

BUSINESS DAY

WOMAN'S H

AUGUST 30, 2024

OZIM IFEOMA IBEZIAKO

navigating the legal landscape
of Africa's energy transformation

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Editor's note



It is indeed a Great Day! Gracing the cover of Women's Hub this week is OZIM IFEOMA IBEZIAKO, a commercial and energy lawyer with over twenty-three years industry experience. She is currently working with GE Vernova as the executive general counsel for Africa, with the overall responsibility for GEV's brand, legal and compliance risk mitigation in the 23 countries where GEV has a footprint in sub-Saharan Africa. It was an interesting conversation with her and her understanding of energy law is indeed commendable.

Here are other articles in this edition:

- How to respond with love when the world is crumbling.
- Building wealth through diverse income streams: 12 types of income to aim for.
- Strength training for all ages: Benefits and best practices.
- Understanding temperaments: Enhancing communication in relationships.
- Debunking common blockchain myths: Separating fact from fiction.
- The benefits of diasporan real estate investment in Nigeria.

I am loving our pesto pasta, you should try this method this weekend. You should also give the Jamaican oxtail stew a try. Looks like it will go well with rice... I am salivating already!

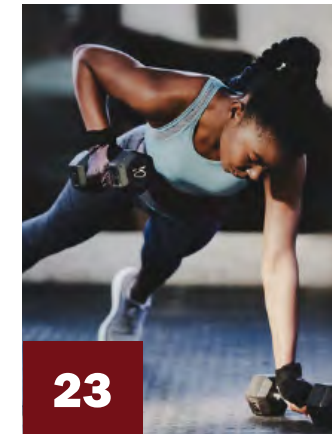
Check out our fashion section with Karen Ubani. The brand is an indigenous Nigerian brand that draws its inspiration from timeless vintage pieces. From chic office wear to occasion dresses, Karen Ubani offers a diverse range of clothing that caters to the dynamic lifestyle of modern women.

It is another weekend, ensure you take time to reflect, re-evaluate your life and plan to do great things. You are unstoppable and your goals cannot die, they are yours to nurture and actualise!

Enjoy!

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**THE PRIMARY
MOTIVATION FOR
PURSUING A
MASTERS DEGREE
IN ENERGY
LAW WAS
TO DEVELOP
CAPACITY IN
THE ENERGY
SPACE**



OZIM IFEOMA IBEZIAKO

navigating the legal landscape
of Africa's energy transformation

BY KEMI AJUMOBI



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**WORKING IN AN
INCLUSIVE CULTURE
AT GE VERNOVA
GIVES ME THE
PLATFORM TO BE AN
ADDITIONAL VOICE
IN CHAMPIONING
THE CAUSE OF
WOMEN**

Ozim Ifeoma Ibeziako is a commercial and energy lawyer with over twenty-three years industry experience. She is currently working with GE Vernova as the executive general counsel for Africa, with the overall responsibility for GEV's brand, legal and compliance risk mitigation in the 23 countries where GEV has a footprint in sub-Saharan Africa.

She is best described as a business lawyer, with multi-jurisdictional expertise in the energy industry, commercial transactions, corporate practice, regulatory compliance, legal advisory services, project finance, localisation, joint ventures and business development.

Ozim graduated from the University of Nigeria in 1998 and was called to the Nigerian Bar in October 2000. She was also admitted as a Solicitor of England & Wales in 2011 and obtained LLM in Energy Law & Policy, (2007/2008) and MBA in International Business Transactions (2008/2009) from the Centre for Energy, Mineral Law and Policy, University of Dundee, Scotland.

Part of what makes her job exciting is the fact that she works on sustainable projects across Africa, impacting lives and adding great value to the continent, which translates to global win for both investors, customers, and consumers. She sees the challenges facing the region as opportunities for better collaboration, sharing best practices, and lessons learnt, to improve the regulatory climate, stir the economy, and attract the right investment to drive growth.

Ozim also volunteers in her local church, supports charities that promote the cause of the girl-child, and provides scholarships to indigent children. She is a strong advocate for women and is on the Global Advisory Committee of the GE Vernova Women's Network, where she works with other women and allies to elevate and inspire others to success.

Ozim lives in Lagos Nigeria with her husband Tony, and they both enjoy traveling and adventure. She is truly a nature's girl and explores her outdoors as a great tool for relaxation.



**IT IS MY PERSONAL
COMMITMENT TO
ENSURE THAT NO
WOMAN IS LEFT BEHIND
AS WE PROVIDE
SUPPORT GROUPS TO
HELP US NAVIGATE
OUR CAREERS
AND PERSONAL
DEVELOPMENT, AND
HAVE OUR VOICES
HEARD WHERE IT
MATTERS**

As an experienced commercial and energy lawyer with a diverse background, what do you consider to be the biggest legal challenges facing the energy industry in Africa today?

The biggest challenge I think that is facing the energy industry in Africa, include the following:

- Ambiguous legislation and its operationalisation
- Unclear energy policy and strategy for its achievement
- Investment and funding in the energy sector
- Energy security and affordability
- Clear connection and ease of energy transmission across the value chain

Can you share some of the key strategies or approaches you've adopted in your role as the Executive General Counsel for GE Vernova in Africa to mitigate legal and compliance risks across 23 countries?

Some of the key strategies that I have adopted in my role, to mitigate legal and compliance risks, is to first do a country-risk review, to understand the requirements for doing business in the respective countries. Then, ensure that we operate within the regulatory parameters for doing business in those countries.

We regularly have internal knowledge-sharing sessions to ensure that the team understands what is required of us, in every country where we do business, and feel comfortable reaching out for help when required.

We also partner with external law firms, to provide in-country legal support, in addition to our in-house legal team, in the key hubs within the region.

We build strong networks with key industry regulators, stakeholders and rely a lot on local intelligence and in-country colleagues, who help us navigate the culture and nuances of the respective countries.

How can complex commercial transactions or projects be navigated to ensure various legal and business considerations?

