORS, EARNING THE CONFIDENCE OF PARTNERS

is permanent—be courageous and explore various areas to determine your focus and expertise. Finally, effective communication becomes increasingly important as you seek to advance to higher levels of leadership, so be sure to invest in honing your communication skills.



Your book, 'Brilliance Beyond Borders,' highlights the stories of immigrant women. What motivated you to write this book, and what key messages do you hope readers take away from it?

I was inspired to write the book when I was a law professor and encountered a brilliant immigrant student who was intelligent, capable, and full of promise—but lacked confidence. That moment stayed with me and ultimately became the inspiration for the book. My hope is that readers not only see themselves in the transformational stories, but that they also find the tools to turn potential into powerful achievement.

As a keynote speaker, how do you tailor your message to different audiences while staying true to your core values and insights?

Tailoring messages to different audiences is ultimately about being of service. Regardless of the audience – legal and compliance professionals, strategic business executives, or high-achieving individuals, my goal is to meet the audience where they are—and help them move powerfully toward what's next.

My core values form the steady foundation, but the insights evolve. They're shaped by experience, emerging trends, and the nuances of each audience's challenges. I also continually adapt my delivery to



ensure it resonates deeply and sparks accelerated action.

Can you share a memorable moment from one of your speaking engagements that truly resonated with you or the audience?

One memorable moment happened recently at a women's leadership conference in Dar es Salaam, Tanzania. During a break in the session, a woman from the audience called me over and quietly handed me a handwritten letter. In it, she described how my presence—the way I carried myself, the sparkle of my accessories, and most of all, my confidence—inspired her. She called me “light,” and encouraged me to keep shining and igniting the light in others and in the world. What moved me the most was that she had taken the time to reflect and share something deeply personal. It reminded me that our presence can speak louder than our words—and that sometimes, it's not just what we say, but who we are, that creates a lasting impact on others.

Looking ahead, what are your goals for Scepter3 Global Advisors, and what impact do you hope to have on the organisations you work with?

At Scepter3, our goal is to empower organisations to grow, expand, and innovate with



COMPETENCE DOES NOT EQUAL PERFECTION, SO BE CURIOUS AND ASK QUESTIONS

excellence and integrity. We serve as trusted advisors, helping clients not only meet regulatory and operational demands, but also solve complex, high-stakes challenges that have global implications. Looking ahead, we're focused on scaling through strategic partnerships—particularly those that will drive long-term transformation in financial services globally. Our vision is to accelerate ethical growth and contribute to building resilient systems that unleash economic potential where it's needed most.

What legacy do you hope to leave in the field of compliance and corporate governance?

While my work is global, the legacy I am most deeply committed to is rooted

in Africa. I want to be part of a bold and lasting disruption of bribery, corruption, and fraud. Too often, there's vociferous insistence (and sometimes, quiet resignation) that these challenges are too deeply embedded to be resolved in our lifetimes, or even in our children's lifetimes. I refuse to accept that. I want my children—and generations to come—to inherit an African heritage where their fullest potential can be realised without compromise. That vision requires virtue. It requires a radical kind of hope—including in the face of overwhelming evidence to the contrary. That is the legacy I strive to build through my work in compliance and corporate governance.

If you could address one major issue in global finance right now, what would it be and why?

This is intricately linked to the legacy I referenced above – tackling fraud. Fraud is often the invisible thread running through dysfunctional systems. I firmly believe that if we disrupt fraud and financial crime on a significant scale, particularly in Africa, we will unlock enormous economic and human potential. By improving financial integrity, we simultaneously address several major challenges within finance and beyond. We'll create access to capital, jobs, and stronger economies. The resistance I often face when I highlight the issue of

financial crime only reinforces how vital it is for us to drive change in this area. It is impossible to build a prosperous and thriving future on foundations weakened by fraud and corruption. Tackling financial crime is ultimately about advancing entire economies and enabling the fullest expression of human potential.

Throughout your illustrious career, how have you maintained work-life balance, especially considering the demands of your roles?

Work-life balance is essentially a leadership discipline we aim to practice through intentional decisions and strategic trade-offs. I've found that it evolves depending on the stage of our careers, family commitments, and support systems. For me, it comes down to prioritisation and a clear understanding of trade-offs. Every "yes" is also a "no" to something else, so I strive to be mindful of what I'm choosing to decline each time I commit. That level of awareness helps me stay grounded in prioritising

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I WAS INSPIRED TO WRITE THE BOOK WHEN I WAS A LAW PROFESSOR AND ENCOUNTERED A BRILLIANT IMMIGRANT STUDENT WHO WAS INTELLIGENT, CAPABLE, AND FULL OF PROMISE—BUT LACKED CONFIDENCE

what matters most—both personally and professionally.

Who have been your greatest influences or mentors in your journey, and how have they shaped your professional philosophy?

I've been blessed with extraordinary mentors throughout my journey, and I'm deeply grateful for each one. One of them

is David Lawrence, who has guided me for nearly my entire career. He's always just a text away and offers wisdom whenever I need to think through a challenge. David is one of the most strategic thinkers I know, and he's taught me the value of long-term thinking and the power of relationships. Another great influence in my life is Coach Brian Nunez, a Nike Master Trainer. I've learnt so many mindset lessons from him – the discipline of radical ownership, the importance of play in high performance, and the transformational power of community.

