BUSINESS DAY

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WOMEN'S HUB



ZAINAB AKINGBEHIN

illuminates the difference between creating spaces and filling spaces


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Editor's note



We are glad to bring you another edition of Women's Hub for the month of August. On our cover this week is Zainab Akingbehin. What I find truly inspiring about her is how she gracefully multitasks around her businesses. She is the CEO of Oeuvre Designs and Oeuvre Foods (Oeuvre Bistro and Oeuvre Patisserie). Over the years, Zainab Akingbehin has been a force and a pillar of Interior design in Nigeria and outside Africa. She has successfully carried out projects in Dubai, Lagos, Abuja, Kano Akwa Ibom, Port Harcourt, and other major cities and locations in and outside Nigeria. Recently, the Oeuvre Group opened a state-of-the-art furniture factory that caters to making bespoke furniture pieces for the public. We are excited to share with you on how she is illuminating the difference between creating spaces and filling spaces.

Here are other articles in this edition.

- The double bind of being superwoman.
- When investing is not too interesting.
- Musculoskeletal Health: A foundation for life.
- Building the nation through self-discipline and personal responsibility.
- Managing finance in marriage.
- The bitcoin billionaire twins.

This week, Oeuvre Foods has some delicious eye-catching and mouth-watering dishes. Check them out.

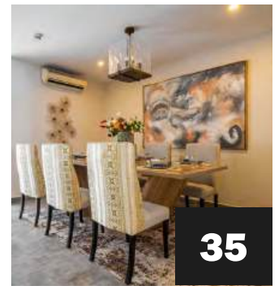
For fashion, it is Jenutua, a fashion line that embodies the epitome of timeless elegance and refined sophistication.

I will be here next week with a cover personality that will inspire you like never before. Mark my words. See you soon!

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GETTING INTO THE FOOD BUSINESS WAS A NATURAL TANGENT AS CREATING A WHOLE DINING EXPERIENCE COMES WITH HAVING A GOOD AMBIENCE
Adeoye Onisemo
PHOTOGRAPHY

ZAINAB AKINGBEHIN

illuminates the difference between creating spaces and filling spaces

BY KEMI AJUMOBI


A LOT OF PEOPLE CLOSE TO ME DIDN'T BELIEVE THAT I WOULD SUCCEED EVEN THOUGH MOST OF THEM HAVE SINCE APOLOGISED

Zainab Akingbehin is the CEO of Oeuvre Designs and Oeuvre Foods (Oeuvre Bistro and Oeuvre Patisserie). Over the years, Zainab Akingbehin has been a force and a pillar of Interior design in Nigeria and outside Africa. She has successfully carried out Projects in Dubai, Lagos, Abuja, Kano Akwa Ibom, Port Harcourt, and other major cities and locations in and outside Nigeria. Recently, the Oeuvre Group opened a state-of-the-art Furniture factory that caters to making bespoke furniture pieces for the public.

Zainab is a graduate of Business Administration from Houdegbe American University, Republic of Benin and she has working experience with Mobil Producing Unlimited and Top Services Limited, operator of the Adeniran Ogunsanya mall, Surulere.

Zainab Akingbehin recently published her long-awaited memoir and photo book called "A Piece of Me". "A Piece of Me" is a glimpse of Zainab's life's journey and the hurdles she has crossed to get to where she is today. The book highlighted the lessons instilled by her late father, the environment she emanated from, and the strength she gained from the experiences.

"A Piece of Me" is an unusual combination of a memoir and a photo book and the book places Zainab in the league of renowned Designers such as Katherine Pooley, Kelly Hoppen, Kelly Wearstler, and Tom Ford who have published their coffee table books. The book is easy to read, with a strong blend of Zainab's pictures and her creative works at the Oeuvre Group. The book dwelt on her love for the simple yet classy things of life, and how she drew inspiration for creative design from her father. The laid-back style of writing and the unconventional illustration of the pictures make " A Piece of Me" a compelling read.

As a serial entrepreneur, she has continually brought international standard brands to Nigeria, and constantly employed young individuals to successfully run the business. A multiple Award winner, Zainab Akingbehin has won numerous awards locally and internationally. In 2020, she was listed as 100 Most Influential Young Leaders in Africa by the Pan African Youth Leadership Foundation in Dubai, UAE. Also in 2019, Zainab was listed as one of the 30 Global Young Leaders at the AFRO-EURO Youth Leadership Summit in Banjul, Gambia.

Her accomplishments as an entrepreneur also earned her an Award from the Young Entrepreneur International Summit (YEIS) as Young Entrepreneur of the Year in Accra, Ghana. She has also won the MEA Market awards for 2 years running and was Inducted into the Chartered Institute of Management and Leadership, USA as a Fellow in 2021. She also received the UN Polac Award as a Dr of Creative Studies in 2022. Zainab is married with 2 children.


AT MOBIL, ONE THING STOOD OUT FOR ME WHICH IS, TAKING THE WELFARE OF YOUR STAFF AS A PRIORITY
deoye Onisemo
PHOTOGRAPHY

What motivated you to start your own design and food businesses, Oeuvre Designs and Oeuvre Foods? What were some of the key challenges you faced in the early days?

I have always loved the fine things of life and venturing into interior design was motivated by this attribute and seeing my father curate our house while growing up. I realised that I took that creative gene from him. Also, from my early days in school, my friends and course mates always compliment my bed spaces and how I fuse colours together. Getting into the food business was a natural tangent as creating a whole dining experience comes with having a good ambience. As for challenges, I started my business at a time when my children were young and combining running a business with motherhood is not for the faint hearted. Also, quite a lot of people close to me didn't believe that I would succeed even though most of them have since apologised. Getting the right personnel was not easy at all and it is a challenge till date.

