

Switch

Issue 1, 2023



Reviews, updates, products and services from FirstBank



129 years of supporting customers

Everywhere FirstBank

Rebranding our
international subsidiaries

Supporting Businesses

Pinnacle Oil Terminal

Another success story
from FirstBank

Spreading Kindness

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Ways to bank

FirstBank offers you many ways to enjoy outstanding banking services. Whatever channel you choose, you will enjoy convenient and excellent service from the Bank that puts you first in everything.



Mobile Banking

Download and sign up to our mobile banking applications: FirstMobile and join more than 19 million customers enjoying excellent banking services at their fingertips.



Online Banking

Want more space and freedom? Then visit FirstOnline, our internet banking platform that allows you to transfer funds, check balance, get statement, pay bills, buy data from your internet-enabled device.



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Dial *894# for a quick, convenient, secure and easy way to transfer money, check balance, purchase airtime and data, and pay bills anytime, anywhere. Works with all phones and requires no internet connection.



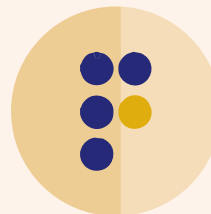
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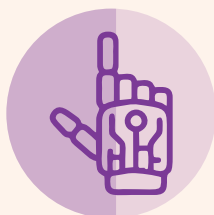
Branch Banking

Do you want to visit a physical branch where you can interact with extra-warm and courteous FirstBankers? Click here for the full list of our 800 business locations across Nigeria.



Agency Banking

There are more than 200,000 FirstMonie agents, offering bespoke banking services. Look out for the FirstMonie sign nearest to you. There are more than five agent bankers per square kilometer in Nigeria.



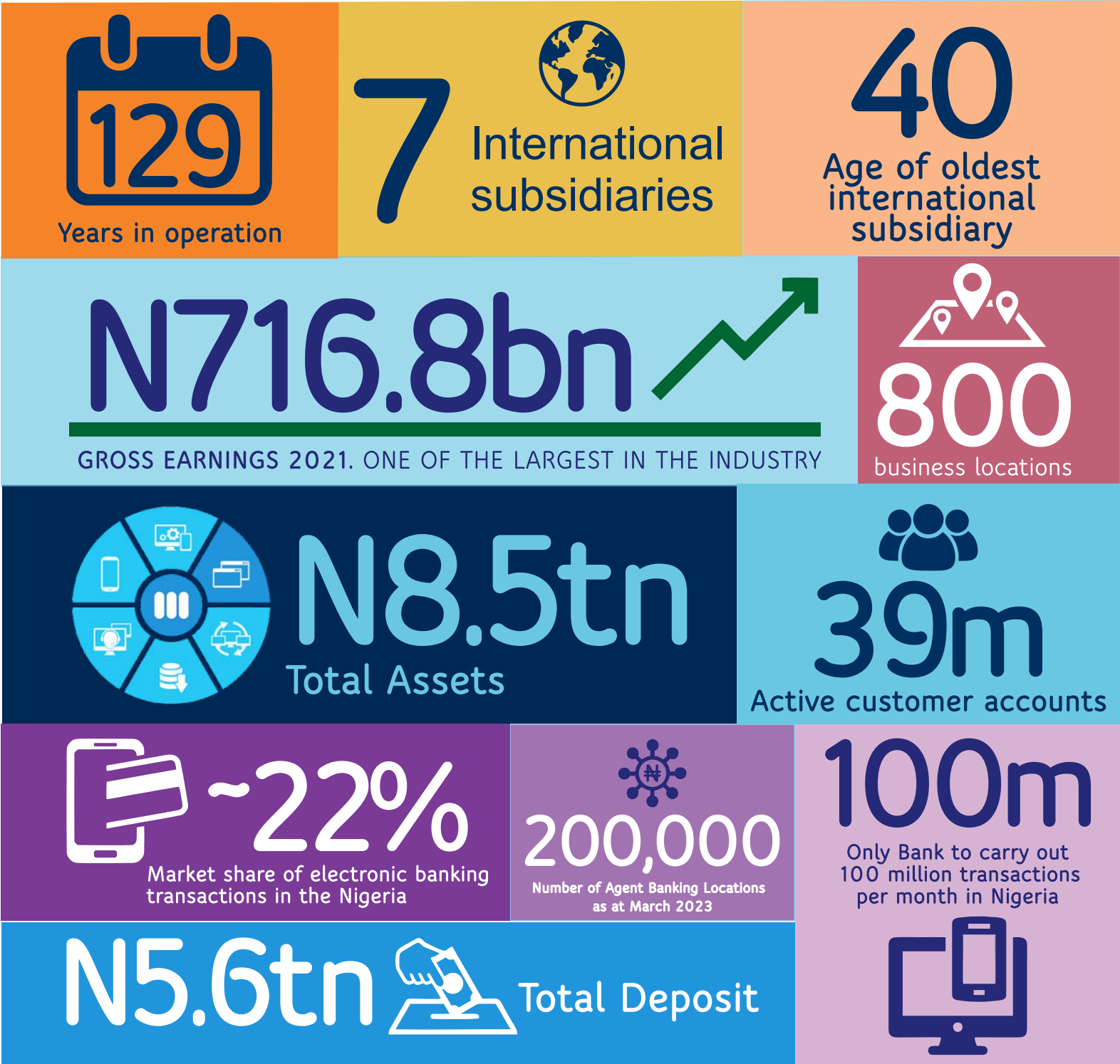
Self-Service Centre

Visit our Digital Xperience Centre at Adetokunbo Ademola branch, Victoria Island, Lagos to enjoy next generation banking.

