

BUSINESS DAY

WOMEN'S HUB

JANUARY 17, 2025



ABE JAWANDO

transformative leader,
empowerment advocate
helping women thrive

Polo AVENUE

www.poloavenue.com



Editor's note



It is with great joy that we present to you another edition of Women's Hub for this week. On our cover is ABE JAWANDO, a transformative leader, empowerment advocate helping women thrive. Abe is a Nigerian-born lawyer, business coach, and strategist whose career exemplifies leadership and revolutionary impact. Transitioning from investment banking to a purpose-driven path, Abe is a future executive senior sales director with Mary Kay Cosmetics. For over 20 years, she has built and led a thriving Mary Kay team, mentoring and empowering over 500 women to achieve excellence and resilience in entrepreneurship. Her story speaks to the power of focus, determination, purpose and impact.

Here are other articles in this edition:

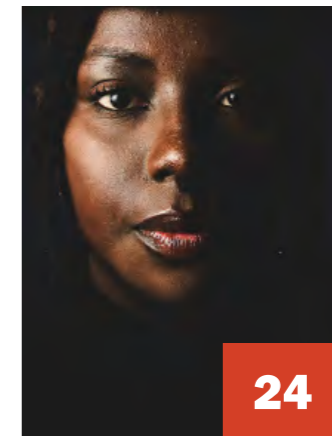
- Taming FOMO: The Right Mindset for Financial Success
- Customer Trust as a Catalyst for Africa's Digital Business Success
- Jennifer's Journey: A Lesson in Love, Identity, and Spiritual Growth
- How Blockchain Can Transform SDGs in Emerging Economies by 2025
- 5 keys to become fearless.
- On food this week, we show you two different ways to enjoy chicken.

One designer that has mastered the art of creating beautiful casuals is 'Casual Queen.' The brand creates designs for fashion-forward individuals who appreciate comfort without sacrificing style. From boubou, to dresses and two-piece outfits, Casual Queen surely knows how to reign in this domain.

We trust you will enjoy this edition. We are certainly going to be here next week and until then, take care!

Kemi Ajumobi

kemi@businessday.ng



Designed by Ayeni Aderemi
 aderemi.ayeni@businessday.ng
 0703.435.2828

ABE JAWANDO

transformative leader,
empowerment advocate
helping women thrive

BY KEMI AJUMOBI



“

**STEPPING INTO
THE BEAUTY AND
ENTREPRENEURIAL
SPACE ALLOWED
ME TO HELP WOMEN
SEE WHAT THEY'RE
CAPABLE OF**

Abe Jawando is a Nigerian-born lawyer, business coach, and strategist whose career exemplifies leadership and revolutionary impact. Transitioning from investment banking to a purpose-driven path, Abe is a future executive senior sales director with Mary Kay Cosmetics. For over 20 years, she has built and led a thriving Mary Kay team, mentoring and empowering over 500 women to achieve excellence and resilience in entrepreneurship.

As part of her Mary Kay journey, Abe developed a transformative framework that merges the power of beauty with entrepreneurial growth, enabling women to redefine success and create sustainable wealth. This innovative approach has led to remarkable team milestones and personal accolades, including the 'No.1 Team Builder Award' and three consecutive 'Top 3 Sales Director Awards,' reflecting her exceptional leadership and dedication.

Beyond her corporate success, Abe founded 'The Mentoring Room,' a global platform inspiring women to embrace leadership and achieve breakthroughs in all aspects of life. Her passion lies in equipping women to become leaders of leaders promoting change across communities and nations.

Abe serves on the Fashion Souk Global Strategic Team, (International arm of Fashion Souk Nigeria) as business strategist where her innovative strategies connect African fashion and beauty brands to global markets, providing entrepreneurs with access to global opportunities.

Her philanthropic efforts shine through Victoria's Smile Foundation and its "20Smiles420Years Campaign," an initiative supporting underserved pregnant women in rural Nigeria while ensuring their children receive lifelong education. Her unwavering commitment to maternal health and education exemplifies her belief in the power of access and opportunity to break the cycles of poverty.

Abe is also the author of the Throne Room Whispers Gratitude Journal, a tool that has inspired countless individuals to embrace daily gratitude as a path to resilience and personal transformation. Through her annual 66Days Gratitude Journal Challenge, she encourages participants worldwide to experience the power of intentional gratitude in their daily lives.

As a 'Women for Africa Award' finalist, she has also served as a member of the Mary Kay UK Advisory Board for many years. Abe's mission is clear: "Empowered women build thriving families, vibrant communities, and strong nations."



**BANKING GAVE
ME THE TOOLS:
DISCIPLINE,
RESILIENCE, AND
A DEEP RESPECT
FOR STRUCTURE,
BUT THIS NEW
JOURNEY GAVE
ME PURPOSE**

What motivated your transition from investment banking to a career in beauty and entrepreneurship?

My journey from banking to beauty and entrepreneurship wasn't something I meticulously planned. It began as a simple hobby to help me navigate a particularly challenging time in my life. As a compliance professional in banking, I lived in a world of rules, processes, and paperwork. It was a world that was structured and rewarding in its own way. However, deep down, I knew something was missing. I just didn't know what 'that something' was. I soon realised that the human connection and the opportunity to impact lives directly, wasn't there.

As I progressed in this "side hustle", I discovered something powerful: I was far better suited to working with people than managing paperwork. Stepping into the beauty and entrepreneurial space allowed me to help women see what they're capable of, harness their unique talents, and create better lives for themselves and their families. It was in this space that I found the work that truly mattered, the kind of work that "set my soul on fire" because it changes lives.

Banking gave me the tools: discipline, resilience, and a deep respect for structure. But this new journey gave me purpose. It showed me how much potential we have when we align what we do with who we are. Looking back, this has been one of the most transformative and rewarding decisions of my life. Lesson 101: The path you least expect can lead you to the place where you're meant to make your greatest impact.

What were some of the early challenges you faced as a business strategist and leader, and how did you overcome them?

In the beginning, I didn't take my business as seriously as I should have-I treated it more like a side hustle than a real, thriving venture. The turning point came when I realised that if I wanted to succeed, I had to step up and approach my work with the professionalism and focus it deserved.

Shifting from an employee mindset to a business owner's perspective wasn't easy. I had to stop waiting for direction and start owning my results. That meant investing in my personal growth, learning to think strategically, and making decisions with confidence, even when I wasn't sure how things would turn out.