What do you enjoy doing when you're not engaged in legal or compliance work?

I love visiting Catholic shrines and basilicas in various cities and learning about their history. I also love exercising and listening to audiobooks and podcasts.

What is your approach to crisis management and disaster recovery?

The best approach to crisis management and disaster recovery is to anticipate, prepare, and respond—not react. It begins with



identifying potential vulnerabilities, modelling likely scenarios, and putting in place well-documented, regularly-tested response plans. Technology, communication, and human judgment all play essential roles. Still, not all crises are foreseeable or preventable. This is why mindset and leadership are just as critical as planning. In a crisis, leaders become the stabilising force. Organisations with cultures of radical ownership and adaptability are far better positioned to navigate uncertainty. Leaders who embody calm, clarity, and conviction inspire confidence and help teams take purposeful, coordinated action. After the immediate crisis, it's essential to conduct a thorough root cause analysis, understand



OUR VISION IS TO ACCELERATE ETHICAL GROWTH AND CONTRIBUTE TO BUILDING RESILIENT SYSTEMS THAT UNLEASH ECONOMIC POTENTIAL WHERE IT'S NEEDED MOST



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what went wrong, and implement targeted improvements. This includes strengthening controls, developing new capabilities, and ensuring the right people are empowered to act decisively in future scenarios.

What role does data analytics play in decision-making?

Data analytics plays a critical role in informed decision-making by converting information into actionable insights. Data helps leaders navigate complexity, identify trends, manage risk, and evaluate the potential impact of strategic choices. Insights gleaned from well-sourced data also helps organisations identify inefficiencies and drive higher performance. AI is also accelerating the role of data. However, even in this era of rapid technological advancement, many industries still rely on fragmented, outdated systems

that don't communicate effectively. These silos can weaken decision-making. There are critical opportunities for innovation to help strengthen the integrity of data and reduce the time organisations spend cleaning and reconciling information from disparate sources.



PERSONAL FINANCE

FINANCIAL IMPOSTOR SYNDROME: WHEN MONEY MAKES YOU FEEL LIKE A FRAUD

SOLA ADESAKIN

Money is powerful. It opens doors, sets tables, fuels dreams, and builds futures. But here's the flip side. Money, or the lack (or abundance) of it, can also mess with your identity.

Let's talk about financial impostor syndrome

Impostor syndrome is that nagging voice that tells you you're not as competent or deserving as people think you are. Now, apply that to money, and you have a situation where people question their worthiness to earn, manage, keep, or grow money, even when they're doing well. You've just gotten a major promotion or closed a big deal. Instead of celebrating, you're panicking, wondering if it was a fluke. You step into a room where financial powerhouses are talking numbers. Even though you've earned your seat, you shrink inside, feeling inadequate.

You can afford the soft life, but somehow you don't feel like you truly belong in it. It feels like someone is going to tap you on the shoulder and ask you to return to your "real level". That, my friend, is financial impostor syndrome. And it's more common than you think.

Where does it come from?

Many times, it starts with upbringing. A lot of us were raised to think money was scarce or that wealth was for "other people". Now that you have more than your parents ever did, it feels awkward, like you've violated some unspoken family code. Then there's comparison. Social media hasn't helped. You could be doing well, but someone else's highlight reel makes you feel like a beginner.

For some people, financial impostor syndrome kicks in after rapid financial success. When money comes faster than expected, it can leave you feeling unprepared or even guilty. Cultural expectations can also fuel this feeling. Especially for women or individuals from underserved backgrounds, the pressure to justify your success can be intense. You keep asking yourself, "Do I really belong in this room?"

What does financial impostor syndrome look like?

- Undervaluing your worth, pricing too low, or negotiating poorly.

- Feeling guilty for wanting more, even when you've earned it.
- Overcompensating by over-giving or overspending to "prove" you belong.
- Avoiding wealth-building opportunities because you think you're not "ready."
- Sabotaging financial progress out of fear, guilt, or uncertainty.

Here's the truth you need to embrace

- You deserve the money you make.
- You deserve to build wealth intentionally.
- You are not a fraud. You are a steward.
- How to deal with it

1 Name it

Call it what it is. Financial impostor syndrome thrives in silence. Naming it helps you face it head-on.

2 Reframe your story

You worked for this. Even if you stumbled into wealth, you're learning to manage it now. That counts. Own your growth and rewrite your narrative.

3 Stay grounded in values, not validation

Let your financial life be driven by purpose. Choose impact, growth, and generosity over the need to impress others.

4 Build financial competence

Knowledge kills fear. Take courses, read books, and ask questions. Financial confidence comes from clarity and continued learning.

5 Find your tribe

Surround yourself with people who are learning and growing too. You'll discover that you're not alone and that everyone is a work in progress.

Final thoughts

Money is not just a tool. It is also a test. It will test your mindset, your stewardship, and your sense of identity.

Do not let impostor syndrome rob you of your confidence or slow your progress. You're not pretending. You're evolving.

Even when you feel uncertain, keep showing up. Keep learning. Keep building.

The truth is, you belong here.

This week, take a moment to reflect on where money has made you shrink. Now commit to standing tall. Say it out loud: "I am not a fraud. I'm a financial steward in progress."