*For more on
Ways to Bank,
click on any
of the icons*



FirstBank in Numbers



Celebrating

129
Years

of Supporting Customers



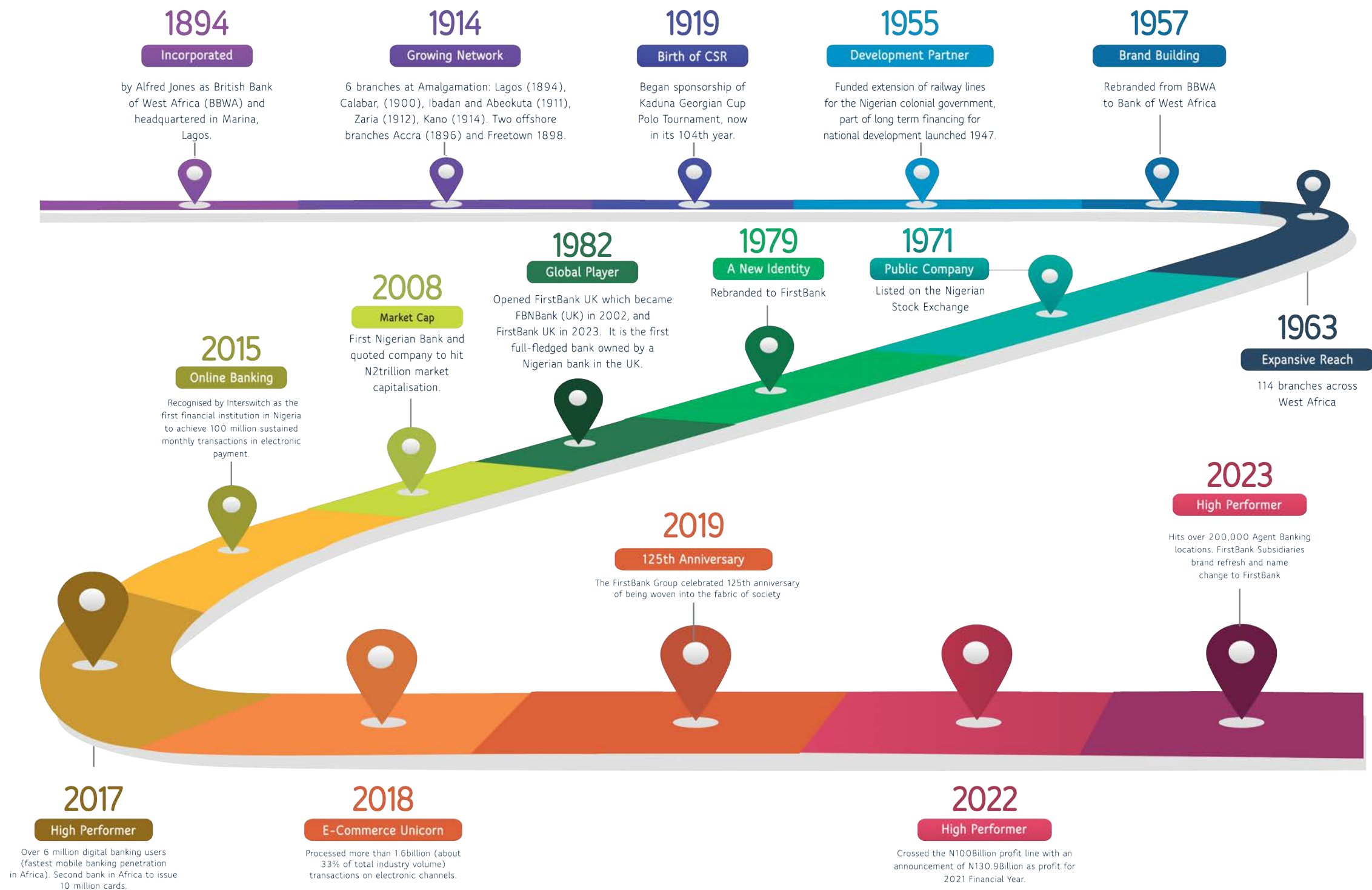
On 31 March 1894, Liverpool shipping magnate, Sir Alfred Jones registered FirstBank as the Bank of British West Africa, BBWA, with paid up capital of £12,000.00 in Liverpool. The Bank set out to support trade and commerce and fund the growth and prosperity of individuals and communities in West Africa. From a small operation out of Elder Dempspter building on Marina, Lagos, FirstBank has grown into one of the leading financial services solution providers in Africa, and a leading digital bank with its presence on three continents. It has 39 million customer accounts (including digital wallets) spread across Nigeria, UK and sub-Saharan Africa. FirstBank provides a comprehensive range of retail and wholesale financial services through more than 800 branches and over 200,000 agent locations worldwide.

The Kano branch of FirstBank opened in 1914 and Alhaji Alhassan Dantata, great grand father of Africa's richest man, Aliko Dangote, made history when he walked into the Branch to deposit 20 camel loads of silver coins. That made him the first Nigerian business man to open a business account.

For 129 years, FirstBank has continued to support entrepreneurs, businesses



and governments with premium financial services.





First to introduce ATM (1991),
biometric ATM and cash deposit
ATM (2011) into Nigeria



Bank with the largest verifiable
agent network in Nigeria with
more than 200,000 agents.



The first bank in Nigeria to achieve
100 million sustained monthly
transactions in electronic payment,
(December 2015, May 2016)



Fastest growing mobile banking
penetration in Africa



First Nigerian bank to be listed on
the Nigerian stock exchange (1971)
and first Nigerian company to hit
N2 trillion market capitalisation
(2008).



First to establish a wholly-owned,
FSA regulated subsidiary in the UK,
FirstBank (UK), in 2002.

A Heritage of firsts

FirstBank is indisputably one of Africa's strongest banking franchise with 129 years of unbroken banking operations. It continues to innovate and transform itself with revolutionary efforts in the deployment of digital technology to the delight of its diverse customers and other stakeholders which cut across all segments and sectors of the Nigerian economy.