Leading a team of independent beauty consultants was a challenge all on its own. I discovered early on that people aren't inspired by rules or instructions but they're inspired by vision and purpose. When I started leading with clarity and heart, everything changed. My growing team responded in ways I never imagined. Proof that "People don't care how much you know until they know how much you care." Then came the hard work of building systems and processes. It wasn't glamorous, but it was necessary. Those systems became the backbone of my business.

But if I'm honest, the hardest part was discipline and personal accountability. Showing up for myself every single day, staying accountable even when no one else was watching, that took time. It wasn't easy, but it was worth it. That discipline has been the foundation of everything I've achieved.

It's what keeps me moving forward, no matter what challenges come my way.



THE TURNING POINT CAME WHEN I REALISED THAT IF I WANTED TO SUCCEED, I HAD TO STEP UP AND APPROACH MY WORK WITH THE PROFESSIONALISM AND FOCUS IT DESERVED

Can you share a pivotal moment in your career that had a significant impact on your path?

The moment I realised "Wait, this could actually pay my bills" everything shifted. It wasn't just an idea or a side hustle anymore, it became real. That realisation hit me like a ton of bricks, forcing me to reevaluate how I saw myself and what I was capable of. I went from following the same old routine of ticking someone else's checklist to creating my own boxes and designing a vision of my own.

It was like flipping a switch. I suddenly realised that I had the power not just to survive, but to build something extraordinary. That realisation gave me energy, creativity, and a drive I hadn't tapped into before. I stopped being afraid of failure. Instead, I became comfortable with taking risks that once felt impossible but now felt necessary because on this new journey, you don't do, you don't eat.

Letting go of a steady income was terrifying but I also knew that a salary is a kind of safety net that keeps you grounded, even when you're not truly thriving. I looked at the bigger picture and knew that staying comfortable would cost me more than



I DISCOVERED EARLY ON THAT PEOPLE AREN'T INSPIRED BY RULES OR INSTRUCTIONS BUT THEY'RE INSPIRED BY VISION AND PURPOSE



“

**DISCIPLINE
HAS BEEN THE
FOUNDATION OF
EVERYTHING I'VE
ACHIEVED, IT'S
WHAT KEEPS ME
MOVING FORWARD,
NO MATTER WHAT
CHALLENGES
COME MY WAY**

taking the leap. What I saw ahead was monumental: freedom, independence, and the chance to build something meaningful on my own terms. And once I saw it, I couldn't unsee it. That's when I stopped hesitating and started building, one step at a time.

You've empowered over 500 women. What do you believe are the key qualities of a successful mentor?

To me, a great mentor is like fertile soil that is rich, steady, and nurturing, creating the perfect environment for you to take root and thrive. They have this extraordinary ability to see your potential and cast a vision so clear that it inspires you to believe in things you didn't even know were possible.

A great mentor listens with their whole being. They listen not just to your words but also to your unspoken fears and what is not said. They're the keeper of your dreams when doubt creeps in, the voice that reminds you of your brilliance when you've forgotten, and the light that guides you back when you've wandered off course. They can sing your song back to you line by line.

Great mentors don't just dish out advice from a pedestal, they roll up their sleeves and allow you to walk the journey with them by sharing, supporting, and stretching you in ways that feel authentic and human. I like to see mentorship as a mutually beneficial collaboration of destinies.

How would you describe your leadership style, and how has it evolved over your 20 years with Mary Kay?

My leadership style has evolved into one centred on servant leadership, empowerment, and authenticity. Early on, my focus was on building the right structures and ensuring efficiency. But as I grew, I realised that true leadership is not about tasks or operations. It's about the people. When you focus on developing people, production and productivity naturally follow. This was a pivotal shift for me, and it has shaped every decision I've made since.

I believe in leading from the front, not because leadership is about being in the spotlight, but because teams take their cues from their leaders. My team is a mirror reflection of me, so I've learnt to demonstrate integrity, discipline and



“
**I WENT FROM
 FOLLOWING THE
 SAME OLD ROUTINE
 OF TICKING SOMEONE
 ELSE'S CHECKLIST
 TO CREATING MY
 OWN BOXES AND
 DESIGNING A VISION
 OF MY OWN**”



**WHAT I SAW AHEAD
WAS MONUMENTAL:
FREEDOM,
INDEPENDENCE,
AND THE CHANCE TO
BUILD SOMETHING
MEANINGFUL ON
MY OWN TERMS**



resilience, the values I want to see in them. Leadership isn't about barking orders or managing every detail, it's about inspiring others and creating an environment where they can thrive and do their best work.

The biggest turning point in my journey was transitioning from the mindset of an employee to that of an entrepreneur. It's a shift that requires rethinking everything. As an employee, you focus on tasks, as an entrepreneur, you focus on vision, people, and impact. This shift taught me that leadership isn't about controlling outcomes but about influencing people to see possibilities they hadn't imagined for themselves.

Mentorship has been one of the most rewarding aspects of my leadership journey. It's not about giving advice or solving problems, it's about helping others see their potential and giving them the tools to succeed. For instance, seeing two of the leaders I mentored rise to prominent positions in the Nigerian government and others thriving globally in leadership roles has been an incredible validation of this approach. It's proof that when you believe in people and help them see their own potential, they can achieve extraordinary things.



A GREAT MENTOR IS LIKE FERTILE SOIL THAT IS RICH, STEADY, AND NURTURING, CREATING THE PERFECT ENVIRONMENT FOR YOU TO TAKE ROOT AND THRIVE

Leadership, for me, is about service. My focus has always been on helping my team look beyond profit and loss and see the broader impact they can have on society at large.

Now, I'm thinking bigger. The immediate future includes creating impact on a larger scale and leaving behind a legacy of integrity, service, and empowerment. Leadership isn't about what you achieve individually; it's about what you inspire others to achieve. It's about building systems and cultures that outlast you and continue to create value for generations to come. That's the kind of leadership that fuels my passion and the kind of legacy I hope to leave behind.

What strategies have you found most effective in building and maintaining a thriving team?

To build and maintain a thriving team, I believe you have to start with the end in mind: envisioning a legacy of empowered women who don't just succeed but lead with purpose, wherever life positions them.

This vision shapes everything I do, from the way I lead to the way I encourage others to lead. It's about building something that outlives the moment we find ourselves in.

First, I focus on creating a 'we' culture. A team that thrives is one where everyone feels seen, heard, and valued. When people know they're part of something bigger than themselves, they show up with heart. They lean in. They contribute. And they do it because they've been invited to co-create the vision. People support what they help to create, and that's a powerful force.