At the business development stage, when parties identify key projects to bid for, a couple of questions are thrown up, ranging from the project's bankability, to structure, and returns on investment.

Finding the right partners, and properly designating roles and responsibilities, including liabilities, are key to the success of the project.

For me, what helps me navigate the complex legal and business considerations in such projects, is to first understand the objective of the different stakeholders, and how to reconcile them as much as possible, in a win-win approach.

Once the project team aligns on the bankability of the project, next is to identify the source of funding, and the risk to the stakeholders and business, taking into consideration, the structure and joint-venture relationships.

Then the next is to put the different risks with parties most suitable to bear the particular risk in question, keeping in mind solutions for risk mitigation and project monitoring.

How has your educational background, including your LLM in Energy Law and Policy and MBA in International Business Transactions, complemented your work in the energy sector?

The primary motivation for pursuing a Masters degree in Energy Law was to develop capacity in the energy space, identify credible networks, understand the global approach to the energy industry, and how the key players interface. LLM in Energy Law provided me this grounding, and ability to work across jurisdictions. It provided me with practical insights into matters I deal with in the course of work. The network I had the privilege of building in the course of my post-graduate degree, still serve as a pool of great resources to leverage in the course of work.

With an MBA in International Business Transactions, I come to the table with a business mindset, prioritising the commercial need of my client, and proffering solutions that will help in making quick commercial decisions and achieving the desired growth and market share.

In essence, both degrees have afforded me the tools to identify my client's priorities, help them navigate the transactions to achieve the desired growth, with minimal risk, as they transact in multiple jurisdictions.

THERE ARE TOO MANY AMBIGUITIES IN OUR LEGISLATIONS IN AFRICA THAT POSE A THREAT TO POTENTIAL INVESTORS



THE REGULATORY AGENCIES SHOULD AIM TO HELP INVESTORS FEEL COMFORTABLE IN THE GOVERNANCE PROCESS IN OUR TERRAIN AND TRUST THE SYSTEM



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THERE SHOULD BE MORE TRANS-NATIONAL COLLABORATIONS, AIMED AT HARNESSING OUR RESOURCES IN A SUSTAINABLE MANNER

As a strong advocate for women's empowerment, can you discuss your involvement with the GE Vernova Women's Network and how you work to elevate and inspire other women in the industry?

I have been blessed with many strong and successful women in my life, and working in a company like GE Vernova, where we have strong employee resource groups like the Women's Network, focused on inspiring, elevating and empowering women and allies to advocate, network and develop an inclusive culture for GE Vernova, it gives me the platform to be an additional voice in championing the cause of women, and being available to mentor, coach and ensure that women within and outside the organisation, feel empowered and comfortable to be the best they can be.



**WE NEED TO SEE
MORE POLITICAL
STABILITY IN THE
REGION, AND
SECURITY OF LIVES
AND PROPERTIES**

Together with other great GEV women, we have regular engagements with our female colleagues and allies, as we forge towards a more inclusive work environment.

From leading the sub-Saharan African hub, to becoming an executive sponsor for the region, and sitting on the global advisory board of the GE Vernova Women's Network, it is my personal commitment to ensure that no woman is left behind as we provide support groups to help us navigate our careers and personal development, and have our voices heard where it matters.





Given your experience working on sustainable projects across Africa, what are some of the key legal and regulatory factors that need to be addressed to attract the right investments and drive growth in the region?

We could do better with clear and concise legislation in the region. There are too many ambiguities in our legislations that pose a threat to potential investors, and make the work of consultants more tedious, while trying to interpret these legislations and provide advisory services to clients.

When your answer to a client's question on an otherwise simple legal query starts with, "it depends...", that level of uncertainty does not help in making quick business decisions. I think we should intentionally do a whole lot better in this regard.

Also, the regulatory agencies should aim to help investors feel comfortable in the governance process in our terrain and trust the system. The bureaucracy and uncertainty in the rules stop short of frustrating intending businesses, and this invariably increases the cost of doing business in our region, and this cost will get passed on to consumers, and the cycle goes on.

There should be more trans-national collaborations, aimed at harnessing our resources in a sustainable manner, pulling funds together, and upscaling for more growth and reach in the region. I think countries within Africa can collaborate even along sub-regional lines, to achieve sustainable energy security in the region.

**INFLATION
AND FOREIGN
EXCHANGE
VOLATILITY IS NOT
HELPING BUSINESS
PROJECTIONS IN
OUR REGION**

We need to see more political stability in the region, and security of lives and properties. These fuel investor confidence and ultimately reduce the cost of doing business in our region.

Inflation and foreign exchange volatility is not helping business projections in our region. It will also help if we have more stable monetary policy across Africa, mitigate the currency volatility, so that businesses within our region, have more stable projections on returns on investment.



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Share insights or lessons learnt from navigating the legal and business complexities of working across multiple jurisdictions in Africa

It is quite challenging to see the difficulty with movement of goods and personnel within our region. Sometimes, it is easier to get visas to countries outside Africa, than traveling within the region.

Traveling within the region comes with its own heightened challenges. It will help if regional organisations and countries are deliberate in ensuring ease of travel within the region. The cost of air travel within the region, coupled with connectivity issues, sometimes outweigh the attendant benefit of the business venture. We can do better in this regard, and have affordable and multiple regional flights. African countries should collaborate to intentionally open up

the regional markets and make cross-border transactions seamless.

I have come to understand the different legal systems, the nuances of doing business in different countries, and being more emotionally aware, while working across cultures in the region.

How do you balance your demanding career with your volunteer work and personal interests, such as your love for travel and the outdoors?

I intentionally plan for them, knowing that it is not possible to do it all at once. There is time for everything. So, when I am working, the focus is on getting the work done, and we can play without distraction.

I have learnt not to wait till it is convenient to rest. I find my rest in between work, such as taking a walk either in the mornings, when I can, or after work.