Tell us about Oeuvre Designs

Oeuvre Designs is an interior design studio based in Lagos, Nigeria formed in 2015. It specialises in providing bespoke interior designs for luxury residential and commercial spaces.

> **WHEN I JOINED TOP SERVICES, IT WAS A START-UP AND I LEARNT THAT TO SUCCEED IN BUSINESS, YOU HAVE TO LEARN HOW TO MULTITASK**

At Oeuvre Designs, emphasis is laid on delivering quality and reliable services, that is why each design is a result of a painstaking professional service.

Also, our client's needs and ideas of a comfortable, beautiful and efficient space keep us going. The objective is not just to have a beautiful space but also to design a functional space tailored to their needs.

We deliver aesthetically and modern styled interior design projects and property make over with emphasis on uniqueness and quality input.

> **THERE'S NO WAY YOU WILL WORK AT MOBIL WITHOUT BEING STRUCTURED IN HOW YOU ORGANISE YOUR COMPANY AFFAIRS**

You mention having working experience at Mobil Producing Unlimited and Top Services Limited prior to starting your own businesses. How did those experiences shape or prepare you for entrepreneurship?

At Mobil, one thing stood out for me which is, taking the welfare of your staff as a priority and I have imbibed that in our culture to take staff welfare and well-being as a must. It has helped to retain staff and grew loyalty. There's no way you will work at Mobil without being structured in how you organise your company affairs. When I joined Top Services, it was a start-up and I learnt that to succeed in business, you have to learn how to multitask.

Your memoir and photo book "A Piece of Me" seems to be an unusual combination. What inspired you to present your life story in this unique format? What key lessons or messages were you hoping to convey through the book and how can people get a copy?

It's every interior designer's dream to have a coffee table book and it's something I had hoped to achieve for some time now. While preparing for my 40th birthday, I realised that I would also like to share my story, so I decided to combine my life experiences in a memoir plus photo book to showcase some of Oeuvre Design's executed projects. "A Piece of Me" highlights the importance of family and having a good support system. It highlights the gains of being resilient and not giving up. The book is available on Amazon website, all Roving Heights bookstores nationwide and Oeuvre Design's showroom in Ogudu, Lagos.

As a serial entrepreneur, how do you approach launching new ventures and brands, and what strategies do you use to ensure they are successful and sustainable?

In starting new businesses and ventures, I ensure it complements the existing businesses. As an example, Oeuvre Designs recently opened a state-of-the-art furniture making factory, the need to go into manufacturing stemmed from the long delays in delivering interior design projects as you have to wait on artisans to deliver the furniture pieces. I saw that going up the value chain will help reduce this delay and I am glad that since we opened the factory, we have reduced delays by as much as 75%. We have also started producing furniture pieces for other interior designers and the public as well. This is the same approach for our aromatherapy products where we produce diffusers for our projects as well as for other clients.

You've been recognised with numerous awards and accolades, both locally and internationally. What do these achievements mean to you, and how have they impacted your career trajectory?

Receiving awards and being recognised especially with my business is very satisfying and heartwarming. It validates that I am on the right path and provides impetus to do more.



‘A PIECE OF ME’ HIGHLIGHTS THE IMPORTANCE OF FAMILY AND HAVING A GOOD SUPPORT SYSTEM



> IN STARTING NEW BUSINESSES AND VENTURES, I ENSURE IT COMPLEMENTS THE EXISTING BUSINESSES

As a woman entrepreneur in Nigeria, what have been some of the greatest obstacles you've had to overcome and what advice would you give to other aspiring female business leaders?

One of the biggest obstacles in being a woman entrepreneur is that a lot of people attribute my success to having a big 'God father' who is financing all the businesses and it's very insulting to hear that. You realise that people tend to speak to women founders in a condescending manner as opposed to our male counterparts, but I realise that the more successful you are, the more people give you your respect and honour. My advice is simply to keep pushing the boundaries and remain resolute and focused to be successful in your business venture.

You mentioned employing young individuals to help run your businesses. What is your approach to talent development and building a strong team?

I count myself as still young and I know that young people are easily misjudged. Working with them helps me to see the world from their lens. When I need to hire, I look more at soft skills than talent. I look for people who are eager to learn, think out of the box, smart and willing to take risks.

What are some of the key lessons you've learnt about design, business, and life that you would want to pass on to share?

I have learnt that creativity and design takes time because it's all in the detailing. I have learnt that a good design has to be functional and not just aesthetically pleasing. In business, I have learnt that being in a stifled environment, you need to learn to enjoy your good days and learn from your bad days.

You have successfully carried out interior design projects in several major cities across Nigeria and Dubai. Can you share some examples of your most notable or challenging projects? What were the key considerations and design choices you made?

Every project has its uniqueness and challenges. I remember a project we undertook in Uyo where before we got to site, most of the items got broken and it was difficult to source replacements. We had to order things from Lagos in order for us to complete the project. From experience, the most notable projects are projects where the client gives you the free hand to express yourself.

> THE NEED TO GO INTO MANUFACTURING STEMMED FROM THE LONG DELAYS IN DELIVERING INTERIOR DESIGN PROJECTS HENCE, OEUVRE DESIGNS RECENTLY OPENED A STATE-OF-THE ART FURNITURE MAKING FACTORY


ONE OF THE BIGGEST OBSTACLES IN BEING A WOMAN ENTREPRENEUR IS THAT A LOT OF PEOPLE ATTRIBUTE MY SUCCESS TO HAVING A BIG 'GOD FATHER' WHO IS FINANCING ALL THE BUSINESSES AND IT'S VERY INSULTING TO HEAR THAT
Oeuvre
Adeoye Onisemo
PHOTOGRAPHY

As an interior designer, how would you describe your signature style?