And if you're ready to grow in financial confidence, the Smart Stewards Academy has tools and resources to help you level up.



Fola Adesakin (FCA, FCCA CPA MBA) is a Personal/Business Finance Coach and Chartered Accountant with over 20 years of hands-on experience. She is passionate about helping people understand the "make-manage-multiply money" message, maximize their resources, achieve their crucial financial milestones and build true wealth through the concept of financial planning. As a financial enthusiast, Sola is an advocate for SDG5 and SDG10, with a firm belief in achieving gender equality and reducing inequality via financial literacy and access to funding. Sola is the author of currently eight (published books and several unpublished articles in the public domain). She has recently been admitted into the Forbes Coaching Council, as she continues to leverage global alliances and partnerships to amplify the money message around the world.

BLOCKCHAIN

WHY NIGERIA SHOULD PAY ATTENTION TO THE NEW U.S. SEC CHAIRMAN

OGE ANENE



On April 21, 2025, Paul S. Atkins was sworn in as the 34th Chairman of the U.S. Securities and Exchange Commission (SEC). While that may seem like a distant event unfolding in Washington, the ripple effects will be felt far beyond American shores including right here in Nigeria.

For many African economies striving to modernise their financial markets, the U.S. SEC remains a bellwether institution. It shapes global standards on regulation, investor protection, and increasingly, how digital assets like cryptocurrencies are treated. Nigeria, the continent's most populous nation and one of its largest economies, cannot afford to ignore these signals, especially as it implements the Investments and Securities Act (ISA) 2025.

Global Movements, Local Impacts

Paul Atkins is no stranger to the regulatory world. A former SEC Commissioner known for advocating innovation and market transparency, his return at a time when financial technologies are disrupting global systems is significant. For Nigeria, where regulatory uncertainty has historically stifled fintech growth, Atkins' approach could serve as a valuable benchmark.

In the wake of the ISA 2025, Nigeria has formally recognised digital assets as securities. It's a bold step toward modernisation but the real test lies in implementation. As a nation that has produced one of the world's most active crypto user bases, especially among youth and the unbanked, Nigeria must now balance innovation with responsibility.

The Crypto Crossroads: Enforcement or Innovation?

Will the U.S. SEC under Atkins prioritise punitive measures or pave the way for clearer rules that encourage digital inno-

vation? His track record leans toward the latter, favouring transparent and predictable regulation, something many Nigerian startups sorely need as they seek international partnerships and funding.

In many ways, Nigeria and other African countries are at a crossroads similar to the U.S. only with more at stake. The potential for digital finance to democratise wealth creation is enormous in Africa, but without solid, forward-looking regulation, that promise could be lost to scams, mistrust, or global exclusion.

Why Nigeria Must Watch This Closely

1 Policy Direction: The SEC's stance often sets the tone globally. Nigeria's new rules can be strengthened by observing how Atkins balances tech disruption with market stability.

2 Investor Confidence: Nigeria's recent placement on the FATF grey list has made global perception even more critical. Strong, transparent regulation is key to attracting both local and foreign investment.

3 Implementation Lessons: As Nigeria moves from drafting laws to actual enforcement, the U.S. SEC's strategies could offer real-time insights into pitfalls and best practices.

A Time for Strategic Alignment

Africa is not a passive observer in the global financial system, it's a rising frontier. Leadership changes at powerful institutions like the U.S. SEC are moments for introspection and recalibration. For Nigeria, Paul Atkins' appointment is more than news, it's an opportunity to align with global trends while tailoring policy to our unique realities. If approached wisely, this moment could cement Nigeria's position as a continental leader in digital finance while building a regulatory environment that protects, empowers, and drives innovation.



Oge Anene is a lawyer, called to the Nigerian Bar in 2012. As a blockchain lawyer, at the forefront of blockchain tech investments, she plays a pivotal role as a consultant to companies entering the world of blockchain and asset tokenisation. Oge is committed to unraveling the emerging opportunities within blockchain, with a specific focus on real-world asset tokenisation. Through executive training and workshops, she is part of a team that paves the way for this innovative venture to thrive in Africa. Oge is a certified NLP practitioner and holds a certificate in cognitive behaviour therapy.

BOARDROOM POWER MOVES: STEERING AFRICA'S DIGITAL FUTURE THROUGH DATA LAW AND GOVERNANCE

AMAKA IBEJI

As data regulations surge across Africa, Boards must rise as digital stewards balancing compliance, culture, and innovation to build lasting trust.

Africa stands at a critical crossroad in its digital evolution. With the internet economy forecast to contribute \$180 billion to the continent's GDP by 2025 accounting for 5.2% of total GDP, the promise of digital prosperity is undeniable.

But this promise is shadowed by a fast-approaching storm: the rise of complex, rapidly evolving data laws. In Abuja, Nigeria, as the annual Network of Africa Data Protection Authorities NADPA-RAPDP convenes, it is clearer than ever that data regulation is not a bureaucratic afterthought but a cornerstone of Africa's digital future. For Boards of Directors, this moment demands more than awareness, it demands action. Boardrooms must now grapple with the shifting regulatory terrain not as a technicality relegated to compli-

ance teams, but as a strategic business imperative central to corporate survival and societal relevance.