These walking times are precious me-times, without gadgets, just soaking in the environment, be it the sound of ocean splashes, soaking in the greens around me, or reflecting with my journal in my hand. These are precious moments that I literally do not have a gadget on me, to help me connect with my core, and relax.



AFRICAN COUNTRIES SHOULD COLLABORATE TO INTENTIONALLY OPEN UP THE REGIONAL MARKETS AND MAKE CROSS-BORDER TRANSACTIONS SEAMLESS

Traveling have sort of become an offshoot of work, as I have intentionally toned down on personal travels, due to work travels, and in as much as I still love to discover new places, and cultures, I do them more in



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**LETTING PEOPLE KNOW
WHERE YOU STAND ON AN
ISSUE, AND THE VALUE OF
INTEGRITY ABOVE PROFIT,
HAVE HELPED ME NAVIGATE
POTENTIAL COMPLIANCE
ISSUES**

the course of work, while still leaving room for few personal ones.

I also do some gardening, and just love that opportunity as well. And spending time with family and friends are huge premium times for me as well.

Tell us about your multi-jurisdictional expertise in the energy industry

Working across different countries in Africa has exposed me to the different legal systems – common and civil law, navigating them, the languages – be it English, French, Portuguese or Spanish, and realising the nuances for each sub-region, and the affiliations within these borders too.

Finding the right legal partners in some regions is not as easy as others, and in this, I see a lot of opportunities for cross-border law firms and legal support.

It is also helpful not to assume that things work the same way in Africa. Therefore, it is important that we take time to understand the countries, and their peculiarities, and be better positioned to address them.



EVERY COUNTRY SHOULD HAVE A CLEARLY DEFINED ENERGY POLICY, WITH SUSTAINABLE PLAN TO ACHIEVE ENERGY SECURITY

Given your passion for sustainable development in Africa, what policy or regulatory reforms do you believe are most crucial to attract the right investments and drive economic growth in the energy sector across the continent?

Every country should have a clearly defined energy policy, with a sustainable plan to achieve energy security.

There is no one-size fits all approach, therefore, every country should look at their available energy sources, find the right energy mix to help provide sustainable energy to its citizens.



WORKING ACROSS DIFFERENT COUNTRIES IN AFRICA HAS EXPOSED ME TO THE DIFFERENT LEGAL SYSTEMS

Attracting investors should also be a priority. Therefore, political stability, guaranteed return on investment, and public-private partnership with affordable funding should be the focus in helping countries achieve the required growth in the energy sector.

What challenges have you observed in our clime?

One of the challenges that I have seen in our climes is requests for improper payments and bureaucracy. When the system understands that you do not want to win at all cost, and are willing to give up an opportunity, rather than win a competitive edge improperly, it will align after several delays.

Letting people know where you stand on an issue, and the value of integrity above profit, have helped me navigate potential compliance issues.

Based on your extensive career journey, what key lessons or insights have you gained that you would share with aspiring commercial and energy lawyers looking to build a successful and impactful career in Africa?

One key advice that I would give an aspiring commercial and energy lawyer is to try and understand what your business value-proposition is. Understand the product and services that your company or clients are selling. Know the attendant legal risks and how best to mitigate them. Know your customers and key stakeholders. Prioritise their needs and be a great business support to them.

Ask questions, be curious and find a buddy that will teach you the rudiments of the products, especially if you are working in a technical environment.

Aim to understand and to be understood. Clear communication is important. Be approachable and teachable, leveraging on the strengths of support structure, and where you do not understand, or make a mistake, be humble enough to acknowledge, without fear of being vulnerable, for people actually feel more comfortable seeing your authenticity and teachability.

Stay connected with your professional network, and keep improving yourself. Above all, enjoy your work and bring your whole fun self to it.

Concluding words

You are first of all a human being, before your profession. You are not what you do for a living. Retain your humanity, and work in the integrity of your heart. Be optimistic and bring positive energy to all you do. Do not fail to try, because you fear failure. The success you will know is the one you have attempted.

Finally, there is room for all of us. We can be our brightest lights without diminishing others. As you shine, help light others up too.

HOW TO RESPOND WITH LOVE WHEN THE WORLD IS CRUMBLING

GLADYS AGWAI

The world is often characterized by chaos, conflict, and suffering. The notion of a "crumbling world" reflects the tangible disintegration of systems, structures, and relationships that have long governed society from the collapse of ecological systems to the erosion of social trust. This disintegration is often perceived as a crisis that evokes fear, uncertainty, and a sense of impending doom. The thought of responding with love may seem naive. Yet, it is in times of greatest turmoil that love becomes a necessary force for survival and transformation. When navigating through global challenges from pandemics to climate crises, social injustices to personal struggles, ask: How can

my response to this crisis be through the lens of love over fear?

Crisis in its original form means a turning point or a moment of decision. It suggests that within the breakdown lies an opportunity for breakthrough. The crumbling of old systems creates space for new possibilities - a world that is more just, compassionate, and sustainable. To seize this opportunity, you must prioritize love as both a guiding principle and a practical strategy for navigating turbulent times. Love in this context is a deep-seated commitment to the well-being of others, an active force that drives you to transcend self-interest in favor of the collective good. It seeks to uplift, heal, and connect, even in

the face of overwhelming adversity. Love is a powerful, transformative force that requires courage, resilience, and an unwavering commitment to justice and compassion. It heals the deepest wounds.

Your response with love begins with an inner transformation. The world's external chaos often mirrors your internal struggles of fear, anger, resentment, and despair. These emotions, while understandable, can cloud your judgment and lead you to act in ways that perpetuate harm. To counter this, you must cultivate self-love honoring your inherent worth as a human being. When you truly love yourself, you create a foundation of inner peace and strength that enables you to extend love, even in

"The wound is the place where the Light enters you." Rumi

difficult circumstances. This inner work involves practices such as mindfulness, self-compassion, and forgiveness releasing the emotional burdens preventing you from responding with love.