I will describe my signature style as a modern classic interior with a French feel.

You mentioned that your family background and upbringing influenced your design inspiration and sensibilities. Can you elaborate on how your family and the environment you grew up in have shaped your approach to interior design?

I vividly recollect our house in Aguda, Surulere. The house was a 5-bedroom duplex with a BQ and a barn-like space behind the house where my father kept all sorts of livestock and pets. My father had the best eye for things, and you could see it through every element in the house. Structurally, the house was built with mosaic, granite stones with terrazzo floorings. Our main lounge was a show stopper designed by my father. The bronze and copper shades I still vividly remember. My father was a Fulani man to the core and you could see it through the decor. We had a long marble center table with an Arabian center rug and an almost brownish gold running through every edge of the living room. A table behind the sofa which showcases a light orange brass lamp showing the family tree we came from. Those early childhood memories have fuelled my design philosophy.

PEOPLE TEND TO SPEAK TO WOMEN FOUNDERS IN A CONDESCENDING MANNER AS OPPOSED TO OUR MALE COUNTERPARTS

What are some of the key trends or shifts you've observed in the interior design industry, particularly within the Nigerian and African markets? How have you adapted your design services to keep up with evolving customer preferences?

The concept of interior design is still very new in Nigeria, but we are seeing customers embracing and understanding what an interior designer brings to the table.



Can you walk me through your typical design process when working with a new client, and how do you go about understanding their needs and translating that into a cohesive interior space?

First is the site visitation, brief taking where we also have the measurement done. During the process, we also ensure we take a picture or video of the space. Space planning and layout are also critical steps. We develop mood boards where we design and conceptualise as well as fabric selection. We curate other elements which we call FF&E. We package this as a presentation for clients' approval and execution.

Oeuvre Designs, now operates a state-of-the-art furniture factory. How does this vertical integration enhance your interior design capabilities and offerings to clients?

Operating our furniture factory is a game changer, as it has improved our turnaround times and we have built capacity which other interior designers can tap into.

As an established interior designer, what advice would you give to aspiring designers just starting out in the field?

In this job, you have to be patient, resilient and have integrity. The most important factor is total reliance on God.

How do you stay inspired and continue to innovate in your design work, and what are some of the key sources you draw inspiration from?

I draw inspiration from my family, mostly my children. My business partner is God and I look up to Him when I need to make key business decisions. I have an absolute support system of families, friends and business colleagues where they provide me with insights and ideas.



KEEP PUSHING THE BOUNDARIES AND REMAIN RESOLUTE AND FOCUSED TO BE SUCCESSFUL IN YOUR BUSINESS VENTURE



WHEN I NEED TO HIRE, I LOOK OUT FOR PEOPLE WHO ARE EAGER TO LEARN, THINK OUT OF THE BOX, SMART AND WILLING TO TAKE RISKS

Share with us on the part of your business that entails aromatherapy

Oeuvre Designs is also into aromatherapy. It includes a captivating and refined collection of sensory delights that will elevate your everyday experience. The brand was born from a passion for the transformative power of scent, meticulously crafted to inspire and enchant. Its essence is a harmonious blend of modern elegance and timeless allure, inviting you to indulge in a world of olfactory opulence.

Feel free to slip into a state of serenity with our diffusers, a sleek and sophisticated vessel that effortlessly disperses the brand's signature blends, filling the air with whispers of tranquility. The clean, minimalist design seamlessly complements any décor, while the high-quality essential oils envelop the senses with their captivating aromas.

Indulge in the warm glow of our scented candles, each one a work of art that combines the finest natural waxes and premium fragrances. The meticulously curated scent profiles evoke a sense of comfort and sophistication, creating an atmosphere of pure indulgence in your personal sanctuary.

And our perfumes? Talk about luxurious fragrance that seamlessly blends notes of rare botanicals and captivating essences, then, you speak about us. The elegant simplicity of our bottles is a testament to the brand's commitment to sophistication, while the fragrance itself whispers of allure and confidence with every gentle spritz.

Finally, our wax melts takes you through a clean-burning and long-lasting fragrance experience. Gently warm these beautifully crafted wax shapes to release our signature scents, filling your space with a sense of tranquility and well-being.

For the hand wash, it is a combination of a gentle yet effective formula that cleanses and hydrates, while the enchanting fragrance lingers on the skin. Paired with the hand lotion, a rich and nourishing formula that leaves your hands feeling soft and supple, this dynamic duo elevates the daily ritual of hand care.

Our products are more than just a collection of products - it's a sensory journey that celebrates the art of living well. With its unwavering commitment to quality, innovation, and an unparalleled attention to detail, we encourage you to discover a world of refined sophistication and enduring beauty.