Data is no longer a by-product of business processes; it is a core asset. Yet, unlike other assets, its value is shaped not just by quantity or efficiency, but by trust. Across Africa, 40 of 55 nations have enacted data protection legislation, with 34 regulatory authorities established to enforce them. This progress is commendable. However, compliance cannot be approached

through a check-the-box mindset. Boards must steer beyond procedural governance to embrace digital governance - the proactive orchestration of data, technology, and ethics at the highest levels. It demands boards to lead with a new mindset: one that sees responsible data use not as a legal obligation, but as a vehicle for resilience, innovation, and equity.

Well-governed data fosters digital trust, and trust is the new currency of growth. Comprehensive data protection frameworks in countries like Nigeria, Kenya, and South Africa are already enabling this growth by embedding consumer safeguards. But legislation alone cannot carry the weight of public confidence. The real risk is not only non-compliance, but reputational damage, lost market share, and erosion of the social license to operate. "Boards that treat compliance as a ceiling will soon find themselves buried under its rubble. But boards that see it as a floor to build innovation upon will rise with integrity," as I often say when engaging with executive leaders.

Digital governance also requires cultural intelligence. Africa is not a monolith. Over 2,000 languages and diverse cultural par-

adigms shape user expectations, notions of privacy, and trust. Boards must ensure that digital systems are designed for operational efficiency and for cultural relevance. This means going beyond imported legal templates to co-create frameworks with communities. Initiatives like Kenya's Huduma Namba, which faced widespread public resistance due to privacy concerns and inadequate engagement, serve as cautionary tales. A poorly executed data initiative is not just a policy failure, it is a strategic blunder that can alienate customers, ignite public protest, and invite regulatory scrutiny.

For Boards, the call is to lead not just within the organisation but within the ecosystem. Strengthening the capacity of regulators must become a boardroom concern. It is in the enlightened self-interest of corporations to advocate for well-resourced, technically skilled, and independent data protection authorities. These regulators are not roadblocks; they are co-architects of a stable digital environment. Boards should champion public-private collaboration that brings together policymakers, civil society, academia, and business to co-develop standards that reflect African realities and global best practices. Without this multi-stakeholder approach, regulation risks lagging innovation or, worse, being co-opted by dominant interests.

Artificial Intelligence adds another layer to this complexity. AI systems thrive on data, but their opacity, scale, and bias potential pose new governance challenges. Board oversight of AI can no longer be optional. The ethical implications of automated decisions particularly in sectors like health, finance, and education must be scrutinised at the top. It is the Board's duty to ask: Who is accountable when AI harms? How are data sets vetted? What safeguards are in place for redress? "A board that cannot interrogate the algorithm cannot defend the enterprise," is fast becoming a governance mantra for this new era.

The path forward requires Boards to build enduring internal capabilities. This includes constituting board-level digital or ethics committees, instituting regular briefings from independent experts, and fostering a culture of data stewardship throughout the enterprise. Importantly, board composition must reflect the future we are trying to build. Africa's data regulatory environment will only grow more complex. As countries operationalise legislation, Boards must evolve in step to

shape and empower. The decisions made in boardrooms today will determine whether Africa's digital future is equitable or extractive, innovative or inert.

Let this NADPA-RAPDP gathering serve as a reminder: regulation is not the storm, it is the signal. The storm comes when governance fails. But with strategic vision, cultural intelligence, and a bold commitment to ethical leadership, boards can turn regulatory tides into winds of opportunity. The boardroom is now a cockpit for digital transformation. It is time African directors fly with both precision and purpose.

As we look to the horizon, let us remember: In the age of data, governance is not what follows innovation, it is what makes innovation worth following. The era of passive oversight is over. The future belongs to the boards who lead.



Amaka Ibeji is a Boardroom Certified Qualified Technology Expert and a Digital Trust Visionary. She is the Founder of PALS Hub, a digital trust and assurance company, and the Founder of the DPO Africa Network - a platform dedicated to connecting and empowering data protection professionals across the continent. In 2025, she was named one of the 100 Brilliant Women in AI Ethics, recognising her global impact in the field. Amaka coaches and consults with individuals and organisations navigating careers or practices in privacy and AI governance.

PERSONAL HEALTH



HOW OVERLOOKING CHRONIC PAIN CAN LEAD TO BIGGER HEALTH PROBLEMS

DR. MAYMUNAH YUSUF KADIRI

Tunde had always been a hardworking man. As a construction worker, he spent long hours lifting heavy materials under the scorching Lagos sun. Every evening, he would return home exhausted, his back aching. At first, he brushed it off as normal after all, hard work came with a little pain.

Months passed, and the pain in his lower back grew worse. Some nights, he struggled to sleep. In the mornings, he had to sit at the edge of his bed for minutes before mustering the strength to stand. "It's just stress," he told himself.

A bottle of painkillers from the chemist became his best friend. He never considered seeing a doctor. Until one day,

while carrying a bag of cement at work, Tunde collapsed.

Pain is a Warning Sign, Not an Inconvenience

Many Nigerians, like Tunde, believe that pain is just a minor inconvenience that will disappear on its own. But pain, especially chronic pain, is often a warning sign

of something more serious. Ignoring persistent pain can lead to permanent damage, severe disability, or even life-threatening conditions. Chronic pain is any pain that lasts more than three months. It can be caused by various conditions, including arthritis, nerve damage, infections, untreated injuries, or underlying diseases like diabetes and cancer. Unlike short-term pain from an injury, chronic pain doesn't always go away with rest or medication. It can gradually worsen over time, affecting a person's ability to work, sleep, and even perform simple tasks.

