

BUSINESS DAY

WOMEN'S HUB

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International
Women's Month

ABIOLA ADEDIRAN

PASSIONATE ABOUT STRATEGY,
FAMILY BUSINESS ADVISORY

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Editor's Note

Another edition of Women's Hub is here, and we are still in the month of special celebration for women.

Abiola Adediran is our cover personality for this week and the Forbes Business Council member is passionate about strategy and family business advisory. Her interview is rich in content, so get your pen and ensure you jot things down.

'What is not getting closure costing you?' hmmm...let me just say this is one that will get you thinking deep. When you read, you will understand the picture the writer painted, and it will encourage you.

Guess what? 'It's never too late to take control of your finances.' This article gives you 'Tips for financial late bloomers.'

Someone said money answers all things. Well, that may not be completely true but there are elements of facts in there

however, there are benefits of being financially stable and our article 'The benefits financial stability has on your personal health' gives them in detail.

On real estate, we share on 'Managing real estate investment risks in a volatile economy.'

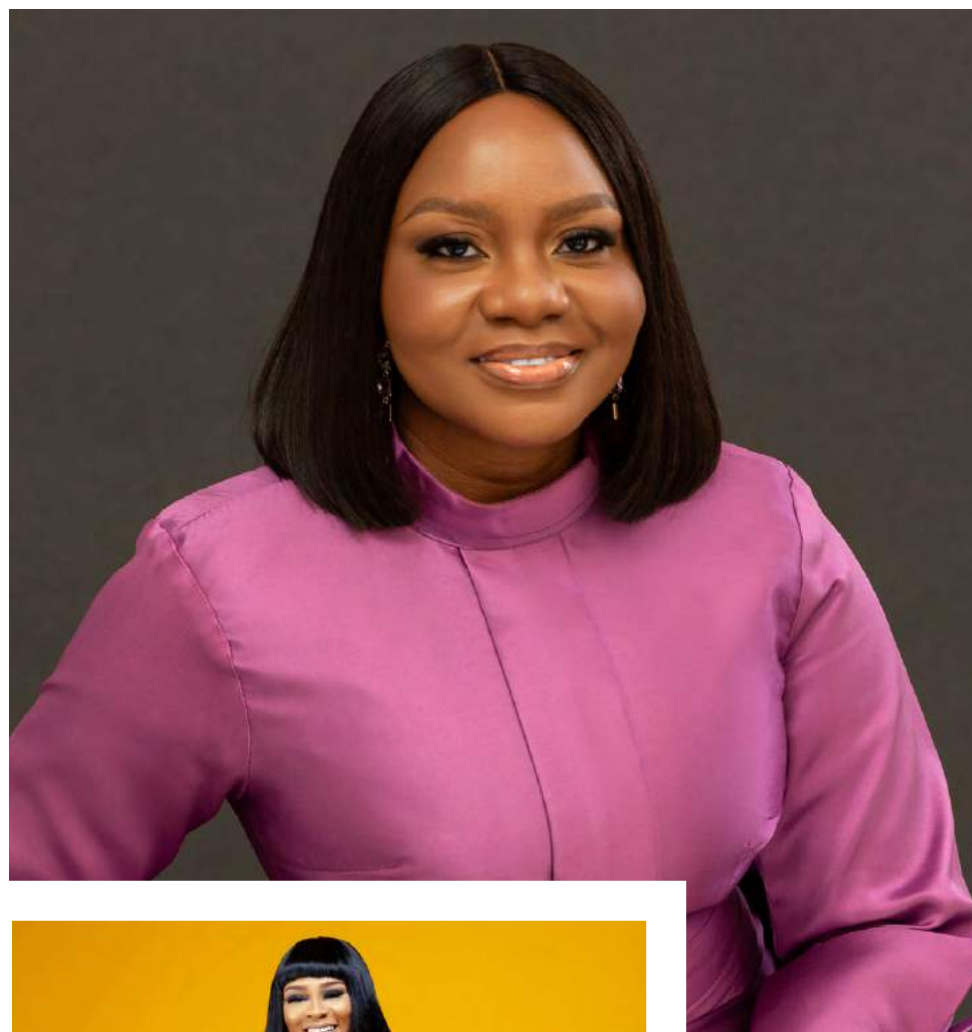
There are words that must not be used in relationships if you want yours to thrive. '5 things to never say to your partner in a relationship' tells more.

On Workplace Palaver, we share on how Ope thought she had lost her job. Are you an 'Ope' type of person? Is Ope you? Find out what she did. You will laugh and learn.

Wanni Fuga never ceases to dazzle us with her gorgeous outfits, and we share some of them in this edition.

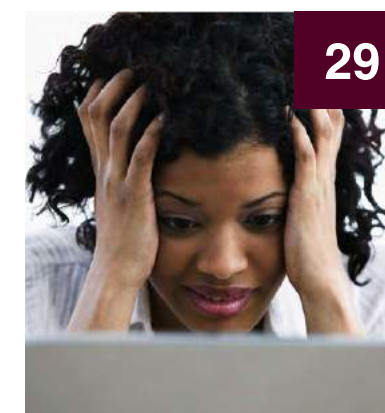
For meals to enjoy, it is corn pudding and chitterlings.

Enjoy!



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ABIOLA ADEDIRAN

passionate about
strategy, family
business advisory



**It's important
to believe that
your business is
a long-term risk
investment**



Abiola Adediran is a family business advisor and one of Nigeria's finest corporate finance and business strategy experts with over 15-years work experience.

She is a keynote speaker, author, trainer and mentor, whose work and impact over the years have been instrumental in driving key transformation across different sectors in Nigeria.

With her vast experience in business auditing, financial management, corporate valuation, and investment management, Abiola is regarded as an innovative change leader with sterling results that stand as a model in the industry.

She was until her recent transition to full time consulting, the Group Chief Financial Officer of a leading, family-owned investment management group in Africa with investments in financial services, oil & gas, real estate, venture capital/venture building focused largely on fintech, and private equity. She also supported in setting up and running a Family Office which served the interests of the families represented.

Prior to her last role, she was a Manager at KPMG Professional Services, a leading (Big 4) global consulting firm, where she delivered remarkable performance to all her clients and promoted the image of the Firm.

She is the co-Founder of Genea Family Office, an independent boutique multi-family office delivering innovative wealth management and family advisory services to family businesses to preserve their wealth and legacy.

She is also the Managing Consultant of Midridge International, a pan-African strategy consulting and financial advisory firm supporting and facilitating the growth of businesses across Africa.



