



Reviews, updates, products and services from FirstBank



# The 2023 Customer Service Week

06: Crafting your 2024 budget

09: The FirstBank WinBig Promo

24: The Gambia Calling

26: Swing Forward

FIRSTBANK IS AN  
FBNHOLDINGS COMPANY

Contact us:  
01-4485500  
0700FIRSTCONTACT  
(0700-34778-2668228)



firstcontact@firstbanknigeria.com  
complaints@firstbanknigeria.com  
www.firstbanknigeria.com

SMS short code: 30012  
f FirstBankofNigeria  
t @FirstBankngr  
i Firstbankngr  
in FirstBankofNigeriaLtd  
@ @firstbanknigeria

# 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



## Mobile Banking

Download and sign up to our mobile banking applications: FirstMobile and Lit App and join more than 22 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, ppay bills and buy data from your internet-enabled device



## USSD Banking

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.



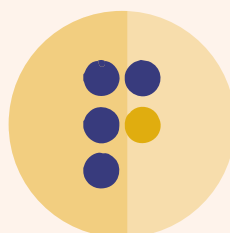
## Chat Banking

Send “Hi” to 08124444000 with your registered phone number to activate WhatsApp Chat Banking. Enjoy numerous banking services ranging from onboarding to balance enquiry, funds transfer, bills payment, airtime and data purchase, among others. This service works 24/7.



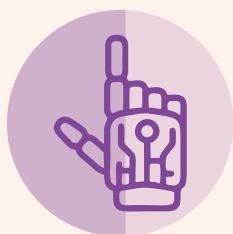
## Branch Banking

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 230,000 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.



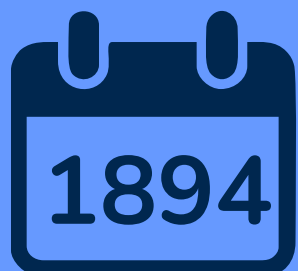
## Self-Service Centre

Visit our Digital Xperience Centres at Adetokunbo Ademola, Victoria Island, University of Ibadan, Abuja Wuse New Market and Banana Island Estate branches to enjoy next generation banking.

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



# FirstBank in Numbers



Year founded

9



Subsidiaries.  
7 international  
2 national

42m

Number of customer  
accounts including  
digital wallets.

N922.2bn

GROSS EARNINGS Q3 2023



800

business locations



N13.6tn

Total Assets Q3 2023

23m

Number of customer  
on digital platforms

N1.3tn

Total equity



230,000

Agent Banking Locations  
as at November 2023



27.6%

Contribution by African  
subsidiaries to Group  
as at September 2023



N33.3tn

Total electronic transactions  
processed as at November 2023



N8.9tn

Total Deposit Q3, 2023



# Customer Service Week 2023



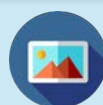
The 2023 Customer Service Week was celebrated with fun and panache across the FirstBank Group from 3 – 6 October, 2023 with the theme - "Team Service". Activities included Executive Visits, where all staff from Assistant General Manager (AGM) grade and above visited FirstBank branches to work as Customer Service Officer

At noon on 4 October, there was a well-deserved ovation appreciating branches, Head

Office departments and Contact Centre staff of the Bank. There was a video and photo booth at the Head Office and Head Office annexes for staff to take photo and videos and share with colleagues and friends.

There were awards, games, giveaways, interviews and a love feast on the last day of the Customer Service Week 2023.





[More pictures here](#)



**Ini Ebong**, ED, Treasury and International Banking, attending to a customer at Ikeja Industrial Branch.

**Olaitan Martins**, Group Executive, Transaction Banking, working as teller at Isolo Industrial Branch.

**Seyi Oyefeso**, Executive Director, Retail Banking, South, engaging a customer at Keffi Road Branch, Ikoyi.

**Idowu Thompson**, Group Executive, Private Banking and Wealth Management with some staff at Abuja Main Branch.

**Olaitan Martins** with staff of Isolo Industrial Branch.

**Lande Atere**, Chief Customer Experience Officer with staff of Isolo Industrial Branch.



# Crafting your 2024 operating budget

A financial year, represented by 12 calendar months, is used by government, businesses and other organisations to calculate their budgets, profits, losses and other financial metrics.