When Sir Alfred Lewis Jones, a shipping magnate opened the first-of-its-kind British Bank of West Africa (BBWA) in Marina, Lagos in 1894, little did he know he was laying the foundation of a bank that will be in the frontline of digital transformation through ground-breaking efforts to the delight of all its stakeholders. Here's a list of some of the pioneering initiatives of the Bank in 129 years:

- As far back as 1947, in demonstration of the Bank's commitment to national development, FirstBank gave the first long-term loan to the then colonial government and partnered with the same government in 1955 to expand the railway lines across the country in order to deepen commerce and increase distribution channels through provision of infrastructure.
- And immediately after Nigeria's independence, FirstBank gave the first ever consumer loan to the citizens of independent Nigeria in order to economically empower Nigerians, and to strengthen their contribution to the national economy.
- In 2006, the Bank revolutionised Consumer and Retail banking product offerings in Nigeria with the introduction of a comprehensive and easily accessible suite of products, code-named U-First. Now You-First, runs on a pioneered (First in Africa) innovative Credit Administration software suite called FinnOne. Today, You-First range of offerings remains the most popular Consumer and Retail Loan products in Nigeria with billions of loans granted to several million customers.

Scan here to read the
full Milestone report



International subsidiaries rebrand to FirstBank



All FirstBank banking subsidiaries, operating as FBN-Bank in United Kingdom, DR Congo, Ghana, Guinea, Sierra Leone, Senegal and The Gambia are rebranding to FirstBank in a major name change that unifies the FirstBank brand in the global marketplace. The exercise began 31 March 2023 with the pilot renaming of FBN-Bank, UK - with its branch in Paris, France - DR Congo, The Gambia and Sierra Leone according to an announcement by Dr. Adesola Adeduntan, CEO, FirstBank Group. He said in a statement to FirstBankers:

"I am delighted to bring you the good news of a major change in the FirstBank Group, one which has been a long time coming.

Effective today, 31 March 2023, we are set to commence the phased name change of all the FirstBank franchises operating as subsidiaries in the United Kingdom (with a branch in Paris), the Democratic Republic of

Congo, Ghana, The Gambia, Guinea, Sierra-Leone, and Senegal, from the FBNBank brand name to be known as FirstBank globally."

The renaming of the subsidiaries in Ghana, Guinea and Senegal "will follow with phased cut over from July 2023," Adeduntan said.

The Group CEO said the name change will align all the subsidiaries with the parent brand and enhance the global uniform identity of the FirstBank franchise.

Why is the renaming important? The brand refresh and name change in the subsidiaries is a major milestone for the FirstBank Group as it will further enhance the brand visibility, clarity, and identity.

The strategic imperatives of the subsidiaries' change of name have been summarized into the acronym - ISEE (for ease of recall) as follows:

I - Internationalising the FirstBank Brand Name

S - Synchronising Synergy Optimisation

E - Enhancing Visibility

E - Expanding and growing a monolithic brand

"This symbolic unification of identity coincides with FirstBank's 129th anniversary and the FirstBank Group's transition to a single domain naming. As we continue to focus on the bull's eye towards achieving our 2023 strategic aspirations of developing an exponential growth mindset, positioning for a quantum profitability leap and ultimately achieving a PBT of N250bn by the end of 2023, I look forward to next year's anniversary when we will roll out the drums to celebrate a century and three decades of being woven into the fabric of society," Adeduntan said.



This project fits perfectly into our DNA *Gbenga Shobo*

On 22 October 2022, President Muhammadu Buhari inaugurated the Pinnacle Oil and Gas FZE terminal at the Lagos Free Trade Zone in Lekki. It is Nigeria's first offshore subsea bi-directional petroleum products intake and offtake terminal. The bi-directional offshore mooring facility is made up of the Single-Point Mooring (SPM) and the Conventional Buoy Mooring (CBM) facilities, with the capability to receive petroleum products from large vessels which would otherwise have been unable to berth anywhere on the Nigerian coastline. The facility comprises of 1,300million litres of refined petroleum products storage for premium motor spirit (petrol) as well as diesel or Automotive Gas Oil (AGO). FirstBank was a key partner on the project conceptualised by Peter Mbah, Chief Executive Officer of Pinnacle Oil and Gas FZE. In this Q&A, Gbenga Shobo, former Deputy Managing Director who coordinated FirstBank's participation in the project, spoke to Switch.

What was the driving factor that inspired the Bank to partner and sponsor Pinnacle Oil?

We are impressed by the vision of the customer and the amount of intelligent work put into the project especially during their various engagements with the Bank.

The customer demonstrated that they knew what they were doing. Their ideas were well conceptualized and presented in a way that every discerning mind will see where they are going

Secondly, the customer has been with us for more than eight years prior to the commencement of the project and during this period, they demonstrated impeccable character and resilience to survive in the most difficult venture.

How does this Investment tap into FirstBank's DNA, what are we projecting at by engaging in this sponsorship?

The basic natures of this project fit perfectly into the DNA of FirstBank. We are the first and one of the biggest banks in the country and we pride ourselves in doing big things which are the features that this project represents. It is the biggest petroleum product intake facility in Nigeria, first of its kind in the country and just like FirstBank, it is a highly innovative venture that will change the face of petroleum product distribution in Nigeria. We expect 25% of petroleum products that will be consumed in Nigeria to pass through this facility at one time or the other.

Do we see ourselves sponsoring other companies in the Oil and Gas Industry?

Yes naturally. We have the expertise, the experience and the war chest to prosecute big projects in the Oil and Gas sector based on our capital base, expertise, experience and spread across the country.

What are the benefits that accrue to FirstBank from this Investment?

The benefits are many, but I will just mention the



direct ones: First, it is an opportunity for us as a Bank to assist in easing the problems associated with petroleum product distribution in Nigeria. The partnership also enabled us to increase our loan portfolio by over N23billion for both the financing of infrastructure and trading facilities.

Quite interestingly, through this project, we are able to assist in reducing the cost of logistics on petroleum products by as much as N10 per liter which can then be spread among the stakeholders including the eventual consumers of the products.

The financing of the project also means that the customer's account turnover with us will triple. We are already witnessing this as the turnover in the last six months has more than doubled their previous level with us.