As an experienced finance expert and business strategist, she consults for leading organisations and high growth start-ups across Africa, where she is known to deliver bottom-line growth, unlock unmatched value, and foster enhanced long-term success for stakeholders. She has trained over 10,000 entrepreneurs and employees of companies with keen focus on capacity building for human capital development.

Abiola Adediran is a Fellow of the Institute of Chartered Accountants of Nigeria, a certified management consultant, a PRINCE2-certified project manager from APMG International, UK and she holds an MBA from Edinburgh Business School, Heriot-Watt University, Scotland.

Abiola currently sits on the board of growing start-ups as well as serves as a mentor to various leading entrepreneurship organisations in Nigeria like the FATE Foundation, Awesome Treasures Foundation, Women in Management and Business (WIMBIZ), Women in Africa (WIA), She Leads Africa, amongst others.

She has been featured on various popular media platforms like South Africa's StartupAfrica Magazine, She Leads Africa (SLA) platform, and other local newspapers like BusinessDay, ThisDay and more in Nigeria.

She has been listed as one of Nigeria's 100 Most Inspiring Women by Leading Ladies Africa and recognized as one of the top 100 career women in Nigeria by the 9to5 chick platform.

She was recently admitted into the Forbes Business Council where she is collaborating with global leaders and contributing to the development of businesses and economies around the world.

She is a passionate visionary with a deep commitment to redefine and make a positive difference on the African continent and beyond by leading innovative change, and creating enduring legacies for the next generation.

With an impact that speaks volumes in the lives of those she has impacted, Abiola is an amazing African shaping the continent for greater good with her expertise and inspiring story. She is happily married with two adorable children.



The core value
in any family,
anywhere in the
world, is the
trust between
its members





Take us through your formative years and influences till date

I grew up as the first of four children of my parent in an average middle-class family. Both parents were civil servants and my mum being a teacher meant that I had access to a lot of books and reading became a natural habit for me. Growing up for me was marked with very strict discipline and I was often surrounded by people who were much older than me, and I learnt a lot from observing and listening to them. My mum was critically ill for some time when I was 10 years old and during this period, I was saddled with the responsibility of taking care of my younger ones at such a tender age even though we had some adult family members who came in from time to time to support. The whole experience made me mature very quickly as I had to start taking decisions as a leader for my siblings and also for myself which shaped my life significantly in later years.

Tell us about your passion for family business advisory and why?

I have always been fascinated by the stories of businesses especially in the western world that has been around for a very long time. Brands like Walmart, BMW, Ford, Estee Lauder and so on have been around for several decades and are still very relevant today. The more interesting part for me is the fact that some of these businesses that have become really systemic are actually family-owned businesses. When you look at Africa, the story is different. The question is 'why are we not seeing many more transgenerational brands like that on the African continent?'

Research shows that family businesses fail to perpetuate beyond a generation. Only 30 per cent of all family businesses make it to the second generation and only 3 per cent last for more than four generations or beyond.

This reality is what fuels my passion for work I do with family businesses to build sustainable businesses that can outlive them and continue to add value and be relevant long after the founder is gone.

As a corporate finance and business strategy expert with over 15-years work experience, what have you learnt so far?

I have learnt a lot of things but one major thing I want to share is that there are different types of capital that every business needs to succeed and the most important of them is human capital. Even the best strategy in the world will not crystallise into real value without backing it up with the right quality of talent that can unlock the value in the idea. I'm a strong proponent of

sustainability in business and that cannot work without having people who believe in the idea, are sold out on the vision and are committed to doing the work. No true legacy can be built and sustained without the right people.

In what ways are you an innovative change leader?

At the core of my work is change and transformation. What I bring to any project I take on is cutting edge transformation to unlock value in an idea, project or business. I usually find myself leading on new projects or engagements and sometimes, these projects involve people that are much older and more experienced than me, but I always look for ways to bring innovation that will catalyse the idea or project and create tangible results. I'm a big picture thinker and a visionary leader so I'm very particular about planning and detailed execution. This has helped me to achieve tremendous success in my career so far.

Share your experience and lessons learnt on being Group Chief Financial Officer of a leading, family-owned investment management group that you previously worked at.

In my role as Group CFO, I had the responsibility of overseeing businesses in multiple sectors across banking, insurance, asset management, stock-broking, registrars, oil & gas, real estate, venture building (VC) and private equity. My work revolved around providing strategic and tactical solutions that improve the financial performance of the businesses in delivering sustained growth and increasing

shareholder value.

Collaborating with multifunctional teams in doing extensive investment analysis, while formulating and implementing strategies that guided the direction of business growth, including expanding into new investment opportunities, tracking and reporting the financial performance of existing and new businesses gave me an opportunity to develop my depth of knowledge of these sectors and how to create value.

I helped in positioning the companies to access capital to finance our growth. This included securing adequate financing and leading the efforts to pursue expansions and acquisitions, as well as implementing new products and services. Knowing the numbers, what they mean and what you can do with them can make or break a company.

I learnt that focusing on the need and purpose of making a return helps to keep the right balance. As we always say, no margin, no mission. We have to be consistent, responsible, cost-effective and



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As a business
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innovative. However, to grow and further your company's mission, you have to be willing to take risks. It's important to believe that your business is a long-term risk investment.

My advice to business founders would be to listen to the ideas of those around them. Trust their knowledge, experiences, research and intuition. Building a company is a team effort. Seeing it that way can lead to bigger and better opportunities.

How was the process of setting up and running the family office which served the interests of the families represented?

It was an interesting process and a rewarding experience for me because it gave me a first-hand insight into how to set up and run a professional family office with global standards. The knowledge gained while working with the families represented, the global experts who follow international best practices and fami-

What I bring to any project I take on is cutting edge transformation to unlock value in an idea, project or business

ly office exchanges that provided support and advice has been very valuable and has contributed immensely to the work I do now in Geneva Family Office.

How important is setting up proper management for family owned businesses especially in regards to continuity?

Setting up the right structure and putting

the right management systems in place is critical for any business, not only family-owned businesses. It's a defining factor between a business that can scale profitably and sustainably.

In the context of family businesses, the Japanese family businesses stand out like a shining example for others to follow. The oldest family business in the world is a Japanese one – Kongo Gumi - a construction company which is owned and run by the same family since the year 578. It is a business that is 40 generations old!

Out of the total 5,000 companies in the world that are more than 200 years old more than 60 per cent (approximately 3,000 companies) are in Japan. Hoshi Ryokan - a hotel which is owned and run by the same family since the year 718 is another example of an old family business. It is in its 46th generation.