Love must also be expressed in your relationships and communities. Driven by fear and self-preservation there is a tendency for you to retreat into isolation. Responding with love calls for the creation of compassionate communities from families to global communities where people support and care for one another. In these communities, difficult conversations take place about race, gender, class, and other forms of systemic oppression and wrongdoing. Accountability, when rooted in love, is about transformation rather than punishment. Seek to restore relationships and heal wounds, rather than perpetuating cycles of violence and retribution. Engage with these issues honestly and constructively, with the goal of fostering understanding, healing, and justice.

Whether a pandemic, climate change, or economic inequality, these issues require a coordinated global response. Global love is the recognition that all human beings, regardless of nationality, race, religion, or culture, are part of a single human family. It is the understanding that the well-being of one is linked to the well-being of all. It requires advocating for policies that promote human rights, equitable access to resources, and sustainable development. It also involves challenging the systems of power and privilege that benefit a few at the expense of the many. Global love is also about fostering a sense of global citizenship by educating yourself about global issues, supporting fair trade products, or engaging in cross-cultural conversations.

In times of crisis, it is natural to question the meaning and purpose of your life. The suffering and uncertainty that accompany it can lead to feelings of despair and hopelessness. However, spirituality offers a pathway to finding meaning during chaos.

It invites you to connect with something greater than yourself. This connection provides a sense of purpose and direction, guiding you through the darkest of times. Spirituality also encourages you to embrace the mystery and complexity of life. It reminds you that not everything can be understood or controlled, and that there is value in surrendering to the unknown. Trust the process and find peace in the present moment.

Responding with love when the world is crumbling is not an easy task, but it is a necessary one. Love begins with you and is a force that can guide you through the darkest of times, helping you to rebuild a world that is more just, compassionate, and sustainable. Remember that love is an active, courageous choice. Choose to see justice for humanity and find meaning during crisis creating the opportunity for renewal and rebirth.

"The world is full of suffering. It is also full of overcoming."
Helen Keller



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

Building wealth through diverse income streams: 12 Types of income to aim for

SOLA ADESAKIN

In today's dynamic financial landscape, building wealth requires more than just relying on a single source of income. Diversifying your income streams not only provides financial security but also accelerates wealth creation. The key to financial success lies in understanding the various types of income you can generate and strategically pursuing them.

In this article, we'll explore twelve different types of income that can help you achieve financial freedom. Whether you're just starting your wealth-building journey or looking to expand your financial portfolio, these income streams offer a range of opportunities to suit different skills, interests, and goals.

1 Passive Income

Passive income is often considered the holy grail of wealth creation. This type of income requires minimal day-to-day effort once it's established. Examples include affiliate marketing, royalties, dividends, and rental income. The beauty of passive income is that it allows you to earn money

while focusing on other pursuits. It's a long-term strategy that can provide financial stability and freedom. Imagine earning commissions from a product you promoted months ago or receiving rent from a property you own—this is the essence of passive income.

2 Pay-Day Income

Pay-day income is the most familiar form of income, earned from your job or business. It's the income that comes in regularly—whether daily, weekly, or monthly. This income stream is vital for meeting immediate financial needs, such as paying bills, buying groceries, and maintaining a comfortable lifestyle. However, relying solely on pay-day income can be limiting, as it often depends on the number of hours worked. To achieve financial independence, it's essential to explore additional income streams beyond your regular pay cheque.

3 Portfolio Income

Investments in assets like stocks, bonds, mutual funds, or real estate generate port-

folio income. This income can come in the form of dividends, interest, or capital gains. Portfolio income allows your money to work for you, often growing over time through compound interest. By consistently investing a portion of your income into a diversified portfolio, you can create a reliable source of income that supports your financial goals. Whether you're investing in stocks that pay dividends or bonds that provide regular interest, portfolio income can be a powerful wealth-building tool.

4 Profitable Income

Profitable income comes from running a business that consistently generates profits. This could be a small business you own, a side hustle, or a larger enterprise. The key to profitable income is ensuring that your business is not just surviving, but thriving. Consistent profits indicate that your business model is sustainable, and over time, this income can grow exponentially. Whether you run an online store, provide consulting services, or operate a franchise, profitable income can significantly enhance your wealth-building efforts.



5 Perpetual Income

Perpetual income refers to revenue streams that are continuous and long-lasting, often providing financial security for years or even generations. Real estate investments are a prime example of perpetual income, as they can generate rental income for the foreseeable future. Other examples include royalties from intellectual property or a well-established business with a steady cash flow. The goal of perpetual income is to create a legacy that can support you and your family for the long term.

6 Proprietary Income

Owning intellectual property, such as patents, trademarks, or copyrighted content, generates proprietary income. If you have created something unique—a product, invention, or brand—you can earn income from licensing or selling the rights to others. Proprietary income allows you to monetise your creativity and innovation. For instance, an author earning royalties from book sales or a tech entrepreneur licensing a patent are both examples of proprietary income.

7 Payoff Income

Payoff income is earned from completing a specific project, deal, or one-time effort that results in a significant financial gain. This could be selling a property at a profit, completing a major contract, or receiving a bonus for achieving a specific goal. Payoff income can provide a substantial financial boost, allowing you to reinvest in other ventures or achieve a major financial milestone. It's often the result of strategic planning and taking calculated risks.

8 Progressive Income

Progressive income grows as you improve your skills, business, or career over time. As you gain experience, take on more responsibilities, or expand your business, your income increases. This type of income rewards continuous learning, skill development, and personal growth. For example, a professional who advances in their career or an entrepreneur who scales their business can earn a progressive income. The key is to invest in yourself, continuously enhancing your capabilities to unlock higher earning potential.

9 Philanthropic Income

Philanthropic income comes from ventures that give back to the community while

generating revenue. This type of income is often associated with social enterprises, charities, or businesses with a strong focus on social impact. While the primary goal may be to create positive change, philanthropic ventures can also provide financial returns. By aligning your income-generating activities with your values, you can create a meaningful impact while earning a decent income and building wealth.