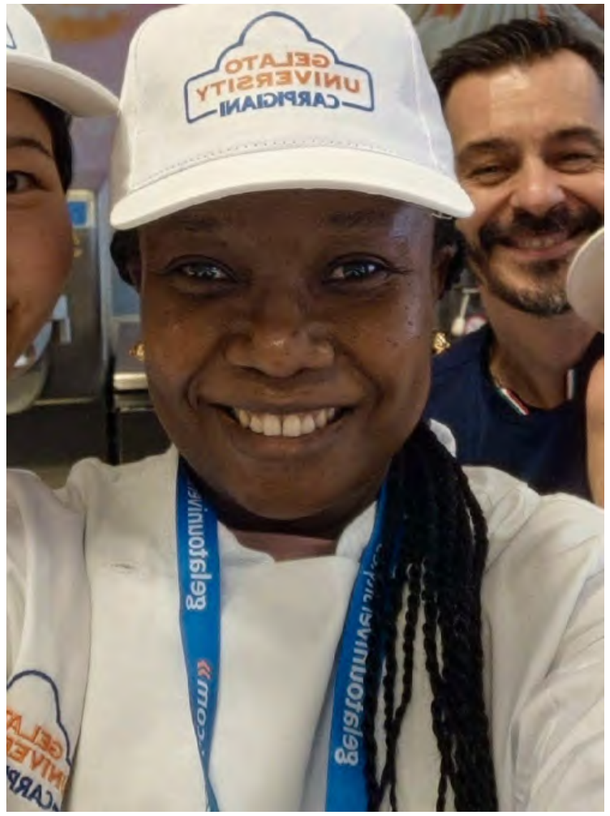
Clarify the differences between an interior designer and decorator and why do people easily mistake them to be the same?

Interior design is an art as well as science of studying human behaviour to create a functional and aesthetically pleasing space within a building while an interior decorator furnishes or adorns a space with decorative elements to achieve aesthetics. Interior designers create spaces while Interior decorators fill up the spaces. An interior designer must have architectural, construction knowledge as well as structural and technical know-how.

Concluding words

I am thankful for how far I have come, the lessons learnt on the journey and the future can only be bright









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CREATIVITY AND DESIGN TAKES TIME BECAUSE IT'S ALL IN THE DETAILING







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THE MOST NOTABLE PROJECTS ARE PROJECTS WHERE THE CLIENT GIVES YOU THE FREE HAND TO EXPRESS YOURSELF

THE DOUBLE BIND OF BEING SUPERWOMAN

GLADYS AGWAI



Many women find themselves walking a tightrope between career aspirations and family responsibilities. This balancing act, often referred to as "work-life balance," has become a crucial aspect of modern life, yet it remains elusive for many. As women strive to excel in their lives, they face a unique set of challenges that can be both overwhelming and enlightening. The concept of work-life balance is not new, but the conversation around it has gained momentum, especially as more women have entered the workforce. Historically, women were often expected to prioritize home and family over career ambitions. However, the narrative has shifted, and many women now pursue professional success while managing domestic responsibilities. This dual pursuit is empowering but also challenging.

One of the most significant challenges is the "double bind" many women experience - feeling pressure to excel in both their careers and roles at home. On one hand, there is the expectation to be a dedicated, ambitious professional. On the other, there is the societal pressure to be a nurturing caregiver and homemaker. The intersection of these expectations can create a sense of conflict and guilt, as women may feel they are not fully meeting the demands of either role. The idea that women can "have it all" - a successful career, a fulfilling family life, and personal happiness - has been a popular yet contentious notion. While it is possible to achieve a degree of balance, the reality is that sacrifices and compromises are often necessary. The myth of having it all can set unrealistic expectations, leading to feelings of inadequacy when women struggle to meet these standards.

The reality is that balancing work and family requires constant juggling and prioritization. There are times when work may take precedence. At other times, family needs may come first. The key is recognizing that balance is not a static state but a dynamic and ever-changing process. Despite progress, gender bias and discrimination remain prevalent. Women may encounter stereotypes that question their competence or commitment, particu-

> ***"The question isn't who is going to let me; it's who is going to stop me." Ayn Rand***

larly if they have children. These biases can lead to fewer opportunities for advancement and recognition, making it harder for women to reach leadership positions. Jobs that require long hours, frequent travel, or high levels of stress can be particularly challenging for women who are also managing family responsibilities.

When women choose career over family or work to balance between the two, they are described as "too masculine." It refers to the perception that they exhibit traits, behaviors, or characteristics that are rooted in societal and cultural norms associated with men. Traditionally, masculinity has been associated with traits such as assertiveness, competitiveness, independence, and emotional restraint. Femininity, on the other hand, is often linked to qualities like empathy, nurturance, sensitivity, and cooperation. These associations generally reflect a binary way of thinking about gender. For example, women:

- Displaying assertiveness, taking on leadership roles, prioritizing career ambitions, or expressing themselves in ways that do not align with conventional ideas of femininity.
- Being negatively viewed, criticized, and judged when displaying traits such as ambition or decisiveness, seen as aggressive rather than assertive, cold rather than professional, or intimidating.
- Experiencing internal conflict as they navigate their identity and societal expectations leading to stress or a sense of not being authentic to who they are.

Men and women carry both feminine and masculine traits and each should embrace both. While there is no one-size-fits-all solution, there are several strategies that can help you manage your dual role:

- Determine what matters most in your professional and personal life. Regularly reassess your priorities and adjust accordingly.
- Set clear boundaries between work and personal time, like, setting specific work hours or designating time for family activities.
- Take care of your physical and mental well-being. Make time for activities that rejuvenate you.
- Do not hesitate to ask for help, whether it is from a partner, family member, or professional network.
- Accept that you cannot do everything perfectly. There will be days when work or family demands more of your attention.
- Allow yourself grace and flexibility.

Achieving work-life balance is a personal journey. However, employers, policymakers, and society have a role to play in creating an environment where women can thrive by advocating for equitable policies, challenging gender stereotypes, and fostering a culture of support and understanding. Success should not be a one-size-fits-all concept but rather a personal definition that aligns with your values, aspirations, and circumstances. I encourage you to question societal expectations and carve your own path, whether that means pursuing a demanding career, focusing on family, or finding a balance between the two.