Let me add that the value chain opportunity to the Bank is immense. We expect the customers of Pinnacle Oil and Gas to also establish relationship with us for ease of payment on products to be purchased from the company.



Shobo bows out

On 27 February 2023, Francis Gbenga Shobo's 17 years at FirstBank and its parent company, FBN Holdings Plc, came to an end. His retirement came ahead of his 60th birthday (the current mandatory retirement age in the Bank), on 2 June 2023 and aligns with the latest directive from the Central Bank on Tenure of Directors of money deposit banks.

A Central Bank circular dated 24 February 2023, set term limits for bank directors at 10 years and Shobo had served FirstBank at the Board level for more than 10 years. He joined the FirstBank Board in 2012 as Executive Director overseeing the Retail Business in the South Directorate. He later became the Executive Director overseeing Retail Banking/Public Sector businesses in the Lagos & West Directorate.

He became the first Deputy Managing Director in the Bank's 129-year history in January 2016. As DMD, Shobo

was in charge of the entire Retail Banking Directorate as well as eBusiness.

Indeed Shobo has been one of the most dominant faces within the FirstBank community in the past 17 years since he joined from FBN (Merchant Bankers) Limited as Group Head, National Corporates.

In a message announcing Shobo's retirement, Dr. Adesola Adeduntan, CEO, FirstBank Group said, "I am sure you are all conversant with Gbenga's immense contributions to the growth and development of the Bank since he joined in 2005. He has spent the better part of his illustrious career with the Bank. His invaluable contributions straddle retail, commercial, public sector and digital banking businesses, amongst others. He is a core FirstBanker. We will truly miss Gbenga's insightful experience, professionalism, acumen and unbridled commitment to the Group. Here's wishing him success in his future endeavours."

Meet Our New Executives



Patrick Iyamabo
Executive Director, CFO

Patrick is a Fellow, Institute of Chartered Accountants of Nigeria; Chartered Institute of Taxation of Nigeria; Member, Pharmaceutical Society of Nigeria; Honorary Senior Member, Chartered Institute of Bankers of Nigeria; and Member, Institute of Directors of Nigeria. He is the Finance Director responsible for the finance function of FirstBank and all its subsidiaries. He has been CFO since 2016. Patrick has over 28 years experience in audit, assurance, risk management, business development, accounting, and finance, and was Senior Vice President of Strategy and M&A and later CFO at First City Monument Bank FCMB Group before joining FirstBank. He studied Pharmacy and holds an MBA from Wharton School, University of Pennsylvania, United States.



Aishatu Bubaram
GE, Commercial Banking, North

Appointed February 2023, she is the first female Group Executive from Northern Nigeria. She served as Group Head, Commercial Banking North, from 2016 and was previously Zonal Head, Public Sector Group and Business Development Manager, Retail Banking Group. Aishatu joined FirstBank from UBA in 2009 and has over 25 years industry experience. She brings to the Executive Management extensive banking expertise in various fields of banking. In her last role, Aishatu and her team delivered sustained growth, increased profitability, and business stability through quality risk assets, reduction in non-performing loans, improved account acquisition, and driving trade transactions.

Idowu Thompson

GE, Private Banking & Wealth Management

Appointed GE, Private Banking and Wealth Management February 2023, Idowu joined FirstBank in 2015 and served as Group Head, Private Banking until his recent appointment. He has over 20 years international and local banking experience with cross-functional exposure across Private Banking, Wealth Management, Investment Advisory, Treasury and Financial Institutions, Capital Markets and Consumer Banking. Under him, FirstBank's Private Banking Group won the Global Finance and World Finance Best Private Bank in Nigeria awards for three consecutive years. He joined FirstBank from Standard Chartered where he was the Africa Cluster Head, Investment Advisory and Strategy and a member of the Wealth Management Leadership Team. He also held senior roles in Ecobank and BMO Bank of Montreal.



Celebrating the Elephant Girls

FirstBank female basketball team, Elephant Girls, is the current champion of the Nigerian Women Basketball League, called Zenith Women Basketball League.

The league started in 2004 with five teams and grew to 18 teams in 2017. Leading teams in the League include MFM Queens, Lagos; First Deepwater, Lagos; Dolphin, Port Harcourt; Delta Force, Asaba and AHIP Queens, Kano.

Elephant Girls has won the title nine times in its 18 years, making it the team with the most wins.