10 Partnership Income

Partnership income is earned through collaborations or partnerships in a business. When you co-own or partner with others, you share the profits and risks. This type of income can be particularly lucrative if you team up with the right partners who complement your skills and expertise. Whether it's a formal business partnership or an informal collaboration, partnership income allows you to leverage the strengths of others while sharing in the rewards.

11 Purposeful Income

Activities that align with your passion, values, and purpose generate purposeful income. This type of income provides both financial and personal fulfillment. Whether you're pursuing a career that you're passionate about or starting a business that reflects your values, purposeful income allows you to create a meaningful and rewarding financial life. It's about doing work that matters to you while also achieving your financial goals.

12 Performance Income

You earn performance income by achieving specific results or meeting certain targets. Roles such as sales, consulting, or freelance work often generate this type of income, where your earnings directly correlate with your performance. The more successful you are in reaching your goals, the higher your income. Performance income rewards excellence, persistence, and dedication, providing a direct link between your efforts and your financial success.

13 A Path to Financial Independence

Building wealth is not just about working harder—it's about working smarter by diversifying your income streams. By aiming to generate multiple types of income, you can create a robust financial foundation that supports your goals and aspirations. Whether your focus is on generating passive income, scaling a



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.

profitable business, or investing in your portfolio, each income stream plays a crucial role in your journey towards financial independence.

As you navigate your financial journey, remember that building wealth is a marathon, not a sprint. It requires strategic planning, continuous learning, and the willingness to explore new opportunities. By diversifying your income and staying committed to your goals, you can achieve financial security and create a lasting legacy for yourself and your loved ones.



Strength training for all ages: Benefits and best practices

DR. MAYMUNAH
YUSUF KADIRI

In a city gym, a 70-year-old man performs a series of deadlifts with remarkable ease, his form impeccable and his movements controlled.

Nearby, a young teenager completes a set of push-ups with determination, guided by a trainer's watchful eye. Across the room, a middle-aged woman finishes her last rep on the squat rack, a look of satisfaction on her face. Despite their differences in age, these individuals share a common goal: harnessing the power of strength training to improve their health and quality of life. This scene underscores a vital truth—strength training is not just for bodybuilders or athletes; it is a cornerstone of physical health for people of all ages.

The Benefits of Strength Training

1 Improved Muscle Mass and Strength

One of the most apparent benefits of strength training is increased muscle mass and strength. As we age, we naturally lose muscle mass, a condition known as sarcopenia. Strength training helps counteract this process, allowing individuals to maintain or even increase muscle mass, which is crucial for daily activities and overall physical function.

2 Enhanced Bone Density

Strength training is particularly beneficial for bone health. Weight-bearing exercises stimulate bone growth and increase bone density, reducing the risk of osteoporosis and fractures, especially in older adults. This is vital for maintaining independence and quality of life as we age.

3 Better Joint Health and Mobility

Regular strength training improves joint health by strengthening the muscles, tendons, and ligaments surrounding the

joints. This support can alleviate symptoms of arthritis and reduce the risk of injuries. Enhanced muscle strength and flexibility contribute to better posture, balance, and coordination, essential for preventing falls and maintaining mobility.

4 Weight Management and Metabolic Health

Muscle tissue burns more calories at rest compared to fat tissue. Strength training boosts metabolic rate, aiding in weight management and fat loss. Additionally, it improves insulin sensitivity, reducing the risk of type 2 diabetes and aiding in blood sugar control for those already diagnosed with the condition.

5 Mental Health Benefits

The mental health benefits of strength training are well-documented. Regular physical activity, including strength training, reduces symptoms of depression

and anxiety, boosts mood, and improves cognitive function. The sense of accomplishment from achieving strength goals also contributes to enhanced self-esteem and confidence.

Best Practices for Strength Training Across Different Age Groups

6 Children and Adolescents

For children and adolescents, strength training should focus on developing fundamental movement skills and overall fitness rather than lifting heavy weights. Emphasis should be placed on bodyweight exercises, such as push-ups, squats, and lunges, which can help build a strong foundation.

Best Practices:

- Supervision by a qualified instructor is essential to ensure proper technique and safety.
- Encourage a variety of activities to prevent overuse injuries and keep training fun.
- Focus on form and technique rather than the amount of weight lifted.

7 Young Adults

Young adults can benefit from more structured strength training programs that include free weights, resistance machines, and bodyweight exercises. This age group can handle more intense workouts and can focus on building muscle mass and strength.

Best Practices:

- Incorporate a balanced program that targets all major muscle groups.
- Allow adequate recovery time between sessions to prevent overtraining.
- Combine strength training with cardiovascular exercises for overall fitness.

8 Middle-Aged Adults

As adults enter middle age, maintaining muscle mass and bone density becomes increasingly important. Strength training should be integrated with flexibility and balance exercises to address the natural decline in these areas.

Best Practices:

- Focus on compound movements like squats, deadlifts, and bench presses that work multiple muscle groups.
- Incorporate exercises that enhance core stability and balance.
- Pay attention to proper warm-up and cool-down routines to prevent injuries.

9 Older Adults

For older adults, the primary goals of strength training are maintaining independence, preventing falls, and improving quality of life. The training should be adapted to individual fitness levels and any existing health conditions.

Best Practices:

- Start with low-resistance exercises and gradually increase the intensity.
- Emphasise functional movements that mimic daily activities, such as standing from a chair or carrying groceries.
- Include balance and flexibility exercises to reduce the risk of falls and improve mobility.

General Safety Tips for Strength Training

Regardless of age, certain safety tips apply universally to ensure effective and injury-free strength training:

- **Proper Technique:** Always prioritise correct form over lifting heavier weights. Poor technique can lead to injuries and diminish the effectiveness of the workout.
- **Progress Gradually:** Increase the weight or resistance gradually to allow your body to adapt and avoid overloading muscles and joints.
- **Warm-Up and Cool-Down:** Begin each session with a warm-up to increase blood flow to the muscles and end with a cool-down to promote recovery and flexibility.
- **Listen to Your Body:** Pay attention to how your body feels. If you experience pain or discomfort, stop the exercise and consult a professional if necessary.
- **Stay Hydrated:** Adequate hydration is crucial for muscle function and overall performance during workouts.