Is there some special ingredient that the Japanese have that makes their businesses

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go on for generations? Research carried out globally points out that the adherence to family values is the key reason for Japan to have the distinction of having the oldest family businesses. The core value in any family, anywhere in the world, is the trust between its members. In Japan this core family value is taken into the business very seriously.

Trust which involves the qualities of character and competence needs to be built not only within the individual family members but even with the non-family employees of the business. Since trust is the key factor in fostering longevity in family businesses, the owners need to actively work on building this quality among their family and non-family members.

On managing expectations for transitions, in the past when people started businesses it was typical for the next generation to wait in line for taking over the family business. Nowadays, things are different because adult children have more career options.

As a business founder, if you have not directly discussed business transition with your children yet then do not make assumptions. Sit down and have a talk about your expectations and your children's expectations for the future of the business. You would be surprised how often business owners are ready to pass the torch and their successor suddenly says, "I don't want it."

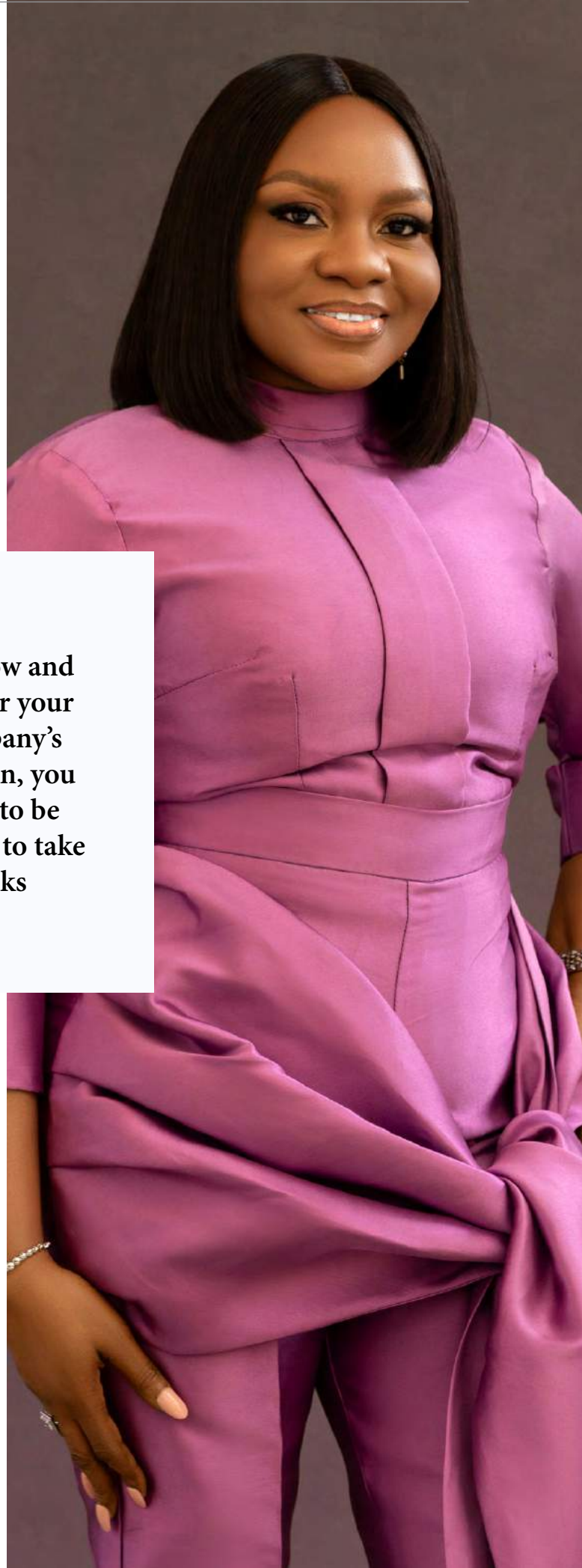
Some heirs come to realize that company leadership is not right for them. Although it might be an unexpected transition, the choice to pass your business in another way might be best for the future of your company and your family.

It is common for parents to want to keep the company within the family. You have worked all your life to get to this place so why would you want to give it to a stranger? There are other options. If your children want to keep the business in the family but have no interest in managing, then you can give them ownership instead.

This means that your heir could still have some oversight in the company while also profiting. They could remain as a board member, offering insight over the years. Then you might be interested in passing on a management role to a trusted colleague or another family member instead.

Collective activism is what drives change. From grassroots action to wide-scale momentum, we can all embrace equity

To grow and further your company's mission, you have to be willing to take risks



Setting up the right structure and putting the right management systems in place is critical for any business, not only family-owned businesses

Depending on the unique situation, the solution can vary but the fact remains that the engagement of the next generation needs to start very early. That's why we offer Next Gen Education as part of what we do at Genea Family Office to help prepare the children for the reality of the transition and build their capacity to become responsible owners.

Tell us about Co-Founding Genea Family Office, what the office is about, the reason for founding it, your responsibilities and goals.

It is a fact that most family businesses have a very short life span beyond their founder's stage and that only 3 per cent last for more than four generations or beyond. This is often the consequence of a lack of preparation of the subsequent generations to handle the demands of a growing business and a much larger family. Family businesses can improve their odds of survival by setting the right governance structures in place and by starting the preparation process of the subsequent generations in this area as soon as possible.

With about 40 years combined experience in leading financial services and family office firms, Genea Family Office was founded by me and my partner, Abiola Adekoya, a financial services expert. With our extensive experience and knowledge in business strategy, family office operations and wealth management and in partnership with global professionals, we provide a highly



personalised approach to preserving family legacies. We support business founders and wealthy families in bringing to reality their vision of transferring their wealth and legacy to the next generation. Genea offers wealth advisory, business advisory and succession planning, family advisory, estate planning and family concierge services.

What is Midridge International about?

Another expression of my work is strategy consulting, financial advisory, capacity development for teams of corporate and non-profit organisations and executive coaching for CEOs and business managers. That is the focus of the work I do at Midridge International since 2018 and so far, we have advised over 40 corporate organisations and trained over 1000 entrepreneurs and their employees.

Share with us on your passion for consulting for leading organisations and high growth start-ups across Africa

My consulting work started when I was working with KPMG where I audited blue chip companies, big banks and other financial institutions. One of the value-added services as auditors is to review the client's business and identify gaps and weaknesses, then recommend solutions that can bridge those gaps. Even though I no longer do audit, I still bring that experience to bear when I consult for large corporates and high growth startups.

Beyond consulting and recommending cutting edge solutions, my team and I often support our clients with implementation as well because we recognise that it's only in execution that true value can be created and sometimes these clients might not have the full capacity to implement, so we get involved in leading and/or supporting the process.