Second, I emphasise strong communication and shared vision. Every team needs a clear direction—a purpose that binds them together. But it's not just about talking, it's about listening, learning, growing and doing together. That's where real connection and commitment happen. We are responsible for our individual growth as individuals. That way, we can contribute meaningfully and strengthen the team as a whole.



“

I LIKE TO SEE MENTORSHIP AS A MUTUALLY BENEFICIAL COLLABORATION OF DESTINIES.

I also focus on impact-producing activities and showing up powerfully. You've got to know what moves the needle-what actions create results that matter. That means setting clear goals, measuring progress, and making sure what we do is not just productive but repeatable. A thriving team isn't built on guesswork, it's built on intentional, meaningful action. So, whether we are two or twenty-two, how we 'show up' powerfully to our activities is the game changer.

Then there's empowerment. To me, leadership isn't about holding power, it's about giving it away. I encourage my team to adopt an "each one, reach one" mindset because when we intentionally pass on our skills to others, we all rise. As the saying goes, "empowered people empower people", creating a legacy far bigger than any one person.

Finally, I believe in celebration and healthy competition. Recognition matters. Celebrating big or small wins creates energy, motivation, and a sense of belonging. I promote an atmosphere of healthy competition by creating a reward system where everyone who makes the effort can win. When success feels attainable, people push themselves, and they inspire others to do the same.

At the heart of all the strategies is a belief that a thriving team is a reflection of the values we live by every day: inclusion, impact, and enriching the lives of others.



I BELIEVE IN LEADING FROM THE FRONT, NOT BECAUSE LEADERSHIP IS ABOUT BEING IN THE SPOTLIGHT, BUT BECAUSE TEAMS TAKE THEIR CUES FROM THEIR LEADERS



MY LEADERSHIP STYLE HAS EVOLVED INTO ONE CENTRED ON SERVANT LEADERSHIP, EMPOWERMENT, AND AUTHENTICITY

Explain the transformative framework you developed that merges beauty with entrepreneurial growth

My framework is built on the idea that beauty is not just external-it's about confidence, self-expression, and financial independence. I combine practical business tools, like customer engagement strategies and leadership training, with personal development practices, such as mindset shifts and resilience building. This holistic approach ensures that women not only succeed in their businesses but also thrive as individuals who inspire others.

With such significant accolades like the No. 1 Team Builder Award, how do you define success for yourself and your team?

Success means building a culture where we face challenges head-on with resilience, stay true to who we are, and push ourselves to deliver nothing but excellence. It's about inspiring each person to step into their potential, giving them the tools and freedom to lead, and working together to smash big audacious goals. Success isn't just about the wins, it's about how we grow, how we trust each other, and the impact we leave behind. We are the team that not only achieves greatness but sets the standard for what greatness looks like.

What are some specific challenges that African fashion and beauty brands face in global markets, and how can they be addressed?

There are challenges, but none that can't be turned into opportunities. I wish to speak

to the issue of identity. African fashion and beauty are often labelled as niche, seasonal or trendy, rather than being acknowledged as significant cultural powerhouses and global influencers. Like anything that is mislabelled, misconception holds African fashion and beauty back from reaching their full potential in the global market. To change this, we need to reposition African fashion as an institution and global force that is innovative, impactful, and deeply rooted in community. We do this by investing in storytelling, strategic collaborations, and greater integration into global platforms that highlight its authenticity and transformative power.

Tell us about Victoria's Smile Foundation, and what impact have you seen from the initiatives?

I've been honoured to serve on its board since its inception. The foundation was founded by Folasade Adesakin, one of my mentees through 'The Mentoring Room,' and her vision for addressing taboo subjects surrounding miscarriages, fertility struggles, and stillbirths is groundbreaking. My own personal struggles with infertility and childbirth inspired me to create the 20Smiles420Years campaign under the foundation's umbrella. This initiative supports underserved pregnant women in rural Nigeria while ensuring their children receive lifelong education.

The foundation's unique approach, as far as I know, of addressing multiple challenges women face in birthing babies, from fertility issues to stillbirths is the only one of its kind globally. My unwavering commitment to maternal health and education reflects my belief in the power of access and opportunity to break cycles of poverty and create generational change.

In your experience, what are the most effective ways to break cycles of poverty within underserved communities?

Empowering women through education and economic opportunities is critical. When women have earning power, they reinvest in their families and communities. It's also important to address systemic barriers, such as non-inclusive and inequitable gender policies, access to healthcare and financial literacy, to create sustainable change.



“

LEADERSHIP ISN'T ABOUT BARKING ORDERS OR MANAGING EVERY DETAIL, IT'S ABOUT INSPIRING OTHERS AND CREATING AN ENVIRONMENT WHERE THEY CAN THRIVE AND DO THEIR BEST WORK

What prompted you to write the 'Throne Room Whispers Gratitude Journal,' and how has it changed your perspective on resilience?

The 'Throne Room Whispers Gratitude Journal' was born out of my own journey through challenges, particularly after facing an ectopic pregnancy and miscarriage. Gratitude became my lifeline, helping me focus on GOD's presence and the blessings in my life, even in the midst of pain. Through gratitude, I found the strength to move forward, and I wanted to share that transformative power with others.

There's no leader I've met who doesn't have a story of resilience. We all face storms, but it's our perspective and connection to GOD that carry us through. Everything I do is grounded in faith-From very early on, I took GOD as my business partner, so I run all my decisions, actions, and initiatives through GOD in a place of daily consecration. The practice of intentional gratitude, for me, isn't just an act, it's a way of life. It's the only way to live with true resilience and purpose.

Can you share some success stories from participants in your '66 Day Gratitude Journal Challenge?'

One story that stands out is from a participant who had lost her job and was struggling with self-worth. Through the gratitude challenge, she began to focus on what she had rather than what she lacked. This mindset shift gave her the courage to start a side business, which eventually became her main source of income and a thriving venture. Another participant shared how gratitude helped her rebuild her confidence after a series of personal losses, enabling her to approach life with a renewed sense of purpose. These stories reaffirm the transformative power of gratitude, showing how a shift in perspective can open new doors to resilience, growth and opportunities.

How do you continue to grow personally and professionally, and what role does lifelong learning play in your life?