Common Types of Pain We Ignore

- **Back Pain:** Often dismissed as a result of stress or "sleeping wrongly," prolonged back pain may indicate herniated discs, nerve compression, or spinal arthritis.
- **Joint Pain:** Common among older adults but increasingly affecting younger people. Persistent joint pain may signal arthritis, lupus, or chronic inflammation.
- **Headaches:** While headaches can be caused by dehydration or stress, frequent migraines or severe headaches may be linked to hypertension, eye problems, or neurological disorders.
- **Chest Pain:** Many people assume it's just indigestion, but recurring chest pain could be a sign of heart disease or even an impending heart attack.

Why Do We Ignore Pain?

- 1 **Cultural Mindset:** Many people believe that pain is a natural part of life and aging. There's a common saying, "Man no dey cry", which discourages men from expressing discomfort.
- 2 **Fear of Medical Bills:** With the high cost of healthcare in Nigeria, many people avoid hospitals unless absolutely necessary.
- 3 **Self-Medication:** Pharmacies and chemists are easily accessible, making it common for people to rely on painkillers instead of seeking medical advice.

- 4 **Religious and Traditional Beliefs:** Some people believe prayer, herbs, or massages will cure pain, delaying proper diagnosis and treatment.

Tunde's Wake-Up Call

After Tunde collapsed, he was rushed to the hospital. Tests revealed that he had a

slipped disc, a condition where the soft cushion between the bones in his spine had moved out of place, pressing against his nerves. The doctor explained that if he had sought help earlier, simple physiotherapy and lifestyle changes could have helped. But because he ignored the signs for so long, surgery was now his only option.

The news shocked Tunde. All he had done was push through the pain like every other man in his neighborhood. He had no idea that his "ordinary back pain" could lead to something so serious.

When Should You See a Doctor?

Pain should never be ignored, especially if:

- It lasts more than three months.
- It worsens over time instead of improving.
- It disrupts your daily activities, sleep, or movement.
- It is accompanied by swelling, numbness, weight loss, or fever.

Preventing Chronic Pain

- 1 **Listen to Your Body:** Pain is not weakness, it's your body's way of warning you. Pay attention and take action early.
- 2 **Avoid Over-Reliance on Painkillers:** While they provide temporary relief, excessive use of painkillers can damage your liver and kidneys without treating the root cause.
- 3 **Maintain a Healthy Lifestyle:** Regular exercise, proper posture, and a balanced diet can help prevent pain-related conditions.
- 4 **Seek Professional Help Early:** Physiotherapists, orthopedic doctors, and general practitioners can diagnose and manage pain before it worsens.

Tunde's New Life

After undergoing surgery and months of physical therapy, Tunde finally regained some movement. But his doctor warned him that full recovery would take time.

The pain he ignored for years had changed his life forever. Tunde now spends his time educating young construction workers about the importance of listening to their bodies. Whenever he sees a young man

stretching his back and wincing, he says, "Oga, no be stress-go check am before e too late."

Final Thoughts: Don't Wait Until It's Too Late

Pain is not something to endure, it's something to investigate. If you or someone you know has been living with persistent pain, take it seriously. Visit a hospital, get checked, and take control of your health before it's too late.

Tunde's story is a lesson: Ignoring pain today can lead to irreversible damage tomorrow. Your health is your wealth, treat it with care.



Dr. Maymunah Yusuf Kadiri (Aka Dr. May) is popularly referred to as "The Celebrity Shrink." She is a multiple award winning mental health Physician, advocate and coach. She is the Medical Director and Psychiatrist-In-Chief at Pinnacle Medical Services, Nigeria, prominent in the application of innovative clinical approaches in the management/treatment of a wide range of psychological, emotional, and behavioral related disorders. Dr. Kadiri is a Consultant Neuro-Psychiatrist with almost 20 years' experience as a practicing Physician. She is a trained and certified Rational Emotive and Cognitive Behavioural Therapist from Albert Ellis Institute, New York, USA. She is also a certified Trauma Counsellor and Neurofeedback Practitioner.



THE BLUEPRINT YOU NEED TO RISE AND LEAD (2)

MOUNFIQ
RAIYAN ABU

Do you aspire to rise and lead but you are afraid to fail? Then you must first realise that failure is usually a stepping stone to success, therefore, you must do your best to use the difficult situations in your life to become stepping stones into the easier times in your life. It may not be easy, but it is simple.

My mother's death when I was 19 years old compelled me into leadership. Because of a tragedy, I discovered leadership. When my father died, I was 29 years old and this led me to think about my legacy, that is when I discovered public speaking and coaching while working in the banking sector. I applied these leadership and coaching skills at work. When I became a Business Manager at 35, I realised that nothing fuelled me than when I provided coaching services to my team members and colleagues.

It was something that moved the needle greatly for me and gave me indescribable joy so I decided to focus fully on it after I resigned from the bank. These skills came during difficult situations in my life, but they have empowered me to become stronger and better although it took me years to realise this.