"No one can make you feel inferior without your consent."
Eleanor Roosevelt



Gladys Agwai is the Founder of Ignite Within and an International Author, Speaker, Life Coach, and Trainer. She transitioned as a business owner in 2014 after spending 30 years as a global corporate executive within IBM in the US, Nigeria, Ghana, and Kenya. She is the author of Dumped! NOT Dumped On! How to stop reliving the negative impact of rejection in your life, business, and career! and* IMPOSTER: *Five Strategies to Your Authentic Self. Gladys helps professionals and leaders who want to make organizational, career, and life transitions gain the clarity and right mindset required to take uncomfortable actions to achieve sustainable success. She can be reached at ignitewithin.org

PERSONAL FINANCE

WHEN INVESTING IS NOT TOO INTERESTING

SOLA ADESAKIN



Do you invest in global stocks and are concerned about the state of the stock market? This article should interest you.

The stock market can be a roller-coaster of emotions, with its dramatic highs and unsettling lows. And in an age where people invest in US stocks from anywhere in the world, it has become important to stay abreast of what is happening globally.

Over the past week, volatility has returned to the US stock markets, and stock prices have plunged, reminding us all of the unpredictable nature of investing. This volatility prompts a crucial question: what does this mean for you as an investor?

First, let's put things in context: market corrections, though alarming when they occur, are a natural part of the market cycle, and when they happen, they send different signals to the market and put investors into panic mode.

What's Driving Investor Fear?

Several factors contribute to investors' current anxiety.

Uncertainty About Rate Cuts: Inflation has decreased considerably in many parts of the world, yet it remains above the target rates set by central banks.

Economic Health: Recently, the U.S. reported a surge in unemployment to 4.3%, much higher than economists had anticipated. This raised concerns that instead of achieving the "soft landing" investors hoped for, a recession might be looming. What happens in the United States affects the entire world.

Geopolitical Risks: The ongoing war in Ukraine, high election uncertainty in the U.S., and recent tensions in the Middle East have all contributed to an environment of heightened fear and uncertainty.

Staying on course

While these factors are indeed concerning, it's crucial to remember the main message: over the long term, the market's ups and downs don't matter nearly as much as they seem in the heat of the moment. The legendary investor Warren Buffet wisely advises to "be fearful when others are greedy, and greedy when others are fearful." Predicting the market's timing with precision is impossible. However, if you have a significant cash position today, market analysts suggest that this could be an opportunity to buy quality positions at a discount. Moments of fear in the market, though unsettling, can present incredible opportunities.

Investing in knowledge is important.

Investing in the stock market is not just about money; it's about continuous learning and staying abreast of facts. As we navigate through periods of global inflation and economic uncertainty, it's more critical than ever to invest in your knowledge. Staying informed helps you make better decisions and avoid emotional reactions that can derail your investment strategy.

Practical Advice for Investors

Stay calm and consistent. Don't overreact to market volatility. Long-term investment success comes from staying the course and not making emotional decisions.

Keep Learning: Continuously educate yourself about market trends, economic indicators, and investment strategies. Knowledge is power in navigating the complexities of the stock market.

Leverage Opportunities: During periods of market fear, identify and invest in quality stocks at discounted prices. This approach, advocated by Warren Buffet, can yield substantial rewards over time.

Let's not forget that investing is a journey filled with highs and lows. Remember, the key to building wealth through investing is not just about personal gains; it's about being part of a thriving ecosystem that enhances your financial growth.

Stay committed, stay informed, and boost your income by wisely leveraging your knowledge and resources.



Sola 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.

PERSONAL HEALTH

MUSCULOSKELETAL HEALTH: A FOUNDATION FOR LIFE

DR. MAYMUNAH YUSUF KADIRI

Tami, a vibrant 28-year-old yoga instructor, prided herself on her strength and flexibility. Her days were filled with teaching classes, exploring nature, and leading an active lifestyle. But a sudden, sharp pain in her lower back brought her to a halt. What seemed like a minor inconvenience turned into chronic pain that disrupted her life. Tami's journey to recovery highlighted the importance of musculoskeletal health and the need to care for our bones, muscles, and joints.



The Importance of Musculoskeletal Health

Musculoskeletal health is essential for maintaining the body's structure and enabling movement. It supports every action, from lifting objects to running marathons. Good musculoskeletal health contributes to:

Mobility: Healthy muscles and joints allow for smooth and pain-free movement, essential for daily activities.

Strength and Stability: Strong bones and muscles provide the stability needed to perform tasks without injury.

Protection: Bones protect vital organs, while muscles cushion joints, preventing damage from impacts.

Tami's experience taught her the value of maintaining a healthy musculoskeletal system. As she delved into rehabilitation, she realized how interconnected our body parts are and how crucial it is to keep them in optimal condition.

Common Musculoskeletal Disorders

Musculoskeletal disorders (MSDs) can significantly impact quality of life. Some of the most common MSDs include:

Osteoarthritis: A degenerative joint disease-causing cartilage breakdown, leading to pain, stiffness, and reduced mobility.

Rheumatoid Arthritis: An autoimmune disorder that causes chronic inflammation in the joints, leading to pain and swelling.

Osteoporosis: Characterized by weak and brittle bones, increasing the risk of fractures.

Tendinitis: Inflammation of tendons often caused by repetitive strain, resulting in pain and limited movement.

Back Pain: Commonly caused by muscle strain, herniated discs, or poor posture, affecting mobility and quality of life.