Growth for me is deeply tied to being a good listener. I believe you can learn from everyone whether it's a mentee, a colleague, or someone with a completely different perspective. Lifelong learning keeps me grounded, adaptable, and open to new



THE BIGGEST TURNING POINT IN MY JOURNEY WAS TRANSITIONING FROM THE MINDSET OF AN EMPLOYEE TO THAT OF AN ENTREPRENEUR

opportunities for impact. It also fuels my curiosity and enables me to stay relevant in all the spaces I work in. I strive to refine my skills, deepen my faith, and broaden my understanding of the world. Every-

thing I do is anchored in my relationship with GOD, who provides the guidance and wisdom I need to grow personally and professionally.

What are your future goals for your career and philanthropic endeavours?

My future goals are audacious. I aim to continue raising women leaders globally who not only achieve personal success but also have a meaningful impact on their families and communities. For me, a leader isn't just someone with followers, it's someone with earning power who uses it to create positive change. I want to expand my involvement in innovative programmes and collaborations that address pressing societal needs while empowering women to thrive. When a woman succeeds, her world changes for the better, and I want to see that narrative normalised and amplified on a global scale.

What advice would you give to young women aspiring to become leaders in their fields?

I will use this opportunity to address my younger self:

Dear Abé, dream fearlessly, live fearlessly and love fearlessly. Guard your circle of influence very jealously because it can make or break you. Build a circle of cheerleaders who see your vision even when it feels blurry to you. Recognise the midwives GOD has placed in your life, they are divinely assigned to help you birth the dreams HE has planted within you. Get the help you need in spaces where you're still growing, there's no shame in learning as you go. You belong in every impactful room where you find yourself. Leadership isn't about having all the answers, it's about stepping into the unknown with faith, falling down, and rising up stronger every time. Know this: your voice is powerful, your presence is needed, and the impact you can make is beyond anything you've dared to dream or imagine. Above all, prioritise your secret place with GOD, for it is here that your vision becomes clearer and the mission becomes possible. Embrace the journey, and trust that each step is shaping you into the person you're meant to become.



PERSONAL
FINANCE

TAMING FOMO: THE RIGHT MINDSET FOR FINANCIAL SUCCESS

SOLA
ADESAKIN

In today's fast-paced, hyper-connected world, the fear of missing out (FOMO) is a real challenge. It whispers, "If you're not there, you're losing out." It nudges you to buy what you can't afford and pressures you to keep up with others, even at the expense of your financial peace of mind.

But here's the truth: FOMO is a thief. It robs you of your focus, your resources, and, most importantly, your financial growth. To truly succeed with money, you must shift your mindset from fear and urgency to intentionality and patience. Delayed gratification and wise spending are the cornerstones of financial stability and long-term success.

1 Believe That Your Time Will Come

Every financial journey is unique. Just because you can't afford something today doesn't mean

you never will. Train your mind to see delayed gratification not as deprivation but as preparation for greater achievements.

Example: Instead of purchasing a high-end car on credit now, focus on building your investments so you can buy it comfortably in the future.

2 Prioritise Value Over Status

FOMO often drives people to make purchases for appearances rather than necessity or value. Shifting your mindset to focus on what truly matters—like financial freedom or security—can help you avoid unnecessary expenses.



Example: Invest in experiences or tools that improve your skills or well-being rather than trendy gadgets that lose value quickly.

3 Adopt the 'No Complacency, No Chaos' Approach

Financial discipline doesn't mean denying yourself all pleasures, it's about staying focused without veering into extremes. Avoid the chaos of impulsive spending, but also avoid the complacency of not planning for your future.

Action Step: Allocate a specific portion of your income for leisure and stick to it. This way, you enjoy life while maintaining control over your finances.

4 Spend Within Your Means, Not Within Others' Expectations

FOMO often comes from comparing yourself to others. But true peace of mind comes from staying grounded in your own financial reality.

Example: While a friend's lavish vacation may look tempting, it's okay to focus on saving for your own dream trip in the future without jeopardising your finances.

5 Invest in Your Future, Not Just the Present

Every naira spent today is one less for your future. Make it a habit to balance present enjoyment with future investment.

Action Step: For every indulgence, commit an equal or greater amount to your savings or investments.

6 Create Financial Goals That Anchor You

When you have clear financial objectives, FOMO loses its grip. Goals give you direction and remind you that every "no" today is a step closer to a bigger "yes" tomorrow.

Example: Set a goal to build an emergency fund covering six months of expenses, and let it guide your spending decisions.

SUCCINCT STEPS TO TAME FOMO AND ACHIEVE FINANCIAL PEACE

Budget Wisely: Start each month with a spending plan that reflects your priorities.

Delay Gratification: Ask yourself if a purchase aligns with your long-term goals before swiping that card.

Focus on Your Lane: Remember, financial success is personal, not a competition.

Build Resilience: Let missed opportunities fuel your drive to prepare for better ones.

Celebrate Progress: Regularly acknowledge your financial wins, no matter how small.

Your journey to wealth isn't about keeping up with others; it's about creating a life of stability, freedom, and fulfilment on your terms.

So, stay grounded, stay focused, and trust the process—your time will come!



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

How Blockchain Can Transform SDGs in Emerging Economies in 2025

OGE ANENE

Blockchain technology is more than a buzzword: it's a practical solution transforming lives, particularly in emerging economies. By providing transparency, efficiency, and enhanced traceability, blockchain is helping nations address critical global challenges outlined in the United Nations' Sustainable Development Goals (SDGs). As 2025 unfolds, the potential of blockchain to revolutionise key sectors in these economies is becoming more evident.

Ending Poverty (SDG 1): A Lifeline for the Unbanked

In emerging economies, a substantial portion of the population remains unbanked, lacking access to essential financial services. Blockchain technology is bridging this gap by enabling secure access to financial tools without relying on traditional banks. Decentralised finance (DeFi) platforms offer services such as microloans, savings accounts, and payment systems, empowering individuals to improve their livelihoods.



For instance, blockchain-based micro-finance initiatives in rural Africa have enabled farmers to access affordable loans, purchase better seeds, and increase their crop yields. Additionally, companies like AZA Group (formerly BitPesa) have facilitated cross-border payments in Africa, reducing transaction costs and increasing efficiency for businesses and individuals.

By providing these tools, blockchain technology directly addresses poverty by equipping individuals and communities with the resources they need to enhance their income and achieve financial independence.

Clean Water and Sanitation (SDG 6): Efficient Resource Management

Access to clean water remains a critical issue in many developing nations. Blockchain technology is improving how water resources are tracked and managed. By integrating blockchain into water distribution systems, governments and NGOs can monitor usage and prevent wastage, ensuring resources reach the communities that need them most.