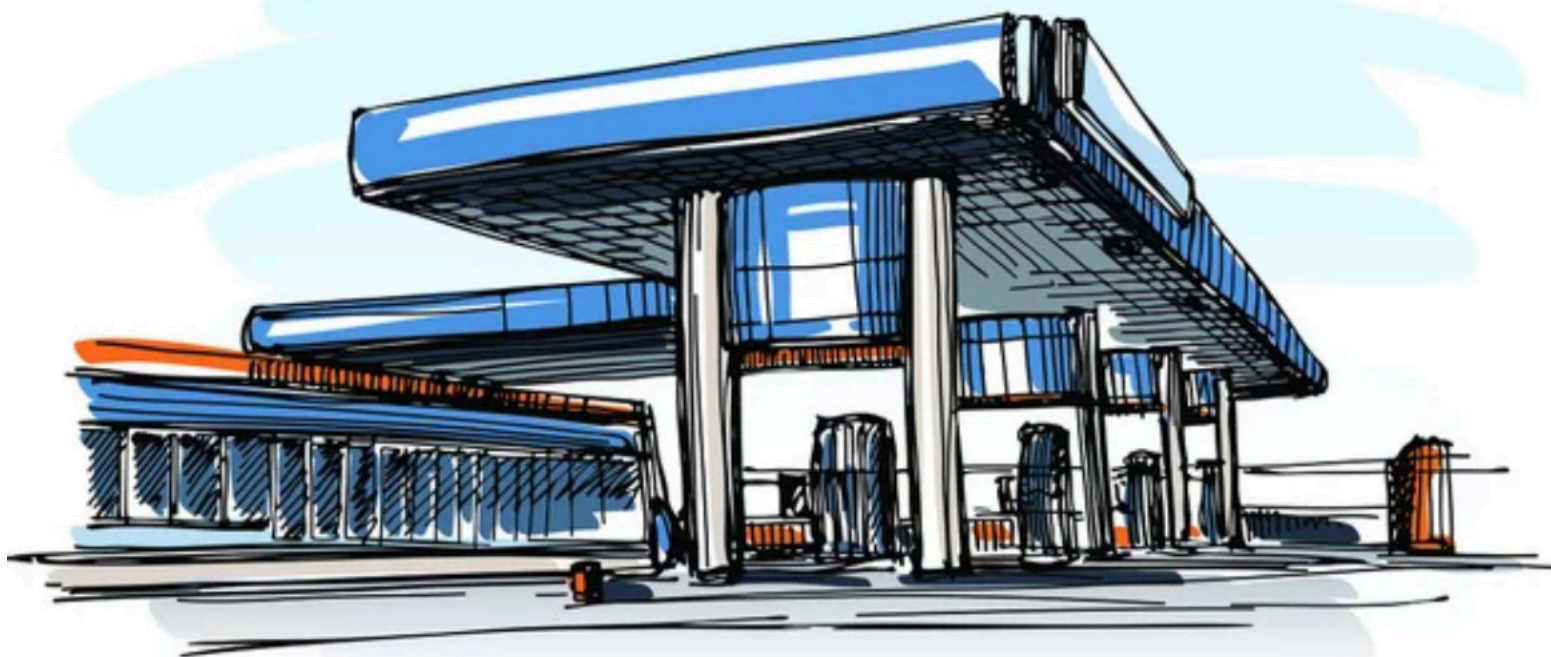
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Supporting businesses with a rich product bouquet

Are you an SME operator? Here are three specially packaged products from FirstBank to strengthen your business and enable you reposition your operations for the long haul:

- Commercial Mortgage
- Operational Vehicle Finance (OVF) and
- Petroleum Dealership Finance (PDF).

Commercial Mortgage (CM):

Designed to meet the funding needs of established small and medium-scale enterprises, this product is structured to part-finance the acquisition of business /office premises and warehouses with the building serving as the collateral. CM has a 60-months tenor, flexible repayment plan as well as flexible collateral structure. It is designed for SMEs across different sectors of the economy includ-

ing accounting, technology, legal and other specialised disciplines.

To access the product, customers must have been in business for at least five years and must have maintained an active account with either FirstBank or any reputable bank for a minimum of 6 months.

Operational Vehicle Finance (OVF):

Designed to part-finance the acquisition of brand-new vehicles for day-to-day business operations. It comes with a flexible tenor of 24 or 36 months depending on the brand of the vehicle. OVF is targeted at SMEs and traders with verifiable cashflow. To qualify, customer must have been in business for at least 12 months and should have maintained a healthy and active bank account with either

FirstBank for a minimum of 6 months or 12 months with other banks.

Petroleum Dealership Finance (PDF):

Designed to provide structured finance for dealers of white petroleum products e.g. (PMS, AGO, DPK) for customers /prospects of the Bank who are either registered Independent Petroleum Marketers (IPMAN) or are dealers of Major Oil Marketers (MOMAN) or NNPC. It facilitates access to financing opportunities to purchase products at competitive rates. A 12-month facility tenor with a cash flow lending option up to N20million is also available. With PDF, customers can access to up to N20million without providing tangible collateral as it bridges the customers' liquidity gap while also aiding the continuous replenishment of stock.

To qualify, applicants must have a valid DPR license, and maintain an account relationship with FirstBank or any bank for at least 6 months. The dealer must have been in business for at least 24 months and the account must have been operated satisfactorily without a history of returned cheques or previous default on facility or facilities granted.

Folake Ani-Mumuney, Group Head, Marketing & Corporate Communications, said the products demonstrates FirstBank's commitment to supporting businesses and "are integral to sustainably enhancing business operations while ensuring that our customers remain at an advantage in meeting their immediate and long-term business goals."



Funding Education

FirstEdu Loan is one of FirstBank's multiple financial support for proprietors of schools under its FirstEdu package. The package comprises of the FirstEdu Loan, FirstEdu Portal and Operational Vehicle Loan to qualified school owners.

FirstBank's FirstEdu Loan is a convenient means for owners of private pre-primary, primary and secondary schools/A level educational institutions to finance their working capital needs. Participating schools can access up to N20 million to meet cash flows requirements, bridge funding gaps between terms, replace old furniture and equipment or assets, buy fairly-used school buses, as well as refurbish dilapidated buildings and classroom blocks. The key goal is to enable schools to access funds without tangible collateral, apart from domiciliation of school fees account with the Bank, to keep them running efficiently all year-round.

The loan has a tenor of between 90 days and 12 months. To qualify, the school must have a minimum student population of 100 and must have satisfactorily operated a bank account for at least 12 months.

Schools seeking the loan are expected to provide evidence of Government Approval of school, School Memorandum and Articles of Association (MEMART) where applicable, as well as documents showing how long school has been in operations and the number of students enrolled in the current year.