Share with us on being admitted into the Forbes Business Council and what is expected of you

I was admitted into the Forbes Business Council, an invitation-only community for successful business owners and leaders in 2022. This platform gives me access to connect and collaborate with other respected global leaders in a private forum and at members-only events. I also get to contribute to thought leadership content and provide expert insights on the Forbes platform to create a richer body of work for a global audience.

In celebration of IW month, what do you have to say to women?

We can all truly embrace equity. It's not just something we say or write about. It's something we need to think about, know, value and embrace. Equity means creating an inclusive world and we as

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Out of the total 5,000 companies in the world that are more than 200 years old, more than 60 per cent (approximately 3,000 companies) are in Japan

women need to lead the change that we seek.

Each one of us can actively support and embrace equity within our own sphere of influence. We can all challenge gender stereotypes, call out discrimination, draw attention to bias, and seek out inclusion. We should reflect on how we can all be part of the solution, not the problem. Collective activism is what drives change. From grassroots action to wide-scale momentum, we can all embrace equity.

What role does mentorship play in one's personal and occupational development?

A mentor can provide valuable insights, guidance, motivation, emotional support, and role modeling that will directly impact your life, career or business. Mentors can act as navigators in your business journey, providing an unbiased view of your business and a new perspective to solve problems.

We need to have more mentors shaping the upcoming startup founders and helping them understand the challenging business terrain so they can make better decisions.

That's why I offer myself as a mentor on the entrepreneurship organizations and platforms that I support.

What is Not Getting “Closure” Costing You?

by Gladys Agwai

Have you ever been abandoned, left alone, divorced, fired, ignored, or ghosted with no explanation, not a good explanation, or an explanation that you just could not accept? You want answers but you also want the answers that will make you feel better about being unexpectedly dumped. Or was it really that unexpected! You do not get those answers, you only have questions: "How could they do this to me?" "What could I have done differently?" "Were there signs along the way that I missed that something was wrong?" "How can I trust myself to do the right thing in future?" As a result, you become dependent on someone or something else to give you "closure". Closure is your desire for an answer that leaves "no" room for uncertainty so you can move on, stop feeling powerless, and out of control. It hijacks your peace of mind, productivity, and freedom to just be.

The situation could be memories creeping up and consuming your present that bring up pain, fear, regret, sadness, or anger from various situations, like:

- Betrayal.
- Abuse.
- Loss of loved one, job, or your identity.
- Traumatic accident.
- Doing something wrong.
- Not doing something you should have.

No closure disrupts you mentally because as a human you naturally seek understanding and answers. When the answers do not come, you jump to conclusions, making all kinds of assumptions, taking everything personally, and cherry pick information that suits your narrative in the moment. You become stressed out,

*"There comes a day,
when you realize,
turning the page is the
best feeling in the world;
because, you realize,
there's so much more
to the book, than the
page you were stuck on."
Zayn Malik*

angry, sad, or frustrated acting out in unhealthy ways for yourself and others.

You are responsible for obtaining the closure that you need whether you get answers or not. No one else can do it for you. Even if you get answers, you will never know if it is an honest answer or correct assessment of the situation. You must learn how to no longer feel any emotional attachment to, pain, or anger toward the other person or situation. And yes, it can be hard because ending the relationship or event is significant, has value and meaning for you. You are left with no resolution. And as you talk with your friends about it, know that every person's need for closure is different. When under stress, your need for closure increases with feelings of anxiety and depression questioning your judgment, skills, and abilities. To find your own closure, you must:

- Take responsibility for your own actions, know what you deserve, set boundaries.
- Do not obsess over finding closure.
- Interpret those of others as best you can with forgiveness.
- Accept that you may never have the perfect answer.
- Allow your emotions. It hurts! But do not blame yourself or others.

- Focus on your present and what you have, not your past or what is missing.
- Reflect as best you can what happened and learn from it.
- Reframe how you look at loss, seeing and seizing upon the opportunity from loss.
- Allow fresh memories for recovery and healing.
- Seek help as needed. You do not have to struggle alone.

Relationships, closure, and emotions are complicated to process. You must learn to live with the possibility that you will not have the closure you seek, and flashbacks will occur. Be open to the possibility that you already have closure just not the kind you want. You "hope" they or it will change. But you could be waiting needlessly and forever. Life goes on. Live your life because it is the only one you have! You will choose your actions deciding what closure will cost you! Do not allow it to be a roadblock on your path forward. The simple truth is that people who want you, do not make it difficult. Draw your own conclusion. The cost of hanging on to get the closure you want is like poison spreading throughout every area of your life – your being! You do not have to wait for permission to move on from waiting on someone giving you closure. Do not put your life on hold. You are not a victim!

"It's not the load that breaks you down; It's the way you carry it."



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 re-*

jection 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



When it comes to money, did you arrive late to the party? You have company.

A financial late bloomer is someone who didn't start actively managing their money or building wealth until later in life. This can happen for a number of reasons, such as not knowing enough about money, unplanned life events, or not having enough money to invest earlier in life. A financial late bloomer may have a lower net worth or less investment experience than someone who began earlier, but it is never too late to begin taking control of

their finances and working toward wealth.

People in their 30s, 40s, and beyond often realize they haven't made much progress toward their financial goals. It doesn't matter if you're just starting to take your financial situation seriously or if you've encountered a roadblock. It can be hard to keep track of money as you get older, but it is possible with the right approach.

Your age should be no obstacle to achieving your financial objectives. While getting a head start when you get started is ideal, it's never too late to start managing your money well.

IT'S NEVER TOO LATE TO TAKE CONTROL OF YOUR FINANCES

TIPS FOR FINANCIAL LATE BLOOMERS

SOLA ADESAKIN

Therefore, you shouldn't judge yourself by the standards of others. It's crucial to keep your focus on your own objectives and progress rather than getting jealous of other people's achievements when it comes to money because everyone's financial journey is different. If you've accomplished something, no matter how small, you should be proud of yourself.

Here are some tips to help you get started:

First, take a look at your current financial situation and figure out where you stand.

Your complete financial picture consists of your income, expenditures, liabilities, and assets. In order to make reasonable plans and goals, it is essential to first as-

sess the current situation. Get the assistance of a financial coach if you feel lost or confused.

Think about making an investment in your future by educating yourself about personal finance and attending programs.

Then, make paying off debts—credit card debt or other interest-paying debts—your top priority.

Remember that building wealth is a marathon, not a sprint. To reach your financial goals, you must be patient, diligent, and persistent. Yet no matter where you are in life, you can set yourself up for a healthier financial future by taking tiny actions toward improving your money and ob-

maintaining the advice of professionals when necessary.