For example, SweetSense uses sensors combined with blockchain to monitor water pump functionality in rural areas. This system ensures timely maintenance and consistent access to clean water, making a significant impact in regions where water scarcity is a daily challenge.

Affordable and Clean Energy (SDG 7): Empowering Communities

Energy inequality is a persistent problem, particularly in rural areas. Blockchain holds significant potential to address this issue by enabling peer-to-peer energy trading. Households and businesses with surplus solar energy can sell it directly to others, creating decentralised, community-driven energy networks that foster inclusivity and sustainability.

For example, projects like Power Ledger have successfully explored peer-to-peer energy trading using blockchain in locations such as Australia and Thailand, proving the technical feasibility of these systems. While blockchain-based micro-grids in Nigeria are still largely in the research and pilot stages, these international projects highlight the potential

for similar solutions to transform energy access in emerging economies.

Scaling such initiatives in Nigeria and other regions will require overcoming infrastructure challenges, regulatory hurdles, and integration with existing energy grids. However, the success of blockchain-enabled energy trading elsewhere shows that with the right support, decentralised energy systems can become a reality.

Climate Action (SDG 13): Driving Accountability

Climate change is one of the most pressing challenges of our time, and blockchain is emerging as a tool to enhance accountability in tackling it. Platforms built on blockchain can track and tokenise carbon credits, ensuring emissions reductions are accurately recorded and verified. By enabling transparent trading of carbon offsets, blockchain holds businesses accountable for their emissions and encourages investments in sustainable practices.

For example, the World Bank has explored blockchain's potential for tracking carbon credits, demonstrating how this technology can improve the efficiency and transparency of carbon markets. However, significant challenges remain in establishing standardised methodologies for measuring and verifying emissions reductions. Addressing these issues is critical to ensuring the integrity and scalability of blockchain-based climate solutions.

Partnerships for the Goals (SDG 17): Building Global Trust

Achieving the Sustainable Development Goals (SDGs) requires seamless collaboration among governments, businesses, and nonprofits. Blockchain fosters these partnerships by providing a transparent platform for resource tracking and information sharing.

For example, the United Nations World Food Programme (WFP) has utilised blockchain to distribute cash assistance to refugees, significantly improving efficiency and reducing fraud in aid delivery. This innovation demonstrates the potential for blockchain to enhance transparency and accountability in humanitarian efforts, building trust among donors and recipients alike.

However, scalability and interoperability with existing aid systems remain critical challenges. Addressing these issues will be essential to fully unlocking blockchain's potential to revolutionise global partnerships and drive sustainable development.

The Future of Blockchain in Emerging Economies

As we move further into 2025, the focus should be on scaling proven blockchain solutions, investing in necessary infrastructure, fostering global partnerships, and conducting rigorous research to evaluate the impact of these technologies. Emerging economies are demonstrating that with innovation and strategic implementation, sustainable development is achievable and blockchain can play a valuable role in that process.



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.

TECHNOLOGY

CUSTOMER TRUST AS A CATALYST FOR AFRICA'S DIGITAL BUSINESS SUCCESS

AMAKA IBEJI

"Trust is essential for innovation, it is the currency that underpins it. When consumers can trust businesses, it gives businesses the space and security to innovate, and that innovation can unlock prosperity across Africa for all Africans." - Amnah Ajmal, Executive Vice President for Market Development in Eastern Europe, Middle East and Africa at Mastercard.

In an era where digital transformation is reshaping the global business landscape, African boards face a unique challenge and opportunity. The continent's young, digitally-savvy population presents a fertile ground for innovation, yet success hinges on a critical factor: customer trust. A recent study by Mastercard and Harvard



Business Review Analytic Services reveals that digital innovations by businesses in Africa will fail unless accompanied by high levels of customer trust. This stark reality emphasises the vital role boards must play in guiding their organisations through the digital age while safeguarding and nurturing customer trust.

The importance of customer trust cannot be overstated. Research from PwC's Global CEO survey demonstrates that after industry conditions, the level of customer trust is the most significant contributor to profitability. For African businesses, this trust is paramount, with 96% of family business owners acknowledging its critical importance. However, a concerning trust gap exists, with only 27% of customers expressing high trust in the companies they patronise, despite 84% of business executives believing their customers highly trust them.

As stewards of organisational success, boards must recognise that customer trust is not merely a marketing concern but a fundamental business imperative. In Africa, where over 60% of the population is under 25, embracing a digital world built on connection and purpose is essential.

However, this digital embrace comes with heightened expectations and risks. African consumers have shown a propensity to quickly withdraw their trust and spending in response to adverse events, raising the stakes for businesses operating in this dynamic environment.

Boards must ensure that their organisations are not only innovating but doing so in a manner that builds and maintains customer trust. This requires a delicate balance between digital advancement and trust-building measures. The Hierarchy of Trust Framework provides a valuable roadmap for boards to guide their organisations. At its foundation lies brand experience and value exchange, followed by data protection and personalisation, brand values and ethical practices, and ultimately, societal impact.

To effectively oversee this balance, boards should prioritise the following areas:

Data Security and Privacy: With economic activity increasingly moving online, organisations must ensure robust data protection measures are in place. Surprisingly, less than half of African businesses recognise the importance of data security and privacy to customers. Boards should require periodic updates on management's progress in implementing data protection and reliability measures.

Service Reliability and Availability: Over 70% of African businesses acknowledge the paramount importance of service reliability. Boards should demand regular reports on system uptime, customer service metrics, and plans for infrastructure improvements to ensure consistent service delivery.

Ethical Practices and Values Alignment: African consumers have demonstrated a strong preference for businesses that act on causes they care about, with 80% prioritising such companies compared to a global average of 63%. Boards should guide the development of clear corporate social responsibility strategies that align with local values and concerns, such as environmental sustainability, support for small businesses, and women's economic empowerment.

Digital Literacy and Inclusion: As guardians of long-term organisational success, boards must advocate for initiatives that bridge the digital divide. This includes supporting digital literacy programmes for both

employees and customers, and ensuring that the benefits of digital transformation are accessible to all.

Infrastructure Investment: The IFC report highlights significant opportunities for digital transformation across Africa, with more than 600,000 formal businesses and 40 million micro businesses poised to benefit. Boards should diligently oversee and approve strategic investments in digital infrastructure, ensuring management conducts thorough ROI assessments and aligns infrastructure spending with the organisation's long-term strategy and competitive positioning.