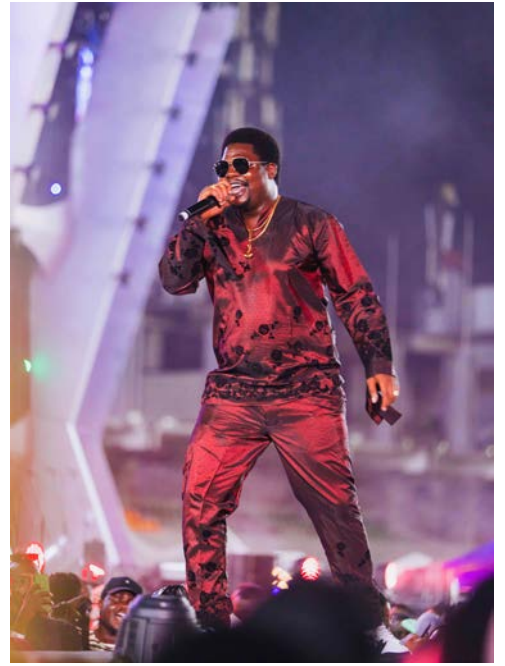
First@Arts

Davido's Timeless Concert

FirstBank under its First@Arts initiative has come a long way in projecting the FirstBank brand as a supporter of creativity and ultimately national cohesion. The Bank has been able to build, sustain and foster unity as well as promote entertainment and cultural development, through its arts sponsorship, which essentially supports the entire value chain within the creative arts industry. FirstBank's involvement in promoting and supporting the entire value chain of the creative arts and entertainment includes providing the

much-needed financing and advisory services, showcasing and facilitating the successes of the industry, and enabling customers explore the wealth of opportunities the creative industry has to offer.

Some past events with sponsored participation by FirstBank include Davido's 30bn gang concert, Falz the UI Comeback, Vybes on the beach with Big Wiz, Kizz Daniel's Lagos concert, Fly Time concert 2022 and very recently, Davido's Timeless concert in Lagos held in April 2022.

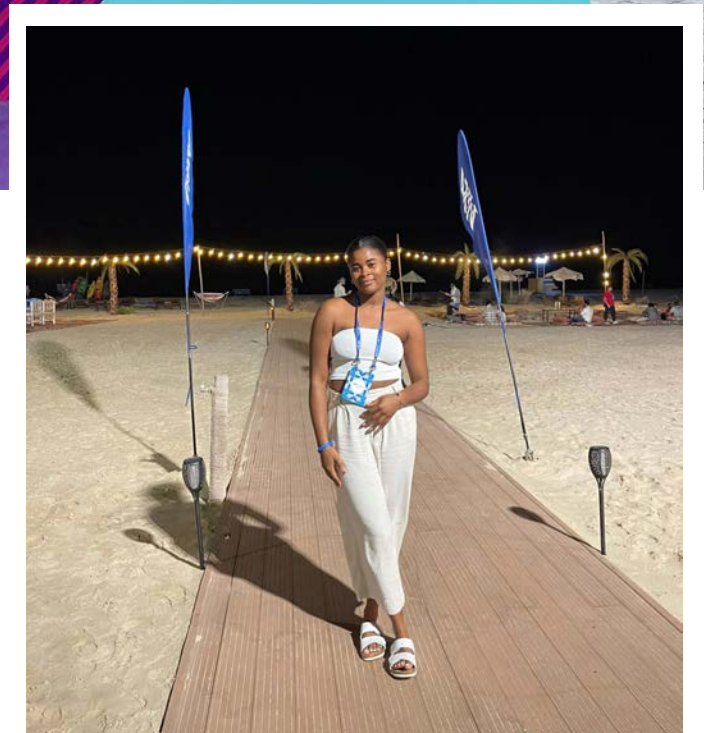




The perks of winning

Congratulations are in order for Ayiba Benedicta who won an all-expense paid trip to Qatar for the FIFA World Cup Qatar 2022 during the Spend & Win Campaign, courtesy of Visa. You too could be a winner in our promos as you transact with your Visa Gold card. Yet to have a Visa Gold card? Visit the nearest branch today to get started.

#YouFirst #Visa #FirstBankCards



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It equals **FirstAdvance**



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FIRSTBANK IS AN FBN HOLDINGS COMPANY 

-You First-



Spreading Kindness and Joy

How FirstBankers lived the SPARK creed in 2022



In 2022, FirstBankers volunteered more than 2,400 hours and committed more than N75 million into various life-transforming projects across Nigeria in practical demonstration of the SPARK philosophy of FirstBank. More than 14,898 people were directly impacted in the process.

SPARK is a call to FirstBankers to Start Performing Acts of Random Kindness.

At the Pre-natal Gynecology Ward of Onikan General Hospital, the *Treasury and International Banking Group* renovated and retooled a 12-bed ward, two toilets and bathrooms, supplied air conditioners and fans as well as



medical equipment and 100 bags of 10kg rice for staff and toiletries for patients.

At Okesuna Senior Secondary School, Lagos Island, the **Chief Financial Officer Directorate** renovated the ICT building and supplied air conditioners and furniture as well as computer equipment.

The **Public Sector Directorate** provided food items and shelter materials to flood victims in Biseni Community, Bayelsa State, and Dutse and Kiyawa Communities, Jigawa.

In Enugu, the **Retail and Commercial Banking South** renovated Uwani Health Centre, installed a generator and inverter and supplied delivery bed, hospital beds and water tank. At nearby Ekulu Primary School, the Directorate also provided a complete musical set along with a set of parade drums, play swing and a lawn mower.

The **Retail and Commercial Banking North** implemented six projects across its area:

1. Renovation of Mpabe Rural Health Centre, Abuja and provision of patients' chairs and drugs.
2. Renovated 1 block of 2 classrooms and donated 30 desks at First UBE School Pasali Kuje.
3. Sponsored the surgical operation of 10VVF patients at Maryam Women & Children Hospital Sokoto.
4. Repainted the ICT room of Rumigro Primary School, Borno and provided two Lenovo desktop computers and one UPS.
5. Provided one water hand borehole to a community with-

out water supply in Bida LGA, Niger.