Here are other things you should consider doing: Making a budget is a good first step toward gaining financial control. A budget is a useful tool for keeping tabs on your spending, planning out your cash flow, and staying within your financial limits. The use of budgeting software or an app can be helpful when starting off.

Review your expenses by carefully examining your spending to identify potential savings. In order to accomplish this, you may need to make adjustments to your routine, and researching ways to cut down on utility costs.

Define your priorities and the financial outcomes you seek. Setting objectives can help you stay focused and motivated, whether you're saving for a down payment on a home, paying off debt, or creating an emergency fund.

Use technology to your advantage by automating your financial tasks, such as paying bills, saving money, and investing. Putting your financial processes on autopilot helps ensure that you always move forward.

You should begin investing immediately if you haven't already. Establish a savings or investment account and put money in it regularly, and aggressively. Start to plan for retirement as well. If you need help deciding which investments would be most beneficial for your situation, it's a good idea to consult a financial expert. You

should consider building an emergency fund as well.

Stick to your plan. When it comes to financial management, a lot of people start and stop. Proper money management necessitates that you maintain a consistent routine. Don't give up on your plans, even if progress seems slow at first, and take baby steps toward better money management.

Seek professional help: Consider seeking the help of a financial advisor to help you manage your finances. A professional can provide guidance on investments, debt management, and retirement planning. Get into groups and communities of like-minded people who can expedite your journey.

Keep in mind that successful money management is a process, not an end goal. Starting to plan for your financial future now is never too late. You may set yourself up for long-term financial success by following these measures and consulting experts when necessary.



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 (8) 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.

RELATIONSHIPS



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THINGS TO NEVER SAY TO OUR PARTNER IN A RELATIONSHIP

NIKE FOLAGBADE

You know how we use to say that we prefer to be beaten than to hear harmful and abusive words from our parents? That's exactly how it is in a relationship though no one is getting beaten up, not allowed. Winks.

In the beginning of a relationship, it feels like butterflies in the tummy and those mushy feelings that come when you talk or think about your partner but what happens as days, weeks, months and years pass by? You get used to each other, argue and fight most times.

Now, it doesn't matter how angry you get, you should avoid hurting your partner with the following:

1. "You Never, Can't or Don't" kinds of statement.

It is always better to find a peaceful time to discuss with your partner about specific things you don't like rather than bringing it up during a misunderstanding frequently in a negative way. If you don't like how your partner calls you less frequently, you should discuss it at an appropriate time than always attacking with extreme words. It

hurts and would make your partner feel that you do not appreciate the times they were intentional.

2. Threatening to break up or leave.

Now, this can get messy and hurt your partner. If you keep threatening to leave during a disagreement, your partner might feel you truly mean it so it's either you don't joke about it at all. It's quite childish and shows that you don't really care or you are being forced to be in the relationship. It is time to deal with any trauma that may be leading you to such statements. Heal so that your relationship can thrive. Conflicts are normal in a relationship, it should not send you into a flight mode rather, show interest, be humble and willing to navigate through it.

3. Using Abusive or Negative words.

Respect is very critical in a relationship. You should not get to the point of calling

each other names because that qualifies as a verbal form of abuse. Negativity should be shunned if you want the relationship to be healthy.

4. Disrespecting your partner's friends and family.

It's okay to get angry sometimes but the moment you begin to throw negative words against your partner's family or friends, you are beginning to go past your boundaries and that's a red flag on its own.

5. Shutting your partner off or playing the silent treatment.

You should allow your partner to show some expression at times. The moment you begin to shut him or her off, it can affect your partner's self-esteem. When you also have an argument, it's best to sort things out rather than using the silent treatment on your partner. It's a way of saying you can't face the truth of the matter.

Your relationship is as healthy as the both of you involved.

Evaluate your relationship now or your partner and observe if it has been verbally abusive or not.



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.



Managing real estate investment risks in a volatile economy

Ichechi Okonkwo

Real estate investment can be a lucrative venture, but it also comes with its own set of risks. Managing these risks can be a challenge, particularly in a volatile economy. However, with the right strategies, investors can minimize their exposure to risk and increase their chances of success.

One of the most important factors in managing real estate investment risks is to have a solid understanding of the market. This means conducting thorough research into the local and national real estate market, including trends in property values, vacancy rates, and rental rates. Investors should also be aware of any economic indicators that could impact the market, such as interest rates, inflation, and job growth.

Another key factor in managing risk is to diversify your portfolio. Investing in a variety of properties can help to spread out risk and reduce the impact of any single property's performance on your overall portfolio. This can include investing in different types of properties, such as residential, commercial, or industrial, as well as properties in different geographic locations.

It is also important to have a solid financial plan in place when investing in real estate. This includes setting realistic goals, establishing a budget, and monitoring your finances closely. Investors should also have a contingency plan in place in case of unexpected expenses or a downturn in the market.

In a volatile economy, it is particularly important to be prepared for market fluctuations. This can include taking a more conservative approach to investing, such as investing in properties with strong cash flow and stable tenant bases. Investors should also be prepared to adjust their strategy as the market changes, such as shifting their focus to different types of properties or markets.

One strategy that can be particularly effective in managing real estate investment risks in a volatile economy is to invest in real estate investment trusts (REITs). These are publicly traded companies that invest in a variety of properties, such as office buildings, shopping centers, and apartment complexes. REITs offer a number of benefits, including liquidity, diversification, and access to professional management. They also provide investors with exposure to a

broad range of properties and markets, reducing the risk associated with any single property or market.

Another important factor in managing risk is to work with a reputable real estate professional. This can include a real estate agent, broker, or property manager who has experience in the local market and can provide valuable insights into market trends and property values. A professional can also help investors navigate the complex legal and financial aspects of real estate investing, such as negotiating contracts, securing financing, and managing tenants.

Investors should also be aware of the legal and regulatory risks associated with real estate investing. This includes complying with local and national regulations, such as zoning laws, building codes, and environmental regulations. Investors should also be aware of any potential legal liabilities, such as lawsuits from tenants or environmental damage. Working with a qualified attorney can help investors navigate these risks and ensure that their investments are in compliance with all relevant laws and regulations.

Finally, it is important to have a long-term perspective when investing in real estate. Real estate investments are typically long-term investments, and investors should be prepared to hold onto their properties for several years or more. This can help to reduce the impact of short-term market fluctuations and increase the potential for long-term growth and profitability.

Managing real estate investment risks in a volatile economy requires a comprehensive approach that includes thorough research, diversification, financial planning, preparedness for

market fluctuations, and working with reputable professionals. By following these strategies, investors can minimize their exposure to risk and increase their chances of success in the real estate market.