Transparency and Communication: In an era of rapid digital change, clear and consistent communication is crucial. The board must hold management accountable for maintaining clear, consistent, and ethical communication practices that build trust with customers.

Continuous Innovation with Trust: Boards must foster a culture of innovation that places customer trust at its core. This involves encouraging management to develop and implement digital solutions that enhance efficiency and strengthen customer relationships and trust.

As boards guide their organisations through this digital transformation, they must also be mindful of the unique challenges and opportunities present in the African context. The high cost of technology, with African enterprises facing prices up to 35% higher than other regions for similar software and equipment, presents a significant barrier. Boards should advocate for strategic partnerships and investments that can help overcome these cost barriers, potentially exploring local tech solutions that may be more cost-effective and tailored to African markets.

Moreover, boards must push for integration into global markets while supporting the growth of local digital ecosystems. The African startup scene is one of the fastest growing in the world, offering immense potential for innovation and economic growth. By encouraging collaborations with local startups and tech hubs, boards can help their organisations tap into this vibrant ecosystem, fostering innovation that is both cutting-edge and culturally relevant.

The digital transformation of African businesses holds the promise of enhanced

productivity, increased wages, and better-quality jobs. However, realising this potential requires a concerted effort to build and maintain customer trust. Boards play a crucial role in this process, ensuring that their organisations navigate the digital landscape with integrity, transparency, and a deep commitment to customer values.

As Africa stands on the cusp of a digital revolution, its businesses have a unique opportunity to leapfrog traditional development stages and establish new paradigms of customer trust in the digital age. By embracing digital transformation while steadfastly focusing on customer trust, African businesses can compete on the global stage and set new standards for customer-centric innovation. The boards that successfully navigate this balance will position their organizations at the forefront of Africa's digital future, driving prosperity and growth across the continent.



As a Boardroom Certified Qualified Technology Expert (QTE), Amaka Ibeji is dedicated to bridging the technology knowledge gap for corporate boards. With over 15 years of experience in privacy engineering, AI governance, and digital trust, she empowers directors to effectively oversee digital strategy and risk management. Amaka's expertise enables board members to uphold their oversight responsibilities on key issues such as data privacy, AI ethics, and cybersecurity, ensuring that executive actions align with responsible governance and long-term organizational objectives. As the founder of PALS Hub and an IAPP Faculty Member, she designs and delivers training programs that foster a culture of responsible data use within organisations.

5 KEYS TO BECOME FEARLESS

MOUNFIQ
RAIYAN ABU

I used to be so afraid of everything. I was afraid to speak in class while in secondary school and even university. I was afraid to speak up in meetings when I was in the banking industry because I thought that my ideas were not smart enough.

FEAR is a dream killer and it shows up when you have something important to do and achieve in your life. You need to be aware of the fact that FEAR is "False Evidence Appearing Real."

I want to let you know that no matter how strong the feeling of fear might seem to you, you must not allow it stop you from writing that book, starting that business or asking for that promotion.

When I was sidelined for promotion in the banking industry, although I was so scared, I walked into my boss's office at the bank to demand why and I got an explanation. It did not make me feel better, but I was happy I was brave enough to ask for one.

In this New Year 2025, you must not allow fear to hold you back. The million dollars that you are about to make is in the other side of your fear. That new business opportunity will not happen if you allow fear. Send that value proposal while being afraid.

THE 5 KEYS

1 Re-frame fear thoughts to faith thoughts

Whatever you are afraid of, you must re-frame it with faith. This will rewire your brain to become brave towards things that usually make you afraid.

You have to be aware that the average person has 70,000 thoughts in a day. 70% of those thoughts are negative. No wonder you are afraid.

You must learn to spot the fear thoughts and then re-frame them to faith thoughts in order to empower yourself to keep moving forward.

If you have a fear of public speaking, a common thought could be "I cannot talk to them, they will laugh at me". You can re-frame that thought to become "I will

make sure I understand what I have to say and I will say it with confidence"

2 Journal your fears

If you fear starting something new like writing a book, the first thing that you must do is to find the origin of that fear. It might be that when you were young, people discouraged you when you mentioned that you wanted to do something just because you have not done it before. Because you have traced this origin, and then journalled it, you will realise that fear is irrational.

When you identify the root of the fear through journaling, you will be able to muster enough courage to get rid of it or face that fear so that you can go write that best-selling book (you can thank me later.)

3 Journal your past victories

Sometimes, we are just too hard on ourselves because we get so hung up on our failures. You need to form the habit of journaling your success. When the fear of failure creeps up on you, you are able to shove it aside with the comfort in the knowledge that you have already recorded success in that venture or situation in the past. If you do not journal it, you may forget and this will keep your mind in a state of anxiety.

4 Dwell on abundance

There is an abundance of blessing and truths in your life that the overwhelming impact of fear stops you from noticing. When you live a life eroded by fear, you cannot count your blessings and even notice other things that are working in your life. I advise you to focus on your blessings, not your fears. Keep a gratitude list and be aware of the things that are going well in your life and not on those that are going badly. This is how you find abundance. I guarantee that if you develop the mindset of dwelling on abundance, you will eliminate your fears completely.

5 Believe in yourself

Be a firm believer in yourself and love yourself before you love anyone else. Our sense of duty and protective tendencies sometimes make us put ourselves last. Know that you deserve the best, no matter what. Regardless of the mistakes you have

made, always have an unwavering believe in yourself.

Stay inspired always and know that the right mindset is the reset you need for success.



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."

RELATIONSHIPS

Jennifer's Journey: A Lesson in Love, Identity, and Spiritual Growth

NIKE
FOLAGBADE

Meet Jennifer. She grew up in a home filled with criticism and rejection, leaving her with a fragile sense of self-worth.

Although she loved God and was active in church, her relationship with Him lacked depth. She prayed, read her Bible, and served faithfully, but her identity was rooted in past wounds, external achievements, and others' opinions.

Jennifer felt empty. She longed for validation and love, turning to romantic relationships to fill the void. She understood the "perfect" man: someone morally upright with a surface-level faith. But while she searched for these qualities in a partner, her relationship with God remained shallow, making it difficult to discern her true character.

Eventually, she met someone who seemed to meet all her criteria. He was affectionate and supportive and gave her the attention she craved. Convinced he was the answer to her prayers, Jennifer ignored the subtle red flags.