6. Painted and netted windows of Rayfield Primary Health Care Centre, Jos.

7. Donated food items and relief materials to Nassarawa Orphanage Home, Kano.

Other projects undertaken include:

- Renovation of the Vocational Centre at Modupe Cole Memorial and Child Treatment Centre, Yaba, and donation of training tools and equipment for hairdressing, carpentry, tailoring, catering and ICT units as well as food items to the students at the centre. **Internal Audit.**
- Provision of relief materials and food items to 20 orphanages, IDP camps, Old Peoples' Homes, and schools at various locations across Nigeria as well as the establishment of an ICT lab and donation of five laptops to students at Bethesda School for the Blind. **Technology Services**
- Provision of borehole at Fafunmi Community. **Corporate Transformation**
- Payment of medical bills for indigent patients in Kubwa General Hospital Abuja, Rivers State University Teaching Hospital, and Lagos Island Maternity Hospital. **Customer Experience & Value Management**
- Rehabilitation of a block of 4 classroom and installation of writing boards at Niger College Junior School at Ikpoba Okha LGA Benin City. **Retail and Commercial Banking Lagos & West.**



Staying safe online

These days, a big part of our lives are spent online. So staying safe must be key to our happiness. Here are 10 tips to help you stay safe online:

- 1. Nothing is free, even in Freetown:** So avoid online freebies, they may be traps. Free public Wi-Fi, is a major culprit. They bring your sensitive data out in the open. Scammers are often lurking around to access your devices once you get on unsecured networks.
- 2. Use unique passwords:** Use strong, unique, separate but easy to remember passwords for your emails and online accounts. One password should never serve all. Also, change your passwords frequently to avoid compromise.
- 3. Set up 2-step verification (2SV):** Also called two-factor authentication (2FA) or multi-factor authentication (MFA), it is the most effective way to protect your online accounts from cyber criminals. With 2SV in place, you'll receive a PIN or OTC by SMS or email anytime you attempt to login to your account, update account information or transact. You then need to enter the PIN to prove that it's really you (since it's presumed only you - and not

the cyber criminal) can access your phone or email.

4 Log out from services: Log out successfully from your bank accounts and all other accounts with sensitive information whenever you're done with them. Logging out helps reduce the chance of cross-site request forgery attacks where the attacker can make your browser send requests to sites you are logged into.

5 Update regularly: The latest versions of your browser, software, apps, and devices have built-in protection against threats, fake websites and viruses. Get them as they are available. Hackers can scan the internet for computers running old software versions with flaws, and then target those computers specifically. If you use a device that's no longer supported, remember it won't receive updates including the security updates your device needs to be more secured.

6 Beware of phishing attacks: They come mainly via fake emails, websites and sometimes SMS and chats. Phishing is when an attacker tricks you into opening a malicious link or an email attachment so they can infect your device with malware, or to steal your login credentials. Take extra care before clicking links or opening attachments. Run from those deals that look too good to be true. Banks, merchants, car makers are not Father Christmas and would never send you free personal offers

that require you login to redeem. And that website offering irresistible deals, are you sure you want to input your card details there? Remember some websites are set up to phish card details from unwary victims.

7 Back-up regularly: Safeguard your most important data, such as photos and key documents by backing them up to an external hard drive or a cloud-based storage system. Also, backup in case your device ever gets lost, stolen, infected or locked and you can no longer access files on them.

8 Invest in the latest anti-virus and firewall software: They are necessities, not luxuries. When you have them, make sure they are updated regularly to keep you protected against any new online threats.

9 Don't let your browser remember your login details: It may be easier but it can spell trouble ahead. Remember, it is much safer to re-enter your details every time you login, even if it takes slightly longer.

10 Don't allow people surf over your shoulder while online: They can easily steal sensitive information including passwords, PINs, codes, and so on. Always protect your information. Also, don't handle you bank cards carelessly. Cover the numbers. And when shopping or buying fuel, make sure the operator does not wander away with your card.

Getting your day off to a great start

One major way to have a very productive day is to start your day right with a healthy morning routine. As writer Scott Mathews says, the morning is the most important part of the day. “It’s the beginning of your journey, each and every day. If productivity is what you’re seeking, a thorough morning routine that includes healthy habits and effective planning will take you far.”

According to Niels Eek, psychologist and co-founder of mental wellbeing app, Re-mente, “routine allows us to stay focused and motivated. Even if you might not feel it right there and then, settling into a familiar routine can help your mind get into a state of ‘flow’ and stimulate your brain for a productive day ahead.” Here are a few morning routines to launch you into a very productive day:

1. Wake up early: Mathew says the first requirement of daily productivity is an early wake-up, followed by empowering habits. To wake up early means you have to get into bed at decent hours. If you live and work in Lagos, doing this might be a huge challenge but with creativity, you can shut down in a timely, consistent manner after every work day.

2. Create a morning routine that sets you up for success: Start the day with a positive affirmation. Practice deep breathing. Eliminate decision making during the early hours. Drink water. And eat a healthy breakfast.



3. Take care of your mind: Treat your mind right during the mornings. It will keep your stress level low. Read. Write. Meditate. As Mathew says, “setting your mind up for success is critical for the productivity you’ll manifest throughout the day.”

4. Exercise: Exercising helps you to manage your energy in a positive way. Done at the start of the day, it gets your mind ready to tackle the issues that arise and gives you enhanced energy throughout the day.

5. Practice gratitude: Gratitude shapes attitude. Practicing a moment of gratitude each and every morning is a sure way to boost your positive emotions throughout the day.

6. Plan your day: Keeping the next day in perspective helps to prepare your mind, establish priorities, prevent distractions, and keeps you productive. Prioritise your tasks effectively, and aim to complete a few demanding tasks each day.

7. Tackle the most important task of the day: The satisfaction that comes from successfully overcoming your primary challenges gives you momentum and strength to end your day on a high note.