Tami was diagnosed with a herniated disc, a common cause of back pain. This condition arises when the cushioning discs between vertebrae slip out of place, pressing on nerves. Her journey to recovery involved understanding the root cause of her pain and learning how to prevent future issues.

Factors Affecting Musculoskeletal Health

Several factors influence musculoskeletal health, and understanding these can help in maintaining a strong and healthy system:

1 **Age:** Bone density and muscle mass naturally decline with age, increasing the risk of osteoporosis and fractures.

2 **Genetics:** Family history plays a role in conditions like rheumatoid arthritis and osteoporosis.

3 **Lifestyle:** Sedentary lifestyles, poor diet, and lack of exercise contribute significantly to musculoskeletal problems.

4 **Occupation:** Jobs that require repetitive motions, heavy lifting, or prolonged sitting can lead to MSDs.

5 **Nutrition:** A diet lacking in essential nutrients like calcium and vitamin D can weaken bones and muscles.

6 **Physical Activity:** Regular exercise strengthens muscles, improves joint flexibility, and maintains bone density.

Tami realized her passion for yoga had initially shielded her from musculoskeletal issues. However, she had underestimated the importance of varied physical activity and proper nutrition. Her injury highlighted the need for a balanced approach to musculoskeletal health.

Maintaining Musculoskeletal Health

Tami's path to recovery involved several strategies that anyone can adopt to maintain musculoskeletal health:

1 **Regular Exercise:** Engage in a mix of weight-bearing, aerobic, and flexibility exercises. Activities like walking, strength training, and yoga can enhance bone density, muscle strength, and joint flexibility.

2 **Healthy Diet:** Consume a diet rich in calcium, vitamin D, protein, and other essential nutrients. Dairy products, leafy greens, fish, nuts, and seeds are excellent sources of these nutrients.

3 **Maintain a Healthy Weight:** Excess weight puts strain on joints, particularly the knees and hips. Maintaining a healthy weight through diet and exercise can reduce the risk of osteoarthritis.

4 **Ergonomics:** Use ergonomic furniture and practice good posture to reduce strain on the musculoskeletal system, especially for those with desk jobs.

5 **Avoid Smoking and Excessive Alcohol:** These habits can weaken bones and increase the risk of osteoporosis.

6 **Preventative Care:** Regular check-ups and screenings can detect issues early. Bone density tests and physical exams can identify risks before they become severe problems.

Tami's rehabilitation was multifaceted. She worked with a physical therapist to develop a tailored exercise program that strengthened her core and improved her posture. She learned the importance of ergonomics, adjusting her workstation and daily habits to reduce strain on her back. Nutritional counselling helped her understand the role of diet in maintaining strong bones and muscles.

Tami also incorporated stress management techniques into her routine. Chronic pain had taken a toll on her mental health, and practices like mindfulness and meditation became crucial parts of her recovery.

Tami's story is a reminder of the importance of musculoskeletal health and the interconnectedness of our body's systems. By adopting healthy habits, staying active, and seeking early intervention for musculoskeletal issues, we can maintain our mobility, strength, and quality of life. Musculoskeletal health is not just about avoiding injury; it's about building a resilient foundation that supports all aspects of our lives. Prioritize your musculoskeletal health today to ensure a vibrant and active future.



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.

BLOCKCHAIN

THE BITCOIN BILLIONAIRE TWINS

OGE ANENE



Tyler and Cameron Winklevoss grew up in Connecticut, went to Harvard and even competed in rowing at the 2008 Beijing Olympics. The twin brothers made a bold bet on Bitcoin when it was trading at a mere $8 per coin and allegedly invested about $11million. Presently they hold an estimated 70,000 BTC, totalling around £3.5bn at its current value.

Their decision, once ridiculed, now yielded substantial returns, solidifying their status as early pioneers in the cryptocurrency space.

While their journey is exceptional, it underscores the broader truth: the blockchain offers unprecedented opportunities for financial growth.

However, capitalizing on these opportunities requires a strategic approach,

How to Win Big on Blockchain

1 **Play the Long Game**

The temptation of quick returns can be a dangerous trap in the volatile cryptocurrency market. Scammers often exploit this desire, promising unrealistic profits with minimal investment.

Sustainable wealth in the blockchain world is typically built over time. Bitcoin, for instance, has demonstrated remarkable resilience despite experiencing significant fluctuations. Successful investors prioritize a long-term perspective, understanding that the value of digital assets can be highly volatile.

2 **Identifying Potential Gold Mines in the Blockchain World**

Not all cryptocurrencies are created equal. Some offer substantial value propositions and growth potential, while others are primarily driven by speculation. To increase your chances of success, focus on identifying projects with underlying value and real-world applications.

Real-world assets and economic activities serve as a solid foundation for many cryptocurrencies. For instance, stablecoins pegged to fiat currencies like the US dollar offer relative stability and can be used as a hedge against cryptocurrency market volatility. Similarly, cryptocurrencies backed by commodities like gold provide exposure to traditional asset classes within the digital realm.

Furthermore, tokenization of real-world assets is emerging as a promising area within the blockchain ecosystem. This involves converting physical assets, such as real estate, art, commodities, or intellectual property, into digital tokens that can be traded on blockchain platforms.

This approach offers opportunities for investors to gain exposure to a wider range of asset classes. For example, initiatives in Dubai have explored tokenizing properties, allowing for fractional ownership and increased liquidity and broader accessibility to asset classes traditionally reserved for high-net-worth individuals.

Similarly, projects like Avinoc are tokenizing aviation assets, opening up opportunities for investment in the aviation industry.