Two weeks into their marriage, reality hit. Her husband showed no interest in spiritual growth. One day, he confessed, "I'm not spiritual, and I never claimed to be." Jennifer was heartbroken. She had married someone with no real connection to God,

and it showed in his actions—dishonesty, flirtation, and a disregard for accountability. Every day, she asked, "How did I miss this?"

Lessons for You as a Single Woman

Jennifer's story is a wake-up call. Too often, singles rush into relationships based on surface-level qualities, only to face heartbreak when deeper issues emerge. Here are key lessons to avoid that mistake:

1 Prioritise Your Relationship with God

Before seeking a partner, focus on deepening your connection with God. A strong spiritual foundation will help you make wiser decisions and discern character beyond appearances.

2 Look Beyond the Surface

Don't be swayed by charm, good manners, or superficial displays of faith. True character reveals itself through consistent actions, integrity, and spiritual growth.

3 Watch for Red Flags

Pay attention to signs of immaturity or a lack of accountability. If someone dismisses the importance of spiritual alignment or shows no desire to grow in their faith, reconsider.

4 Don't Compromise on Spiritual Alignment

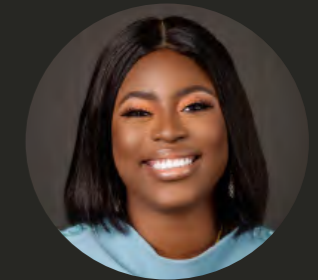
Marriage is a partnership that requires unity in values and purpose. Building a strong and lasting relationship will be challenging without a shared commitment to God.

It's Not Too Late

If Jennifer's story resonates with you, know it's never too late to change course. Whether single, engaged, or married, there's hope for growth and transformation.

- If you're preparing for marriage, consider joining a premarital class to align your spiritual goals.
- If you're already married and struggling, seek guidance and support. Healing and restoration are possible.

Marriage is one of life's most important decisions. Take the time to build a strong foundation in God and choose a partner who shares your values. You deserve a relationship that thrives and honors God's purpose for your life.



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.





MEALSTOENJOY
By ImmaculateBites

SMOTHERED CHICKEN WINGS

With bold flavour, satisfying textures, and just a touch of soul-food nostalgia, smothered chicken wings are absolutely joyful. Crispy seared chicken wings drenched in the most heavenly onion gravy make a meal to remember.

Ingredients

Chicken Wings

- 2 pounds (900g) chicken wings
- ½ teaspoon (1-2g) ground black pepper
- ½ teaspoon (2-3g) salt
- ¾ cup (90g) all-purpose flour
- 1 tablespoon (7-8g) poultry seasoning
- 1 teaspoon (4-5g) garlic powder
- 1 teaspoon (3-4g) onion powder
- ½ teaspoon (1-2g) smoked paprika
- 4 tablespoons (60g) vegetable oil or butter

The Gravy

- 1 large onion, minced
- 3 cloves garlic, minced
- 1 teaspoon (1-2g) fresh thyme, minced
- ½ tablespoon (3-4g) poultry seasoning

- 3 tablespoons reserved flour mixture
- 2 cups (475ml) chicken stock
- ¾ cup (180ml) heavy cream or half-and-half
- 1 teaspoon (5ml) Worcestershire sauce
- salt and black pepper to taste

Instruction

- Rinse the chicken wings under cold water and pat them dry with paper towels. Season the wings with salt and pepper to taste.
- Combine the flour, poultry seasoning, garlic powder, onion powder, and smoked paprika in a shallow dish, reserving 3 tablespoons of the seasoned flour for the gravy.
- Toss the wings in the flour mixture until evenly coated.
- Heat vegetable oil in a large skillet or Dutch oven over medium-high heat.
- Shake off excess flour from the wings and place them in the skillet. Sear the wings for 3-4 minutes per side until golden brown. Fry them in batches if necessary to avoid overcrowding the pan.
- Remove the browned wings and transfer them to an oven-safe dish.
- Leave about 2 tablespoons of oil in the same skillet and reduce the heat to medium. Add the sliced onions and sauté



for about 3 minutes until softened and lightly caramelized.

- Stir in the minced garlic and thyme, cooking for another 1-2 minutes until fragrant.
- Sprinkle the reserved 3 tablespoons of seasoned flour into the skillet and stir for 2-3 minutes to form a roux.
- Gradually whisk in the chicken stock, stirring constantly to prevent lumps.
- Add the half and half, Worcestershire sauce, and a pinch of salt and pepper. Stir to combine and bring the gravy to a gentle simmer.
- Pour the gravy over and around the chicken wings in the oven-safe dish. Nestle the wings in the sauce.
- Cover the dish with foil and bake in a preheated 350°F (175°C) oven for 20 minutes.
- Remove the foil and bake uncovered for 10 minutes to thicken the gravy slightly. If the gravy becomes too thick after baking, stir in a bit more chicken stock.
- Serve hot with rice, mashed potatoes, or cornbread.

Tips & Notes

- Store floured wings in a single layer in an airtight container or on a baking tray in the fridge for up to a day.
- Store leftover chicken wings and gravy in an airtight container for up to 3 days or freeze in a freezer-safe container for up to 2 months. Thaw in the fridge overnight before reheating. Warm in the oven at 300°F (150°C) for 15-20 minutes or on the stovetop over low heat. Add a splash of chicken stock if the gravy thickens too much.
- Fry the wings until deep golden brown to lock in the flavor. Even after smothering, they retain some crispness.
- Marinate the wings in buttermilk for 1-2 hours before coating with flour to tenderize and add a slight tang.
- Add a pinch of cayenne pepper or chili flakes to the flour mixture for extra heat.
- Sprinkle chopped fresh parsley over the dish before serving for a pop of color and flavor.
- Please remember that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.

SWEET STICKY SPICY CHICKEN

This outrageously delicious SWEET SPICY STICKY CHICKEN is everything you want sticky wings to be. It's full of flavors, a little spicy, sweet, and super easy to make either on a grill or in the oven. Just a great balance of sweet, salty, and spice. You won't mind licking your fingers!