Strength training is a powerful tool for enhancing physical health and well-being across all stages of life. Its benefits extend beyond muscle growth, positively impacting bone density, joint health, metabolic function, and mental health. By following age-appropriate best practices and safety guidelines, individuals can enjoy the myriad benefits of strength training and maintain a high quality of life. Whether you're young or old, incorporating strength training into your fitness routine is a step toward a healthier, more active future.



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BLOCKCHAIN

DEBUNKING COMMON BLOCKCHAIN MYTHS: SEPARATING FACT FROM FICTION

OGE ANENE

The advent of blockchain technology has sparked both excitement and speculation about its potential applications. In this article, we'll debunk some of the most common myths surrounding blockchain technology, providing clarity and reinforcing your confidence in navigating this revolutionary space. Let's set the record straight on what blockchain truly is and isn't.

1 Myth: Blockchain is the same as Bitcoin

Reality – A common misconception is that blockchain and Bitcoin are synonymous. While Bitcoin introduced the world to blockchain as the underlying technology powering its decentralised network, they are not the same. Blockchain is a decentralised ledger technology that can be used for various purposes beyond cryptocurrencies. It provides the

foundation for secure and transparent record keeping across multiple industries. Bitcoin, on the other hand, is just one application of blockchain technology, a digital currency that was the first to utilise this innovative system.

2 Myth: Blockchain is Completely Anonymous

Reality: Most blockchain networks are pseudonymous, meaning that

while user identities are not directly tied to their transactions, the transactions themselves are visible and publicly accessible on the blockchain. Each transaction is linked to a unique address, and although the address does not reveal personal information, it can be traced and potentially linked back to an individual through various means, such as IP addresses or exchanges that require identity verification.

3 Myth: Blockchain is Unhackable

Reality: Blockchain boasts robust security features, but it's not invincible. Its decentralised nature makes it resistant to certain attacks, but vulnerabilities still exist. For instance, if a single entity controls more than half of the network's computing power, they could potentially execute a "51% attack," altering the blockchain's records. Additionally, software vulnerabilities or human errors like weak passwords or phishing attacks can lead to security breaches. Therefore, while blockchain significantly enhances security, it's important to remain vigilant about potential vulnerabilities and ensure robust protective measures are in place.

4 Myth: All Blockchains Are the Same

Reality: Not all blockchains are created equal. There are different types of blockchains, each designed for specific use cases. The three primary types are public, private, and consortium blockchains. Public blockchains are open to everyone and permissionless like those used for cryptocurrencies, decentralised applications, dApps) Private blockchains are permissioned, controlled by a single organisation like supply chain management, internal

assets tracking. Consortium blockchains are hybrid models governed by multiple organisations, offering a balance between decentralisation and control.

5 Myth: Blockchain Is Just a Passing Trend

Reality: Blockchain technology is often dismissed as a temporary fad, but its growing adoption across various industries suggests otherwise. Companies and governments worldwide are investing in blockchain to improve processes, increase transparency, and enhance security. Blockchain is being used in sectors such as healthcare, supply chain management and even sports, indicating that it is here to stay, not just a passing trend.

6 Myth: Blockchain Is Limited to Big Companies

Reality: While major corporations like IBM and Walmart have pioneered blockchain initiatives, the technology is not limited to big businesses. Blockchain is accessible to small and medium-sized enterprises (SMEs) as well. There are many blockchain-as-a-service (BaaS) platforms that allow businesses of all sizes to implement blockchain solutions without needing extensive resources.

7 Myth: Blockchain is Bad for the Environment

Reality: Concerns about the environmental impact stem from the energy-intensive nature of some consensus mechanisms, like Proof of Work (PoW), used by cryptocurrencies such as Bitcoin. However many newer blockchains use more energy-efficient consensus mechanisms like Proof of Stake (PoS), which significantly reduce energy consumption.

8 Myth: Blockchain Is Too Complex for Everyday Use

Reality: Although the technology behind blockchain can be intricate, it's becoming increasingly accessible to the general public. User-friendly applications are being developed that allow individuals to interact with blockchain without needing deep technical knowledge. Cryptocurrency wallets, blockchain-based games, and decentralised finance (DeFi) platforms are designed with simplicity in mind, making it easier for everyday users to engage with blockchain.

9 Myth 9: Blockchain Will Replace Traditional Systems Entirely

Reality: While blockchain offers significant advantages, it's essential to clarify that it's often a complementary technology rather than a complete replacement for existing systems. Blockchain can streamline processes, enhance security, and promote transparency, but it may not be the ideal solution for every situation. In many cases, blockchain is used alongside traditional systems, providing additional layers of security and efficiency.

As we continue to explore the vast potential of blockchain technology, it's important to separate fact from fiction. Misconceptions can hinder innovation and prevent individuals and businesses from fully leveraging the benefits of blockchain. By debunking these myths, we hope to provide you with a clearer understanding of what blockchain truly offers.



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.

The Nigerian diaspora, a community spanning the globe, shares a profound connection to their homeland. This connection often extends to investing in the local real estate market, a move that offers a host of compelling benefits to Diasporans. In this article, we explore how investing in Nigerian real estate can provide not only a source of passive income but also long-term appreciation and a deep-rooted connection to one's heritage.

1. Passive Income Generation

One of the most compelling reasons for diasporans to invest in Nigerian real estate is the potential for passive income. Rental properties can serve as an attractive source of monthly cash flow, ensuring a steady stream of income. Nigeria's growing population, urbanisation, and increasing demand for housing make it an opportune time to capitalise on rental income.