When conducting research, prioritize projects with clear use cases and strong fundamentals. By focusing on assets with tangible value propositions, you can reduce your exposure to speculative risks and increase your chances of long-term success.

Diversifying Your Portfolio

Diversification is essential for managing risk within the dynamic blockchain ecosystem. Consider allocating your capital across various cryptocurrencies, blockchain projects, and potentially other digital assets.

By spreading your investments across different asset classes, you can reduce your exposure to the volatility inherent in any single asset class. This strategic approach can help protect your investments during market downturns and increase your chances of long-term success.

Remember, diversification is not about eliminating risk entirely, but rather about managing it effectively. By spreading your investments across various asset classes and projects, you can improve your overall investment performance.It is not uncommon make losses. Every shrewd investor will agree with me that making losses is part of investing. The key is to keep your losses as loans possible and not repeat mistakes. Llll

Stay Informed and Up-to-Date

The blockchain landscape is constantly evolving. Stay informed about the latest trends, technologies, and regulatory developments. Follow reputable news sources. Knowledge is power and profit in this space.

Remember, while the potential rewards in the blockchain space are significant, so are the risks. Approach your investments with a long-term perspective, conduct thorough research, and diversify your portfolio. By following these guidelines, you can increase your chances of achieving financial success in this dynamic and exciting industry.



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.

BUILDING THE NATION THROUGH SELF-DISCIPLINE AND PERSONAL RESPONSIBILITY

DR. AGILITY OBI-IHESIE



Vincent got to the traffic light just as it turned red, watching several cars continue on. He came to a complete stop and watched from his rear mirror as several cars lined up behind him. Because he stopped, everyone else stopped and he smiled to himself. He had promised himself that he would be the leader whenever and wherever he found a chaotic situation in Nigeria, that he would lead himself right so that others would follow his example.

He had seen how this singular action of his had prevented a lot of traffic jams from happening. On occasion, he had alighted from his car to help dissipate a brewing traffic build-up and saved many people hours in the legendary Lagos traffic. The traffic control police around his area had become familiar with him and since he'd started his traffic leadership work, the roads in his area had become more organized.

As a proper hustling guy born and bred in Lagos, he had been raised with the belief that without wangling he could not make any progress and honestly that actually served him for a while. As a sharp guy it was easy for him to get ahead of everyone when he wanted to. The weak systems in Nigeria favoured wangling but his mindset about it all changed after a five-year sojourn abroad.

The structure in his office was such that the staff had postings in other countries to help them gain more experience and expand their worldview. The company also paid really well and had a great welfare scheme for the staff so they had a 90% return rate whenever they sent staff abroad for the mandatory overseas attachment.

He remembered his first month outside the country. Omooo! The culture shock was epic and it was hard. Initially his Lagos blood could not stand the order but after picking up a few parking tickets and caution for behaving out of order, nobody told him to respect himself. He noticed how people used trash cans without compulsion and generally tried to ensure that their environment was well kept.

Executive coaching was part of his training and that was the first time he came across the term "personal leadership", which is the ability to be responsible for and direct your own life and actions without any external influence. The concept made him understand that he was responsible for organizing his own life, making the right decisions and achieving his own goals by himself. The other interesting part of personal leadership was that before he could lead or influence others, he first had to lead himself which was the hardest thing he had ever done.

It was no longer a question of dishing out orders to people to take certain actions or complaining about the government but leading himself so that he could model the change he wanted to see and influence others positively too.

On his return to Nigeria the temptation to wangle started right at the airport but he reminded himself of his newly acquired personal leadership skills and he was determined to start using them. His colleagues initially thought that he was crazy, like "dude, how do you expect to survive in Nigeria with this personal leadership stuff?"

Everywhere he turned he kept hearing about how bad the country was and how "Nigeria was happening to people." But then who was the person particularly called Nigeria? Who was the Nigeria that was happening to people? Everybody seemed to blame Nigeria for happening to someone else, even when they were directly responsible for making another person's life more difficult.

He started spreading his personal leadership philosophy around and soon, everyone in his circle saw how effective the concept was in influencing others. It is the norm to blame government for everything that isn't working in Nigeria. Many people don't see how their 'little' actions can contribute to improving the conditions of others. But the thing is, Nigeria is all of us. We are the Nigeria that is happening to each other. Now imagine what it would be like if we each decided to positively influence the people around us by leading ourselves first? Your little action will make Nigeria better. Happy Independence Day!



Dr Agility Obi-Ihesie (Dr Purejoie) is a Consultant Pathologist, Entrepreneur, Life and Personal growth strategist, and wholesome living advocate. She is the Founder of Dr Purejoie Skincare, a safe ethical skincare brand in Nigeria, and Dr Purejoie Consulting where she helps individuals gain clarity and develop strategies for personal growth, relationships, and healthy wholesome living.
She holds a MBBCh degree from College of Medicine University of Calabar, a FMCPath Fellowship in Pathology from National Postgraduate Medical College of Nigeria, a Certificate in Project Management in Global Health from University of Washington and a Certificate in Entrepreneurial Management from Enterprise Development Centre, Pan-Atlantic University (CEM51 Class). She can be reached at agility.obiihesie@gmail.com.

RELATIONSHIPS

MANAGING FINANCE IN MARRIAGE

NIKE FOLAGBADE



Many couples do not clearly communicate their expectations, mindsets, and belief systems around important issues in marriage, such as earning and spending money. They often feel like they can just navigate with limited knowledge and that things will just work out along the way.