While I was groping in the dark, I struggled to integrate my work and family life, suffered burnout and emotional breakdown, and even experienced self-doubt and limiting beliefs. The reason it took me years is because I did not have a blueprint to rise and lead and my life was not in sync.

Because I do not want you to make the same mistakes that I made and waste decades deliberating on how you can get things done successfully while prioritising your wellbeing, I have created a blueprint to help you jet set your success without burn out.

THE BLUEPRINT

- **BE A VISIONARY-** Know that what you visualise today is what will materialise tomorrow. Have a vision for yourself, your family and your business, work and personal life.

- **Seek Clarity In Everything:** If you are not crystal clear about an idea or a solution, it will never happen. Therefore, always seek clarity to know the steps to take you further.

- **Be A Self Leader:** By having a developed sense of "Who you are" "where you are going" and "How you want to get there."

- **Develop A Growth Mindset:** Do this and also apply it in everything that you do. This kind of mindset helps you to recognise opportunities.

- **Live Intentionally:** By evaluating each situation with a deliberate intention on what you want the outcome to be.

- **Practice Self Validation:** Encourage yourself because you matter and if you do not realise this, no-one else will.

- **Work On Your Self Confidence Regularly:** By doing what scares you the most to silence your inner critic.

- **Avoid Self Sabotage:** By reflecting on the consequence and implication of what could happen if you stop yourself from going ahead.

- **Developing Mental Toughness:** By recognising that courage is the greatest strength you need to face every adversity.

- **Getting Comfortable With Being Uncomfortable:** By knowing that your greatest success lies on the opposite side of your comfort zone.

- **Always Be Authentic:** By recognising that you do not need to "fake it till you make it" because there is no such thing as an "overnight success." Be original because you do not have a copy.

- **See Your Mistakes As Opportunity To Grow:** Always reflect, but never regret. The greatest teacher is failure. As Mary Kay would say: "We fail forward to success."

- **Overcome Your Fears:** Find out the root cause of your fears and take a deliberate action to face your fears by creating a "fearless statement".

- **Invest In Your Personal Growth:** Get a coach to help you reach your goals faster and learn from your mentors.

This blueprint is the secret to my success in life. My coaching and speaking business has grown exponentially since my return to Nigeria from Canada in less than two years. I wear my many hats as a mother to my 6

kids (now ages 27 to 17), I am a loving wife, global entrepreneur and Life Sync Expert and I make it look easy because I created the blueprint to rise and lead. I know "life is not a bed of roses" but right now for me, it sure smells just like one!



From boardrooms to households, **Mounfiq Raiyan Abu** is a dynamic woman on a mission to ignite growth mindsets, leadership, and resilience in the lives of women in overwhelmed careers and businesses. A certified coach, speaker, trainer, consultant, author, and entrepreneur, a devoted wife, and a committed mother, she's a woman who wears many hats, all aimed at empowering you to reset your mindset and reframe your adversity to become audacity.

With 13 years of banking experience, 28 years of leadership experience, and 10 years of management experience under her belt, Mounfiq has seen it all. She's trained and coached over 5,000 individuals, corporations, and small businesses in Nigeria and Canada, where she honed her skills for several years. As a full-time working mother of six, Mounfiq understands the juggling act women face all too well. It's this lived experience, coupled with her 17 years of entrepreneurial spirit that fuels her desire to equip women with the transformational tools they need to thrive, not just survive. She is co-author of "We are Unbreakable," a best-selling book in Canada and author of "The Life Sync Blueprint."

MARRIAGE IS WORK, BUT WHAT KIND?

NIKE FOLAGBADE

When it comes to building a lasting marriage, many people assume that the commitment, affection, and intentionality that marked their dating phase will naturally continue into the marriage. But the reality is that familiarity and proximity can create patterns of complacency. Over time, we stop pursuing each other and begin to tolerate or resent the things that once drew us close.

Before we discuss what kind of work marriage demands, we must first explore how we see marriage through the lens of our mindset.

Fixed vs. Growth Mindset (Carol Dweck)

Carol Dweck, a leading psychologist, introduced the concept of the fixed mindset and the growth mindset in her book *Mindset: The New Psychology of Success*.

- A fixed mindset believes that qualities like intelligence, personality, and talent are static traits. In marriage, this might look like: "If we have problems, it means we're not meant to be." It resists feedback, avoids challenges, and sees effort as pointless.
- A growth mindset, on the other hand, sees challenges as opportunities to learn. It believes that effort leads to improvement. In marriage, this mindset says: "We can grow through this. Let's figure it out together."

Having a growth mindset empowers you to see marriage for what it is: A living, evolving relationship that requires ongoing work, intentionality, and nurture.

Do You Have a Growth Mindset in Marriage? Ask Yourself:

- When conflicts arise, do I shut down or lean in to work through them?
- Do I believe that love is just a feeling or a commitment to grow through all seasons?
- Am I open to feedback from my partner, or do I get defensive?

Romantic vs. Restless Mindsets (From 'Saving Your Marriage Before It Starts')

In the book 'Saving Your Marriage Before It Starts,' authors Drs. Les and Leslie Parrott

identify mindsets that often sabotage relationships. Two notable ones are:

- **The Romantic Mindset:** This believes in soul mates and effortless love. These individuals expect grand romantic gestures and assume emotional connection should come easily, like it did in the early days.
- **The Restless Mindset:** Usually born out of trauma or dysfunctional homes, this mindset fears stress and conflict. It often resists the discomfort that growth and healing require, avoiding emotional investment.