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Victoria Crest Homes (VCH) is a real estate company passionate about delivering excellence and providing affordable housing solutions that exceeds their client's expectation.

Okonkwo is an accomplished business woman who has attended diverse management courses within and outside the country in entrepreneurship, sustainability, and business strategy including Metropolitan School of Business and Management UK, Special Executive Master's Programme in Global Business Strategy and Women on Boards IE Business School, Madrid Spain.





THE BENEFITS FINANCIAL STABILITY HAS ON YOUR PERSONAL HEALTH



John had been struggling with financial stability for as long as he could remember. He worked long hours at a low paying job and still found it difficult to make ends meet. Despite his best efforts, John was constantly living paycheck to paycheck and was never able to save any money.

One day, John heard about a new opportunity at a company in the city. It was a higher paying job with better benefits and he was determined to get it. He worked hard, preparing for the interview and put

his best foot forward. To his surprise, he got the job and was overjoyed at the prospect of finally having some financial stability in his life.

With his increased income, John was able to pay off his debts and save some money for the future. He no longer had to worry about how he was going to pay his bills each month and could finally relax a little. This newfound financial stability allowed him to focus on other aspects of his life, such as his health and relationships.

Thanks to his newfound financial stability, John was able to turn his life around in ways he never thought possible. He was no longer weighed down by stress and worry, and was finally able to live the life he had always wanted. He was grateful for the opportunity that came his way and made the most of it, proving that with hard work and determination, anyone can achieve financial stability and a better life.

Financial stability is a crucial aspect of personal health and well-being. It refers to having control over your finances and being able to meet your basic needs, such as food, shelter, and medical care, without undue stress or financial strain. Achieving financial stability can have a profound

impact on your mental, emotional, and physical health, and it is important to work towards achieving and maintaining financial stability. In this article, we will explore the benefits of financial stability, including:

Reduced Stress and Anxiety

One of the most significant benefits of financial stability is reduced stress and anxiety. Financial stress is a leading cause of anxiety and depression, and it can take a toll on your mental and emotional health. When you have financial stability, you are less likely to experience stress and worry related to money, and you are better able to cope with life's challenges and uncertainties.

Improved Mental Health

Achieving financial stability can also improve mental health. People who are financially stable tend to have a more positive outlook on life, and they are less likely to experience symptoms of depression and anxiety. They are also less likely to engage in negative self-talk, which can contribute to poor mental health and well-being.

Better Physical Health

Financial stability can also lead to better

physical health. When you have control over your finances, you are better able to meet your basic needs, such as food, shelter, and medical care, which can improve overall physical health and well-being. Additionally, people who are financially stable are more likely to engage in healthy behaviors, such as regular exercise and healthy eating, which can further improve physical health.

Increased Confidence and Self-esteem

Achieving financial stability can also increase confidence and self-esteem. When you have control over your finances, you feel more in control of your life, and you are less likely to experience feelings of insecurity and worry. You are also more likely to take risks and pursue your goals, which can lead to personal and professional success and increase self-esteem.

Improved Relationships

Financial stability can also lead to improved relationships. People who are financially stable are more confident and less likely to experience feelings of insecurity or jealousy, which can negatively impact relationships. They are also more likely to communicate effectively, resolve conflicts, and build healthy and positive relationships with others.

Better Life Satisfaction

Finally, financial stability can lead to better life satisfaction. People who are financially stable are less likely to experience financial stress and worry, and they are better able to focus on other aspects of their lives, such as relationships, hobbies, and personal growth. They are also more likely to feel fulfilled and satisfied with their lives, which can improve overall happiness and well-being.

In conclusion, financial stability is an essential aspect of personal health and well-being. From reduced stress and anxiety, to improved mental health, bet-

ter physical health, increased confidence and self-esteem, improved relationships, and better life satisfaction, the benefits of financial stability are numerous and wide-ranging. To achieve financial stability, it is important to focus on budgeting, saving, and reducing debt, and to seek out resources and support when needed.



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WORKPLACE PALAVER

Ope froze, she thought she had lost her job

KEMI AJUMOBI

Opeoluwa Williams resigned in the US and came back to Nigeria. She was done working outside the country. Interestingly, she has always been a “Naija Girl” to the core but came back to Nigeria as a teenager and went back for school after which she got a job at a financial institution and was done working there after 4 years.

Her parents were not surprised she chose to come back. She had always loved staying in Nigeria and whenever she came home, she adjusted well. She spoke Yoruba language fluently and had control over

her American accent so no one could cheat her whenever she went to the market to shop for anything.

Ope was very smart but was somewhat mischievous. Her best friend Lola would always tell her she would one day get into trouble. “I am too smart to be caught my dear bestie” she responds, and they would both laugh it off.

Lola was glad Ope was back in Nigeria so they could spend more time together and not only during holidays only as they used to.

They were both involved in searching for a job for Ope and finally, she was called for an interview.

On the day of the interview, she was with 6 other people. The interview went well and she was invited for the final stage and luckily for her, she got the job.

There were different people employed for different positions but they all had to undergo training.

On the fourth day of the training, while seated, a six-foot dapper man walked into

the room. He had that appearance which could make him stand out in the crowd. His hazel coloured eyes contrasted exceptionally with his caramel toned face. The smell of his cologne filled the air.

As he walked to the table in front, Ope muttered beneath her breath in Yoruba language “Kiniiii?” meaning “what is it?” For her, it was more like “What is the dapper package for? Isn’t it just to train us?”

He stopped for some seconds, did not look back but kept walking. “Phew! goodness, I thought he heard me...thank God he didn’t” Ope silently told herself.

He spoke on the vision of the company and their goals and encouraged everyone to see the dream and align with the vision of the organisation.

While he walked out of the hall, he gave Ope a stare she did not understand. She became scared again, this time she was convinced he heard her.

She couldn’t wait to get home to tell her bestie what had happened. “Ha! Ope, but I always tell you to be careful. Something tells me he heard you.” Lola said. “Are you going to help me feel better or make matters worse?” Ope asked. “Well, I am sorry you feel this way, it is better you prepare for the worst. You honestly need to be careful Ope” Lola admonished.

Ope started work and in no time, a month passed by. She did her best to ensure that her path never crossed the man’s path. She was later to find out that he was the Managing Director of the company.

One day, her department got a memo that the MD wanted to see two people from her department. She felt she could escape from this, after all, there were other people in the department.

Few minutes after the two representatives went, one came back and said the MD asked that Ope be the second person.