Rental properties can provide diasporans with financial security, allowing them to maintain a comfortable lifestyle and cover living expenses both in Nigeria and abroad. This passive income can serve as a hedge against inflation, making it an appealing investment avenue.

2. Long-Term Appreciation

Real estate investments in Nigeria have historically demonstrated long-term appreciation. Property values tend to increase over time, driven by factors such as population growth, urban development, and limited land supply. For diasporans with a long-term perspective, this translates into a valuable wealth-building opportunity.

Additionally, owning property in Nigeria can serve as a safeguard against currency depreciation. If the local currency appreciates against the currency of the diasporan's host country, the property's value in their home currency will also increase, further contributing to their wealth.

3. Diversification of Investment Portfolio

Diversification is a fundamental principle of investment, and real estate in Nigeria offers Diasporans an opportunity to diversify their portfolios. Investing in property is distinct from traditional investment vehicles like stocks and bonds. This diversification minimises risk and protects



THE BENEFITS OF DIASPORAN REAL ESTATE INVESTMENT IN NIGERIA

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against market volatility, ensuring a more stable and balanced investment portfolio.

Real estate, as a tangible asset, adds a layer of security to one's investment strategy. It is less prone to the extreme fluctuations often seen in financial markets, providing a sense of stability and predictability.

4. Preserving Cultural Ties

Investing in Nigerian real estate goes beyond financial gain; it is a powerful way to preserve cultural ties and connect with one's heritage. Diasporans often have a strong sense of belonging to their homeland, and real estate investments allow them to engage more deeply with the culture, traditions, and communities in Nigeria.

The act of visiting, managing, or simply owning property in Nigeria fosters a sense of connection and belonging that transcends monetary value. It provides an opportunity to contribute to the development and growth of the country, thus playing a role in shaping the nation's future.

5. Hedge Against Economic Uncertainty

Real estate investments serve as a hedge against economic uncertainty. Economic downturns, political instability, or other crises can impact traditional investments negatively. In such times, property ownership remains a valuable asset, as it is less susceptible to abrupt devaluation or loss.

Diasporans can find comfort in the resilience of real estate. In times of uncertainty, the value of their property often holds steady, ensuring a degree of financial stability that might not be as easily achievable through other investments.

6. Legacy Building

Investing in Nigerian real estate allows diasporans to build a lasting legacy for their families. Property assets can be passed down from generation to generation, providing a means of financial support and security for their descendants. Real estate investments can play a pivotal role in the wealth transfer and preservation

process, securing the future of the diasporan's family.

Investing in Nigerian real estate is a multifaceted endeavor for diasporans, offering not only passive income and long-term appreciation but also a deep connection to their cultural roots, diversification, and a hedge against economic uncertainty. This form of investment transcends financial gain, providing a unique opportunity to create lasting legacies while contributing to the nation's development and growth. For diasporans, real estate in Nigeria represents a bridge between the past, present, and future, connecting them to their heritage in meaningful and prosperous ways.



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RELATIONSHIPS

Understanding temperaments:

Enhancing communication in relationships

NIKE FOLAGBADE



Effective communication is the cornerstone of any healthy relationship. However, communicating effectively can be challenging when you and your partner have different temperaments. Understanding these temperaments can provide valuable insights into why you sometimes struggle to connect and how to improve your communication dynamics.

The Four Temperaments and Their Communication Styles

1 Sanguine: The Expressive Communicator

Sanguine individuals are known for their lively and engaging communication style. They tend to be very loud, talkative, and often impatient in conversations. Their enthusiasm can be infectious, but their need for constant interaction and tendency to dominate conversations might overwhelm their partners. If your partner is sanguine, finding a balance where their energetic style complements rather than conflicts with your own is essential.

2 Choleric: The Assertive Speaker

Choleric individuals are assertive and confident in their communication. However, their style can sometimes come across as aggressive or condescending. They may express emotions strongly and can become impatient if things don't go their way. If you're dealing with a choleric partner, it's crucial to approach conversations calmly and address conflicts directly yet respectfully.

3 Phlegmatic: The Reserved Listener

Phlegmatic individuals are typically laid-back and reserved. They might postpone conversations or withdraw when discussions become confrontational or overly critical. This tendency can make it difficult to resolve issues quickly. When communicating with a phlegmatic partner, patience and understanding are key. It's helpful to approach sensitive topics gently and to give them time to process and respond.

4 Melancholy: The Sensitive Conversationalist

Melancholy individuals are highly sensitive and can react strongly to perceived criti-

cism or attacks. They often value depth and sincerity in conversations but can become defensive when they feel targeted. With a melancholy partner, it's important to communicate with empathy and care, ensuring that your discussions are constructive rather than confrontational.

Steps to Improve Communication

Understanding these temperaments is just the beginning. To truly enhance your communication with your partner, consider these actionable steps:

1 Study Your Partner

Take the time to observe and learn about your partner's communication style. Understanding their temperament can provide insights into how they process information and respond to conversations. This awareness will help you tailor your communication approach to align with their style better.

2 Express Your Expectations

Openly discuss your own communication preferences with your partner. Share what you appreciate in conversations and what you find challenging. Setting clear expectations can prevent misunderstandings and create a more harmonious communication environment.

3 Find Common Ground

Work collaboratively to resolve issues by focusing on respect, transparency, and compromise. Even if your approaches to communication differ, striving for a solution together will strengthen your relationship. A cooperative attitude can help bridge gaps and facilitate more productive discussions.

Reflection Questions

To deepen your understanding of these concepts and their relevance to your relationship, consider these questions:

- What do you think about these insights into different communication styles?
- Which personality type resonates most with you?
- How do you prefer to communicate, and how has this preference influenced

your experiences in your marriage or relationship?

By reflecting on these questions, you can gain a clearer perspective on your own communication style and your partner's, leading to more effective and fulfilling interactions. Embracing these differences and working together to overcome communication challenges will ultimately contribute to a stronger and more resilient relationship.