If we're going to thrive in marriage, we must be willing to do the work it takes to build connection, stability, and shared purpose.

So, What Kind of Work Does Marriage Require?

1 Emotional Investment

Daily check-ins, words of affirmation, compliments, small gestures—these emotional deposits keep your marriage account full. Don't grow apart by default. Grow closer by design.

2 Spiritual Intimacy

Couples who pray and grow spiritually together often experience deeper connection and alignment. This doesn't mean being perfect, it means being present with God and with each other.

3 Communication as a Practice

Talk about everything. The mundane and the meaningful. Transparency builds trust. Make room for conversations, not just logistics.

4 Conflict Resolution

Learn to fight fair. Avoid blame, and seek solutions. Conflict is inevitable, how you handle it determines your closeness.

5 Shared Vision and Goals

Don't just live together, build together. Discuss your dreams, align your visions and support each other's growth.

6 Intentional Time Together

Schedule date nights, short getaways, or daily quiet moments. Protect your time

together like your relationship depends on it, because it does.

7 Personal Growth

A thriving marriage is made of two evolving individuals. Keep learning, healing, and becoming the best version of yourself—not just for your partner, but for you.

Marriage is work, but the kind that yields deep reward, joy, and transformation. So the question is not just, "Is marriage hard work?" but also, "Am I committed to the right kind of work?"



Nike Folagbade is a family life coach and counsellor. She is the founder of Nike Folagbade International.

She's a Master Practitioner of Neuro-Linguistic Programming and Results Coach; an Associate of Family Systems Engineering and a certified emotional intelligence and anger management coach. Equally, she's a SYMBIS facilitator, who helps engaged and married couples prepare for the 'before and after' of their marriages.

Nike has written over seven books including 'Get The Ring', 'Untold Secrets That Wreck Marriages', to mention a few. Her signature course, Warrior Brides Network, has created a movement of single and married women (in over 10 countries) please visit her website www.nikefolagbade.com

She is also the founder of the 'Love and Life Hub' platform that equips singles and married with the right knowledge on love, dating, marriage and purpose.

AUDACITY IN HEELS: BLOOMING & BECOMING

SAMMY
TAMARAMIESEIYA

A quiet invitation to show up as you are and trust the season you are in.

There comes a moment in every woman's journey when she senses the shift. The air changes, and the ground beneath her feels unfamiliar yet expectant. It is not always dramatic, there may be no lightning bolt or applause, but something inside begins to whisper, It is time.

For some, it is a stirring to build, for others, a nudge to finally take up the space they have long prepared for. It might be a new career path, a brave conversation, or a quiet decision to no longer shrink. Whatever the trigger, stepping into your season takes something deeper than motivation. It takes audacity, not the loud, showy kind, but the quiet, steady type that holds her head high and walks forward even with trembling hands.

The Quiet Kind of Audacity

Many were taught to associate confidence with arrogance, especially as women. We were applauded for being agreeable, praised for our silence, and told to "wait our turn", but what if your turn has come, and your quiet readiness is all the confirmation you need?

Audacity is not about being louder than others, it is about no longer muting yourself. It is that deep conviction that says, "I do not need to be perfect to begin. I just need to begin." It is choosing to believe that the version of you who dreamed it is also capable of doing it.

Your Season Might Not Look Like Hers

In a culture obsessed with visibility and speed, it is easy to measure your journey against someone else's highlight reel, but seasons are personal. What looks like planting for one woman may be harvesting for another, and what feels like waiting for one may be preparation for the next.

Audacity looks different in every season. For some, it means starting small and staying consistent, while for others, it means resting intentionally, even when it feels unproductive. For many of us, it means choosing not to settle relationally, financially, spiritually, or professionally. The key is to stop asking if your season is valid and start asking how you can honour it.

Confidence Is Built, Not Wished For

No one wakes up magically confident, the women you admire, whether they are running businesses, raising children, speaking on stages, or building in quiet corners, did not arrive there overnight. They took one small, audacious step, then another. Stepping into your season means giving yourself permission to act even when you are unsure. It means allowing your voice to quiver at first. It means walking in truth, not fear. Every time you show up, even a little unsure, you teach yourself that you can be trusted, you teach yourself that you are capable. You finally realise that confidence is the result of courageous action, not the prerequisite for it.

Heels Are Symbolic, Not Literal

You may be more comfortable in flats or barefoot in your living room, and that is just as bold. The "heels" in this piece are symbolic. They are the parts of you that feel strong and graceful. A posture of dignity, even when things feel uncertain. Audacity in heels is not about appearance, it is about how you carry yourself in moments only you may fully understand. Sometimes, stepping into your season does not come with a crowd, sometimes it means launching the idea quietly, sometimes it means saying no or ending what no longer aligns with who you are becoming.