She became jittery “It’s over Lola, my job is gone, the MD has just sent for me” She texted Lola. “Calm down, it may not be what you think, just comport yourself

after all, you are not going to face him alone.” The texting was going on as she went and ended as she arrived at the MD’s door. She took a deep breath, knocked and went in.

She was offered a seat by her colleague. She ensured not to have a direct eye contact with her boss. Her guilty conscience wasn’t letting her have peace.

As they were done and both got up to leave, he asked Ope to stay behind.

She sat down, and with her head bowed, she looked like a puppy beaten by the rain.

“Kiniiiiii” The MD said, “Wasn’t that what you said? You thought I didn’t hear you?” “I am so sorry sir, I am so so sorry. Does that mean I have lost my job?” She asked.

He chose to digress “The American accent, how long were you in America?” he asked. “I was born there, came to Nigeria and went back sir” she responded.

“Relax. I do not bite. You do need to be careful though, you never know who is listening” He warned.

“My best friend has always warned me. I am so, so sorry sir”

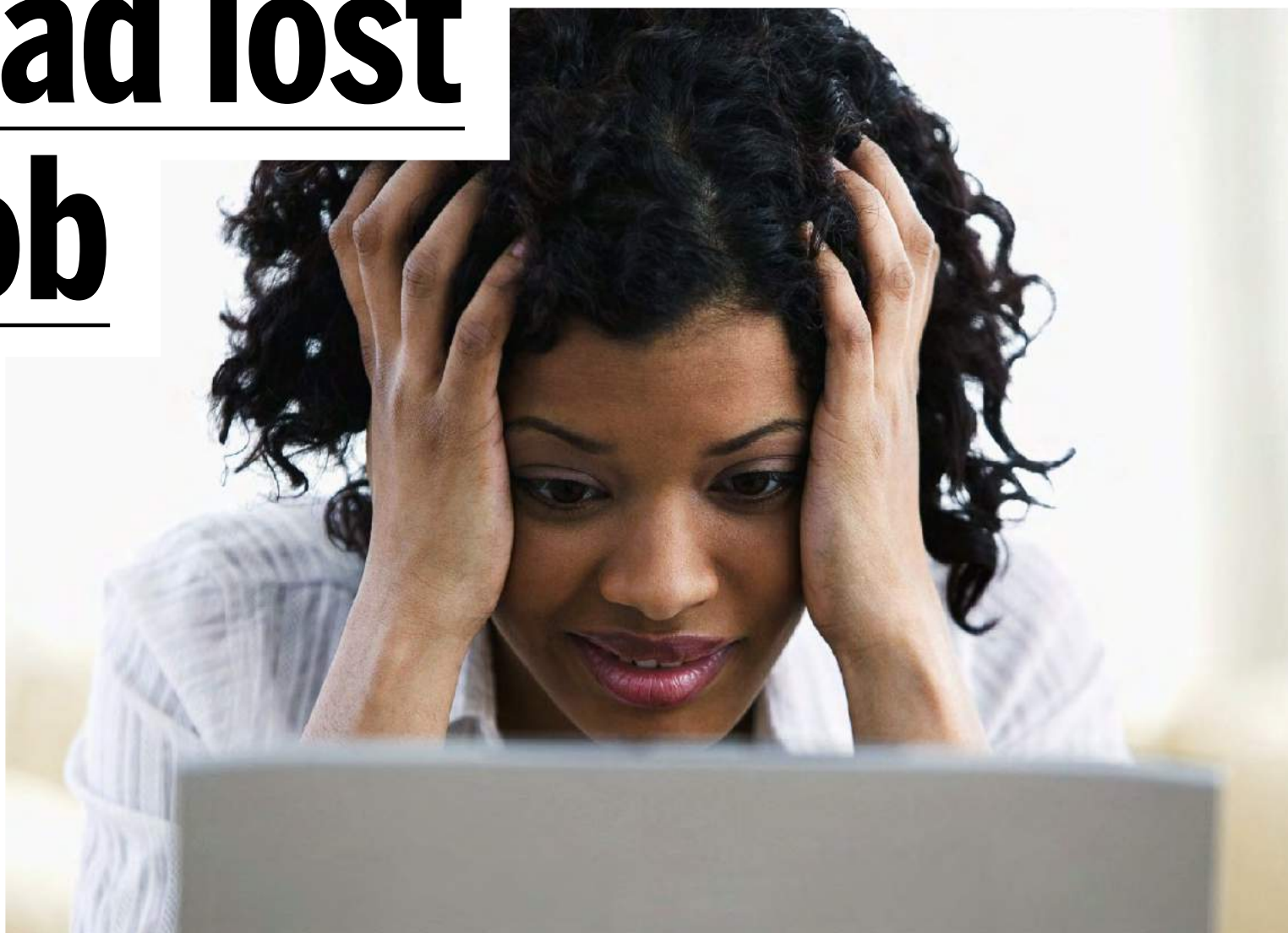
“That’s fine, have a great day.”

She could not wait to get out of the office. Immediately she did, then came the sigh of relief as she closed the door behind her.

“Phew! Never again, Ope, you must never do this again” she told herself.

She couldn’t wait to get home to give Lola the full gist.

They both had a good laugh but not without Lola teasing Ope all the way, screaming “Kiniiiiiii!!”





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MEALSTO ENJOY

By ImmaculateBites



- 1-2 tablespoons (20-30g) granulated sugar
- 1 teaspoon (6g) salt
- 2 cups (325g) frozen corn, thawed (about 3 ears of corn)
- ¼ teaspoon (0.5g) freshly grated nutmeg
- ½ tablespoon jalapenos pepper, minced (optional)

INSTRUCTIONS

- Preheat oven to 350°F/177°C. Grease the casserole dish and set it aside.

- Whisk milk, eggs, heavy cream, sour cream, and melted butter in a large bowl.

- Then add the flour, cornmeal, sugar, salt, sweet corn, grated nutmeg, and jalapenos, and mix thoroughly.

- Pour the corn pudding into the prepared casserole dish.

- Bake uncovered for 45-55 minutes or until set and golden brown on top. Cool for a few minutes before serving.

TIPS & NOTES

- Other recipes call only for milk, but I suggest not skipping the heavy cream. This pudding is way more decadent with the heavy cream in the mix.

- Gradually add your dry ingredients to the wet ingredients while whisking until smooth for a smoother pudding texture.

- If you want a souffle-like texture, don't overbake this corn pudding. Pull it out of the oven when it's just set.

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



CORN PUDDING

This creamy, buttery, sweet, custardy side dish is perfect for special occasions or a weeknight family meal. The recipe only requires a few pantry staples, and there's no need for mixers. It's as easy as dump, mix, and bake!