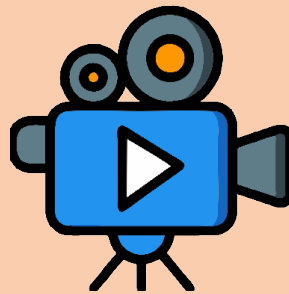
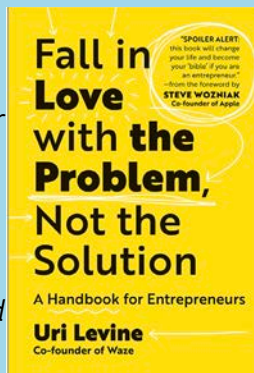
Top List

Here's our top selection of books, movies, podcast and apps to give you that spark

BOOKS

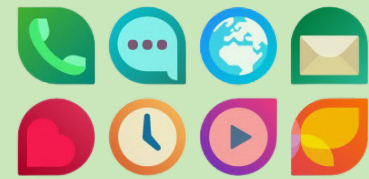


1. *Spare, Memoir by Prince Harry, Duke of Sussex*
2. *Happy Place, by Emily Henry*
3. *The School of Money, by Olu-mide Emmanuel*
4. *Skills That Pay the Bill, by Emi lyalla*
5. *All the Dangerous Things, by Stacy Willingham*
6. *How to Grow Your Small Business: A 6-Step Plan to Help Your Business Take Off by Don Miller*
7. *Fall in Love with the Problem, Not the Solution: A Handbook for Entrepreneurs, by Uri Levine*
8. *Redesigning Work: How to Transform Your Organization and Make Hybrid Work for Everyone (Management on the Cutting Edge) by Lynda Gratton*
9. *Dangote's Ten Commandments on Money by Peter Anosike*
10. *The Crux: How Leaders Become Strategists by Richard P. Rumelt*



MOVIES

1. Gangs of Lagos
2. Battle on Buka Street
3. Everything Everywhere All at Once
4. Anikulapo
5. Saint Omer
6. Blood Sisters
7. When You Finish Saving The World
8. Brotherhood
9. King of Boys
10. Omo Ghetto



APPS

1. Quickbooks: Accounting application for small business.
2. To do list: Use it to arrange and organise your daily task
3. CamScanner: Your big scanning machine in a single app.
4. Twist: Asynchronous messaging app for team messaging.
5. Oak Meditation: How to meditate before, during & after work.
6. Audible: Reads your favourite book for you.
7. Castro: Track and manage your best podcast in one place.
8. LastPass: Encrypts and stores your password safely.
9. Calendly: Schedule, and follow up on external meetings.
10. Xero: Accounting and HR application



PODCASTS

1. Planet Money
2. The Backstory
3. Ditch the Suits
4. Uncensored
5. Ladies Lounge
6. All About Nigeria
7. Nigeria Politics Weekly
8. Entrepreneurs Showcase
9. The Disciplined Investor
10. Black Yellow Voice Podcast



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THROW BACK

A brief history of money

Barter: Before money was invented, people directly exchanged goods and services with one another.

Sea shells (1200 B.C.): When barter proved inconvenient people turned to cowries, one of the longest-used currencies in the history of money, as a medium of exchange.

Metallic coins (1000 B.C.): Made out of bronze and copper to replace cowries with China leading the charge. King Alyattes of Lydia minted coins out of electrum, a mixture of gold and silver and stamped them with pictures around 600 B.C

Paper money (994 A.D.): Started as receipts for coins deposited with merchants who stored the coins in lockboxes, and issued signed notes acknowledging a debt, which can be redeemed for coins from other affiliated merchants. Began in China in 994AD. The West joined when Sweden established its first national bank—the Stockholm Banco in the 17th century.

The gold standard (1816-1930): In 1816, the gold standard was adopted in England (1900 USA) where a certain amount of gold can be redeemed with each banknote.

Fiat (present day): In 1971, US President Richard Nixon officially abandoned the gold standard, adopting a government-issued currency that isn't backed by any commodity but by the issuing government.

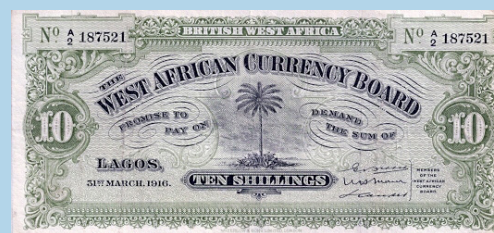
Electronic cash and online wallets (present day): Technology has enabled mobile money, electronic cash and digital money but backed by financial institutions.

Cryptocurrency(the future): the first cryptocurrency was created in 2009 by Satoshi Nakamoto. Cryptocurrency points the way to the future of money.

did you know?

The Massachusetts Bay Colony

introduced the first paper money in 1860. The money financed a military expedition to Canada, and was in the form of bills of credit.



Paper receipts were the start of paper paper currency. Historically, money was coin based, with dollar bills being extremely rare. But in the 1700s, goldsmiths started to give people paper receipts for their gold. This led to the use of paper as a form of money, backed by gold, known as the gold standard. You could take your paper money into any bank and exchange it for its value in gold. This lasted until 1971, when President Nixon took the U.S. off the gold standard.

The US Secret Service was created in

1865 to fight counterfeiting. At the time, between a third and one half of all U.S. paper currency in circulation was counterfeit.



Only 8% of the world's currency is actual physical money today thanks to digital transactions which ensures money do not change hands.

The first official one cent 'Fugio' coin designed by Benjamin Franklin in 1787 had an advice printed on it: *Mind your Business.*



The first transaction of Bitcoin as

payment was for two pizzas. This transaction happened in Florida on 22 May, 2010. Laszlo Hanyecz paid 10,000 BTC for two pizzas from his local pizzeria, Papa John's. At that time, the value was equivalent to \$41.



Some popular nicknames for money:

Toad (Denmark)
Pasta (Spain)
Lobster (Australia) and
Mosquito (Germany).

Blog

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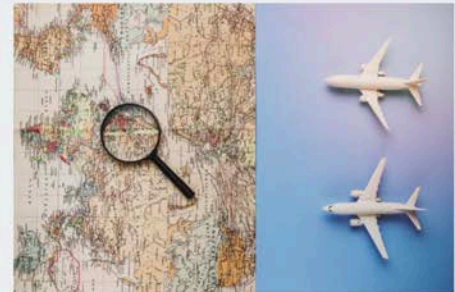
Topical Issues



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