You Are Allowed To Take Up Space

This is a quiet reminder for anyone standing on the edge of something unfamiliar - you are allowed to show up as you are, you are allowed to build slowly and grow beyond your current stage, you are allowed

to evolve into a new career, a new phase, a new season. Trust that your inner knowing is enough, and remember that your preparation matters. Your quiet obedience, your prayers, your waiting - it all counts. Step gently into your season, with shoulders back and heart steady. You are more ready than you think. Allow yourself the opportunity to bloom.



Tamaramieseiya Sammy is a lawyer and business advisor with expertise in corporate/commercial matters, regulatory strategy, corporate governance, and legal compliance. Specialising in areas including ESG investment, social sustainability, risk management and business growth, she advises startups, MSMEs, and investors on business structuring and the legal frameworks that support organisational success. She also provides training for professionals and organisations, offering valuable insights into investment strategy and business regulations.



SALMON PASTA

MEALS TO ENJOY

By ImmaculateBites



Mildly spicy, delicious salmon pasta is loaded with fresh salmon, sun-dried tomatoes, and healthy greens. Irresistibly creamy, cheesy, and brimming with lovely Cajun flavors. This exquisite dinner is ready in 30 minutes!

Mildly spicy, delicious salmon pasta is loaded with fresh salmon, sun-dried tomatoes, and healthy greens. Irresistibly creamy, cheesy, and brimming with lovely Cajun flavors. This exquisite dinner is ready in 30 minutes!

Instructions

- Boil a large pot of salted water for the pasta, then cook it al dente according to package directions (or take it off the heat a minute or two before the package says). Start the sauce about 10 minutes before the pasta is ready.

- Lightly season the salmon with Creole seasoning, salt, and pepper.
- Heat the oil and butter in a skillet over medium-high heat, and cook the salmon for 2 minutes per side.
- Take the fish out of the pan and set it aside. Reduce the heat to medium.
- Add the sun-dried tomatoes, garlic, and Dijon mustard to the pan. Cook for 30 seconds, stirring constantly.
- Add the cream, chicken stock, lemon juice, Cajun seasoning, salt, and pepper to the pan. Stir until the sauce is smooth.
- Toss the drained pasta with the sauce and spinach. Cook it for about a minute to soak up the sauce, adding more stock if it's too thick.
- Then add salmon and break it up or leave it as is, as desired. Adjust seasonings to taste.
- Remove it from the heat. Serve with freshly grated parmesan cheese.

Tips & Notes

- Freshly grated parmesan is more flavorful and has a better texture than pre-shredded parmesan. But it's not a deal-breaker if that's what you have.
- Thin or thicken your sauce according to your preferred consistency. Adding more broth or stock will thin the sauce, and simmering it longer will thicken it. Or add a cornstarch slurry if it's too watery.
- Reserve your pasta water. It thins your sauce if it's too thick and makes it stick to the pasta better.
- Please keep in mind that nutritional information is a rough estimate and can vary greatly based on the products used in the recipe.



CARNE GUISADA

Ingredients

- 2 pounds (950g) stew beef, cut into chunks
- salt and pepper to taste
- 2 teaspoons (10g) or more
- 3 tablespoons (20g) all-purpose flour
- 2 tablespoons (30ml) vegetable oil
- 2-3 teaspoons (10-15g)
- 1 medium onion, chopped
- 1-2 medium tomatoes, chopped
- 2 teaspoons (6g) cumin
- 1 teaspoon (1-2g) dried oregano
- 2 teaspoons (6g) chili powder
- 1 cup (236ml) water
- 1 cup (236ml) beef broth
- 1 serrano pepper (slightly toasted, peeled, seeded, and chopped)
- ¼ cup (4g) fresh cilantro, chopped

Instructions

- Add beef to a large bowl, then season with salt, pepper, and sazón seasoning. Lightly flour with about 3 tablespoons flour.
- Heat a large skillet or pot on medium-high heat and drizzle in the vegetable oil. Add the beef and brown on both sides.
- As soon as the beef browns, add garlic and onions, and sauté for 2-3 minutes.
- Stir in diced tomatoes, cumin, oregano, and chili powder. Cook for 2-3 minutes.
- Pour in water and beef stock, stirring to ensure every bit of beef is well coated.
- Bring to a boil, cover the pot, and lower the heat. Cook for 1½ hours on low or

until meat is tender. Add green bell peppers if desired.

- Toss in diced serrano and continue cooking for about 5 minutes. Add cilantro to taste and adjust seasonings as necessary. Serve with steaming white rice and tortillas.

Tips & Notes

- Choose beef with more marbling (aka fat). Leaner cuts tend to become dry and chewy.
- Low and slow is the way to go to achieve fork-tender meat.
- Ensure enough liquid covers the beef, then simmer covered with the lid on low for 1½ hours.
- A pressure cooker shortens cooking time.
- Please remember that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.



CHICDRIPCO

Founded with a vision to redefine modern elegance, ChicDripCo is a ready-to-wear fashion brand tailored for women of distinction. Their mission is to empower women by providing exquisite and sophisticated suits that blend timeless style with contemporary flair.

Each piece in their collection is meticulously designed, embodying the perfect balance of luxury and accessibility, ensuring that every woman feels confident and chic.

At ChicDripCo, they believe that true luxury lies in the details. Their commitment to excellence extends beyond their garments. ChicDripCo is not just a brand, it's a lifestyle, a community, and a celebration of the sophisticated woman who knows her worth.





TALENTS CONCEPT























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