During sessions, I often hear things like, "Oh, my husband doesn't drop enough money in the house, he just drops whatever he likes, maybe N20, 000, and expects it to be enough." He might say something like, "Well, at least I am paying the school fees and the house rent, so if I just drop N20, 000, can't you manage it?" This shows a lack of foundational understanding and communication about finances.

For instance, people grow up in different family settings and bring those settings into their marriage. There should be a conversation about how bills will be managed and how investments for the family will be made. If you have these conversations, your expectations will be made clear, and everyone will know who is responsible for what. But when these discussions don't happen, and you act based on what you saw while growing up, it can punish your partner and cause unnecessary resentment.

There is budgeting and bills. You must be clear about who pays which bills and who is responsible for what expenses. Some couples might decide to merge their money and handle expenses together. Whatever system you choose, you both need to discuss it and agree on it rather than assuming and allowing resentment to build up.

So, make sure to talk about money and every important issue, and communicate clearly to avoid misunderstandings and resentment.

Let's talk about the savers vs spender mindset in marriage too.

There are different types of mindsets when it comes to money in marriage. We have the spenders versus the savers, the hoarders versus multipliers, the scarcity mindset versus the abundance mindset, the entitlement mindset, and the considerate mindset.

Spenders are people who make money and spend it as it comes. They don't have a budget or track their expenses. They aren't interested in using serious templates or systems to manage money. They believe that money is meant to be made and spent. This mindset is common with personality types like sanguine. Often, this is because of how they grew up and their understanding of money.

On the other hand, savers are people who like to save money and can sometimes be stingy with how they spend it. They budget at the beginning of the month, track their expenses meticulously, and keep receipts from supermarkets and other places. They aim to save money and manage it wisely.

I remember a family member claiming he didn't have money when we asked for help. After some persuasion, he brought out money that looked like it had been stored in a wardrobe for a long time—pressed and covered in debris. This shows that some people prefer to save money at home money for a long time.

When you are getting married or are already married, it is important to ask, "Who is the spender, and who is the saver?" Knowing this helps because the saver can assist the marriage or home in saving more money and budgeting wisely. In financial matters, it's not about who the head of the house is but who has more expertise and capacity to handle it.

Personally, I am more of a saver. I know how to budget, keep money, and manage it well. On the other hand, my husband knows how to invest money and make strategic money moves. So, who do you think is responsible for keeping the family funds? Me. Why? Because I have the capacity to save, budget, and account for the money. This allowed us to manage our finances effectively.

My husband is more inclined to acquire properties or engage in business ventures, while I am more cautious. I often ask, "Are you sure you want to do this business? Are you sure you want to acquire this property?" Understanding your financial mindset can help you know who should handle what and how to organize things in your marriage.



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.

INTERIOR DESIGN & DÉCOR

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JOURNEY BY DESIGN
TOM FORD





MEALSTOENJOY

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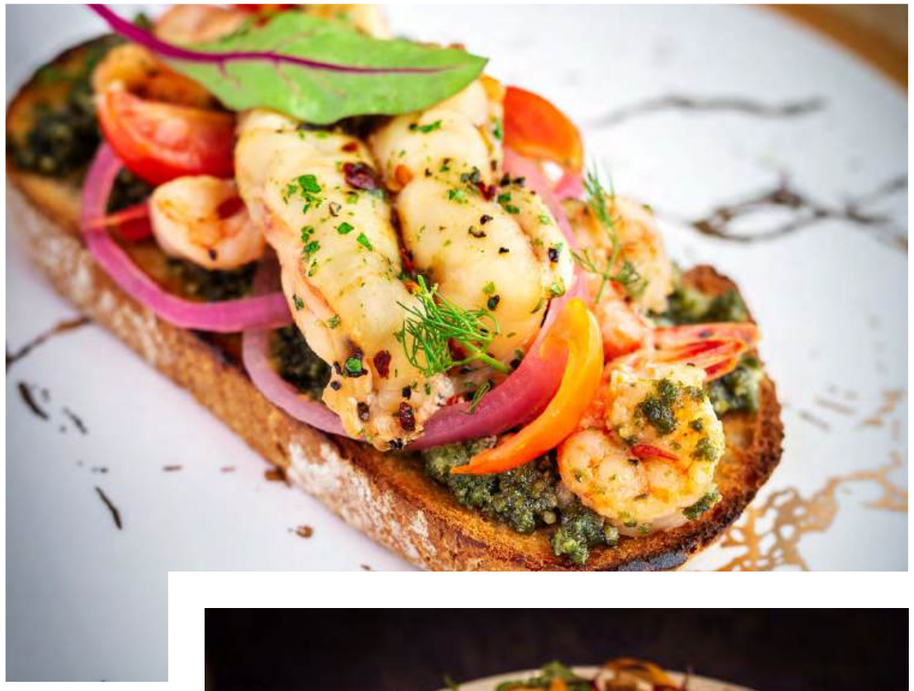






















JENUTUA

Jenutua is a fashion line that embodies the epitome of timeless elegance and refined sophistication. A meticulously curated collection that celebrates the beauty in simplicity, where every garment is designed to become a cherished staple in one's wardrobe.

The aesthetic of Jenutua is defined by clean lines, stunning fabrics, and a colour palette that ranges from soft, neutral tones to bold, confident hues. Each piece is crafted with the utmost attention to detail, ensuring a perfect fit and impeccable craftsmanship.

Jenutua is designed for the discerning individual who values timeless style, quality, and a touch exquisite elegance in their wardrobe. It is a fashion line that celebrates the confidence and grace of the modern woman, empowering her to feel effortlessly chic in any setting.


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0-4130























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
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