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



PESTO PASTA

Pesto Pasta – Simple yet elegant pesto pasta boasts bold ingredients and flavors that are as beautiful as they taste. Get ready to make a quick pasta meal that will have everyone raving.

Ingredients

- 1 16-ounce package pasta (spaghetti, linguini, fettuccine, penne, e.t.c.)
- 2 tablespoons olive oil
- ½ cup chopped onion
- 2 teaspoons minced garlic
- 1 teaspoon pepper flakes (optional)
- 2½-3 tablespoons pesto
- ¼ cup grated Parmesan cheese
- salt and pepper to taste

Instructions

- Cook the pasta according to package instructions in salted water until al dente. Drain and set aside, reserving a bit of the pasta water.
- In a large pan, heat the olive oil over medium. Add the chopped onion and sauté. Add the minced garlic and sauté for 3-5 minutes until the onion is translucent.



Add pepper flakes (if using) and sauté for another minute until fragrant.

- Reduce the heat to low and add the pesto to the pan, stirring well to combine.
- Add the cooked pasta to the pan, tossing to coat with the pesto mixture. If the pasta seems dry, add a bit of reserved pasta water for the desired consistency.
- Season with salt and pepper to taste. Serve hot and top with freshly grated Parmesan cheese.

Tips & Notes

- Don't forget to reserve some of the pasta water. And harvest it just before your pasta is done or when you drain it, so it's nice and starchy. That salty, starchy water is just what you need to loosen up the pesto sauce a little if it seems too thick.

- Freshly grated cheese works best for homemade pesto and pasta topping flavours. It makes such a difference in this dish!

- If you add any delicate veggies to your pesto pasta, like spinach or arugula, add them just as your onion is turning translucent. They don't need long to cook, and a super quick sauté will do the job without making them overly wilted.

- The recipe makes four servings as a main dish and six as a side.

- Please remember that the nutritional information is a rough estimate and can vary significantly based on the products used in the recipe.

JAMAICAN OXTAIL STEW

Jamaican Oxtail Stew Recipe is out-of-this-world delicious oxtails braised with butter beans in a flavourful gravy. Spiced up with allspice, thyme, paprika, Scotch bonnet pepper, curry powder, and browning sauce for fall-off-the-bone tender goodness.

Ingredients

Oxtail Seasoning

- 2-4 pounds (900-1800g) oxtail, cut up into medium pieces
- salt as needed
- 1-2 teaspoons (2-4g) white pepper or black pepper
- ½ teaspoon (2.5g) minced garlic
- 2 teaspoons (2g) fresh thyme
- 1-2 teaspoons (2-4g) bouillon powder
- 2 green onions, diced

Jamaican Oxtail Stew

- 2-3 tablespoons (28-42ml) cooking oil
- 1 medium onion, chopped
- 1 tablespoon (8g) minced garlic
- 2 teaspoons (2g) fresh thyme, chopped
- 5-6 whole allspice berries
- 1 tablespoon (15ml) Worcestershire sauce
- 1-2 teaspoons (5-10g) browning sauce (optional)
- 2 tablespoons (30g) tomato paste or ketchup
- 1 tablespoon (8g) beef bouillon powder or cube (optional)
- 1 teaspoon (2g) curry powder or more to taste
- 2 green onions, chopped
- 4-6 cups (960-1450ml) water



- 1 15-ounce can butter beans, drained and rinsed
- 1 whole scotch bonnet or habanero
- salt to taste

Instructions

- Rub the oxtail with salt, pepper, minced garlic, thyme, bouillon powder, and green onions. Tightly cover and refrigerate for at least 2 hours or overnight. When ready to cook, remove from the fridge and shake off any visible onions or herbs from the oxtail meat. Set aside. (See notes 1)
- In a large pot, heat oil over medium heat until hot, and then sear the oxtail, frequently stirring while scraping any browned bits off the bottom until the oxtail pieces are browned. If desired, drain the oil, leaving 2-3 tablespoons.
- Add onions, garlic, thyme, and allspice berries, then stir for about a minute. Toss in the browned oxtails, followed by Worcestershire sauce, browning sauce, tomato



Tips & Notes

- If you don't have enough time, skip marinating the oxtail meat or simply season it with salt and pepper. (as seen in the video). Feel free to add ½ teaspoon of paprika when making the stew for a smokey, peppery taste.
- If you don't have browning sauce, leave it out altogether.
- I like these guys with something to bite into and love nibbling the bones – a cultural thing. However, you can ask the butcher to cut them into medium pieces, let the stew cool, and remove the meat from the bones. Save the bones for bone broth, put the boneless beef back in the pot, reheat, and serve.
- About 20-30 minutes before removing it from the heat, add the broad beans and scotch bonnet pepper. Adjust the thickness of the soup with water or stock.
- Simmer 20-30 minutes, and adjust salt to taste.

- Asking the butcher to cut them into smaller pieces reduces cooking time. Just make sure you pick out the ones with less visible fat.
- Oxtail needs low heat and lots of time to get tender. Cook them on a loooww simmer, and if they still seem a little tough after three hours, just give them more time. The meat should be practically falling off the bone.
- To thicken the gravy, add a few slices of potatoes and let it cook longer. It usually just thickens up if you cook it longer. That said, one reader uses a cornstarch slurry towards the end with good results.
- Please keep in mind that nutritional information is a rough estimate and can vary greatly based on the products used.

KAREN UBANI

Karen Ubani is an indigenous Nigerian brand that draws its inspiration from timeless vintage pieces.

From chic office wear to occasion dresses, Karen Ubani offers a diverse range of clothing that caters to the dynamic lifestyle of modern women.

Simplicity backed with evident elegance and comfort is what this brand offers. Their array of designs help customers have a free flow in choices to make.

Karen Ubani aims to inspire confidence and celebrate individuality. Whether you're attending a business meeting, a social event, or simply enjoying a casual day out, Karen Ubani provides the perfect ensemble, so you never have to worry about what to wear.























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