Ingredients

- 2 tablespoons (28g) butter
- 1 teaspoon (5g) minced garlic

- 2 green onions, chopped
- ½ Cup (142.5g) ketchup
- ¼ - ⅓ cup (42.5g-85g) honey
- 1-2 tablespoons (12.5g-25g) brown sugar
- juice of 1 Lemon
- 3 tablespoons (57g) or more Caribbean Pepper Sauce, adjust to taste
- 2-3 tablespoon (30ml-45ml) Maggi Sauce (or Soy Sauce)
- 1 teaspoon (2.71g) cornstarch
- ½ cup (118.5ml) pineapple juice or water



Grilled Chicken Wings

- 2 ½ - 3 pounds (1133.98g-1360.77g) chicken wings
- salt to taste
- 1 teaspoons (2g) ground black pepper
- 2-3 tablespoons (24g-36g) Homemade Jerk Spice Blend

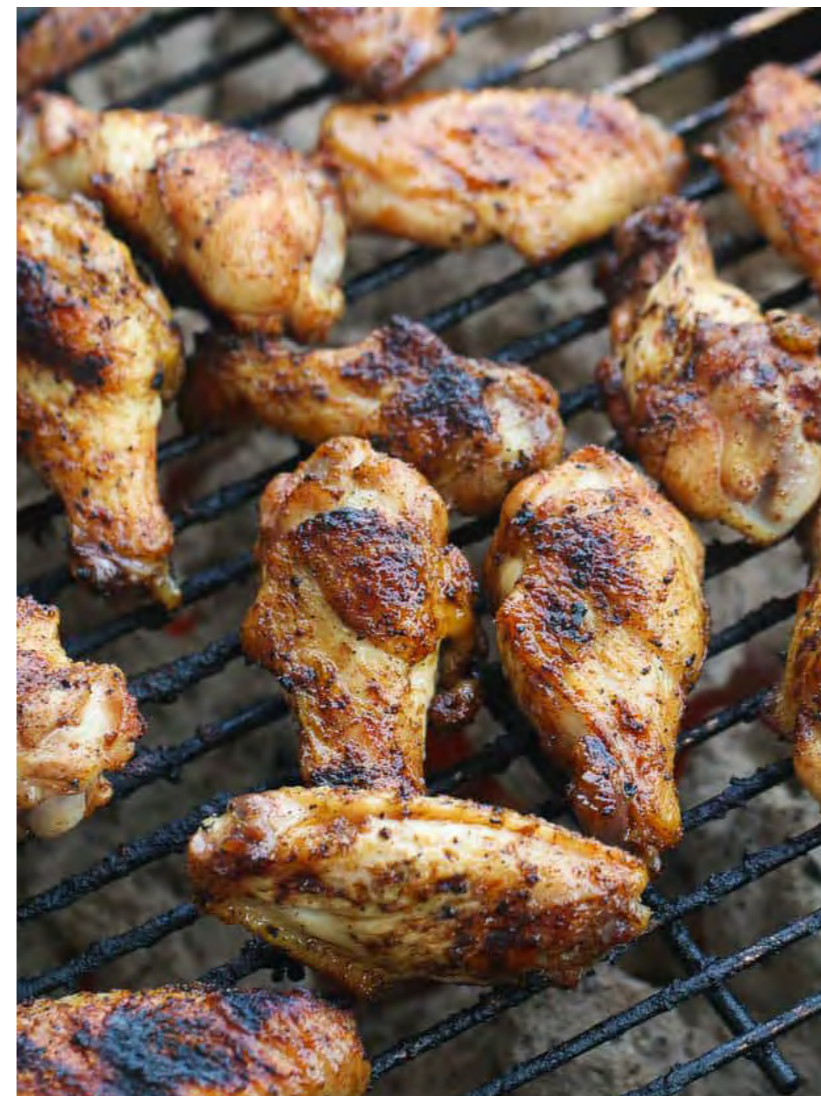
Instructions

- Add butter to a medium or small skillet and melt. Then add garlic and chopped green onions then sauté for about 1 minute or more.
- Then add ketchup, honey, brown sugar, lemon juice, hot sauce, and Maggi Sauce. Simmer for about 2 minutes.
- In a separate small bowl, thoroughly mix the cornstarch with some of the juice or water.
- Stir in the cornstarch mixture into the saucepan. Bring to a boil.

- Adjust heat to low and simmer for about 10mins. You will then have a thick and sticky sauce. Adjust seasonings to taste.
- Let it cool.

Grilled Chicken Wings

- Wash chicken wings, if time permits let it dry out in the fridge for a couple of hours (about 3 or more). Do not cover.
- If short on time, dry wings with paper towel or kitchen towel, then proceed with the next step.
- Place the chicken in a large plate or bowl, lightly season with salt and black pepper, then mix with Jerk Spice and drizzle with oil (to prevent chicken from sticking to the grill).
- When you are ready to grill, wipe down the grill and lightly oil. Preheat for medium heat. Or if using charcoal, fill it half full. Let it light up for about 25 or more minutes.
- Place chicken wings on the grill.



- Let them grill for approximately about 20-30 minutes, flipping every 3-4 minutes until they are golden brown.
- Remove and mix with sauce or serve on the side.

Tips & Notes

- If you are baking these instead of grilling, bake the chicken 425 degrees F for about 40 minutes. About 20 minutes on each side.
- Use any hot sauce you have as a substitute for the homemade Caribbean Pepper Sauce.
- You can also use drumsticks instead of wings.
- Adjust the heat level to mild or heat seekers adjust to suit taste buds.
- I use my 18-inch charcoal grill. Low to moderate heat works best when grilling these wings. You can easily get control over the flames that way. And it helps render out the fat from the skin making it crispy.
- Please keep in mind that nutritional information is a rough estimate and can vary greatly based on products used.



Casual Queen

Casual Queen is a stunning fashion line that redefines casual wear, making it effortless yet regal. Their vision is to empower individuals to embrace their unique style while exuding confidence and comfort. The line balances chic design with practicality, allowing everyone to feel good in their everyday lives.

Casual Queen is designed for fashion-forward individuals who appreciate comfort without sacrificing style.

From boubou, to dresses and two-piece outfits, Casual Queen surely knows how to reign in this domain.

























GLAM & GENUINE

FASHION PIECES



ACCESSORIES | BAGS | DRESSES | JACKETS | SHOES | SKIRTS | SUITS | TROUSERS

NITAS

SHOP QUALITY & AFFORDABLE FASHION PIECES AT
LEKKI CENTRO MALL, PLOT 69A, OFF ADMIRALTY WAY, LEKKI PHASE 1
SHOP D7, ADENIRAN OGUNSANYA SHOPPING COMPLEX, (SHOPRITE), SURULERE, LAGOS
44, OPEBI ROAD, IKEJA, LAGOS
☎ +234 (0) 708 282 7976 ✉ INFO@NITASONLINE.COM 🌐 WWW.NITASONLINE.COM