INGREDIENTS

- ½ cup (120ml) milk
- ¼ cup (60ml) heavy cream
- 2 large eggs
- ¼ cup (60g) sour cream
- 2 tablespoons (28g) melted butter
- 2 tablespoons (20g) all-purpose flour
- 2 tablespoons (20g) cornmeal





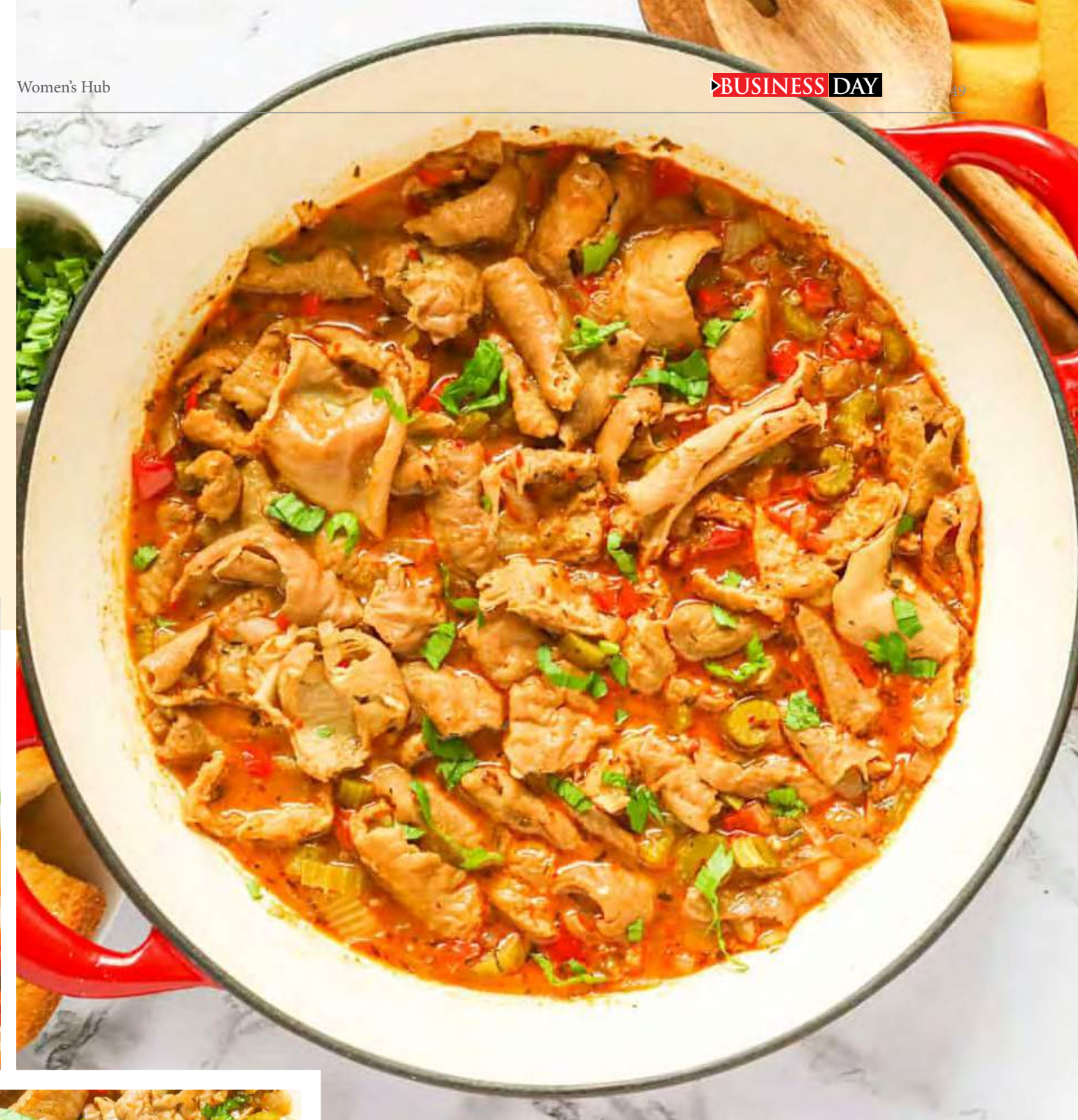
- 2 tablespoons (30ml) red wine vinegar
- Salt and freshly ground black pepper to taste

INSTRUCTIONS

- Thoroughly wash the chitterlings by soaking them in vinegar, baking soda, salt, and water for about an hour. After that, rinse twice under running tap water.
- Then remove excess fat and

cut the chitterlings into small bite-size pieces. Transfer them to a medium-sized pot and completely cover them with water. Cook over medium-high heat for about an hour.

- After cooking, rinse the chitterlings one more time with fresh water. Rinse the pot and place it over medium heat.
- Pour a tablespoon of cooking oil into the pot, and when it's hot, add the onion, garlic, thyme, bell



CHITTERLINGS

A tried-and-true soul food classic! Flavour and texture are kicked into high gear with fresh red pepper, crisp celery, and smokey creole seasoning. It's a hearty, irresistible main dish that perfectly complements collard greens and cornbread for an oh-so-amazing extravaganza!

INGREDIENTS

Clean Chitterlings

- 3-4 pounds (1.2-2k) pork chitterlings
- 1 cup (237ml) white vinegar
- 1 tablespoon (15g) baking soda
- 1 tablespoon (20g) salt

Cook Chitterlings

- 1 tablespoon (15ml) olive oil
- 1 large onion, diced
- 3-4 cloves garlic, minced
- 1 teaspoon (1g) fresh thyme, chopped
- 1 bell pepper, diced
- 2 stalk celery, diced
- 2 bay leaves
- 1 tablespoon (15g) Creole seasoning
- ½ teaspoon (1.5g) red pepper flakes (adjust to taste)



pepper, and celery. Sauté for 2-3 minutes until the onion is translucent.

- Add bay leaves, Creole seasoning, pepper flakes, vinegar, chitterlings, and two cups of water—season with salt and pepper to taste.

- Cover pot and cook for 45-60 minutes or until chitterlings are tender. To ensure the water hasn't cooked out, check the pot, stirring occasionally. Add more water as needed.

- Serve and enjoy!

TIPS & NOTES:

- When they are ready to eat, chitter-

lings tear apart easily when pulled. It's a great way to tell if they are done without burning your tongue!

- The cleaning process is the key to an appetizing dish. Take your time with cleaning... rinse, rinse, and rinse again.

- When pre-boiling your chitterlings, add a potato or onion cut in half to the water to absorb the smell. Then discard them after cooking.

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

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