A budget is a financial roadmap for an upcoming period and if all goes according to plan, should show how much you would earn and spend. It is essential for individuals and businesses. This means that your business, no matter the size, should be working on or ready with its operating budget for 2024.

An operating budget is a detailed projection of what the organisation expects its revenue and

expenditure to be in a financial year. Walsh Accountants lists 10 key benefits of budgeting:

- **Financial clarity:** Gives clear overview of income and expenses, helps you understand your financial health and identify areas for improvement.
- **Enhanced profitability:** Helps you optimise revenue streams and identify opportunities to increase profits.
- **Resource allocation:** Helps efficient allocation of resources to areas that generate the highest returns and growth potential.
- **Risk management:** A budget helps to identify and mitigate financial risks, ensuring your continued resilience.
- **Decision-making support:** Provide data and valuable insights to support decision-making.
- **Cost control:** Helps you keep a close eye on expenses, making it easier to identify areas where cost control can boost your bottom line.
- **Cashflow management:** Helps you maintain healthy cashflow by ensuring that you have enough funds to cover day-to-day expenses and unexpected costs.
- **Strategic investment:** Helps to identify the most promising areas for strategic investments, like entering new markets.



- **Debt management:** Helps in managing and reducing debt by allowing you to plan for debt payments and avoid unnecessary borrowing.
- **Sustainable growth:** Aligns your financial resources with your long-term goals; ensure the business continues to thrive and adapt to changing market dynamics.

Here are some proven steps to develop an operating budget we have compiled for you:

### Understand your business goals:

What do you want to achieve within the budget period? Are you launching a new product or service? Are you expanding into new markets? They will all impact how you allocate funds.

**Examine your costs:** There are three main types of costs: fixed, variable and one-time expenses. Fixed costs are expenses that remain constant overtime like rent and salaries and don't dramatically change from month to month. Variable expenses like sales commissions, raw materials and production costs fluctuate depending on activities. Purchasing equipment, unplanned maintenance, developing a new product or service, and handling a security breach are all examples of one-time expenses.

### List your sources of income:

Determine how much money your company generates each month and where that money comes from. Include include current and new revenue sources.

### Work out a cost with suppliers:

Negotiating major costs with suppliers and locking them down for a specific period can help to cut the cost of conducting business significantly.

**Estimate your revenue:** Be realistic with your revenue estimates. Overestimating revenue could negatively impact your operation, lead to borrowing and defeat the purpose of making a budget in the first place. Rely only on empirical evidence, look back at previous revenue records and income figures from the prior year as that might be used as a benchmark for the coming year. Track revenue on a monthly, quarterly, and annual basis.

**Cashflow projections:** Cash flow consists of customer receipts and vendor payments. To maintain a healthy cashflow, you must strike a balance between these two factors. Track it weekly or monthly.

### Seasonal and industry trends:

Businesses experience seasonal variations, so plan for seasons when business is booming, and the times when sales are slow. Gather information on when your firm performs best to address this difficulty when developing a budget. This should help you to make enough money during peak months and keep the business afloat during the off-season.

**Set spending goals:** Determine which expenses will benefit your company in the short, medium and long terms and invest in them at the start of the planning season. Prioritise expenses to favour

those high yielding areas.

### Future business budget plan:

Project what will happen to your business in the future. These are informed assumptions that will be more accurate if you use historical basis - how you performed in the past. It forms the basis for your profit and loss account. Are you making or spending more?

**A budget calculator:** Compile all of your budget's figures into a single, easy-to-understand summary. Excel spreadsheet works better here. There are also a number of budget calculators online to help you at this stage. After you've deducted your fixed and variable expenses from your income, you'll have a good notion of how much money you have.

To be effective, budgets must be constantly reviewed. At regular intervals – monthly, quarterly, etc, review your actual numbers - how much you're actually making and spending - and compare them to your budget. This will help you to get a deeper understanding of your earning and spending patterns and fine tune your budget to be more accurate.

### Sources and for additional resources:

<https://t.ly/j9D7o>

<https://online.hbs.edu/blog/post/how-to-prepare-a-budget-for-an-organization>

<https://t.ly/LZ6mA>

<https://t.ly/VGOTf>



# Your personal budget

*Budgets are financial roadmaps; they should guide your expenditure if well implemented. Do you want to create a financial budget come 2024? Here are easy steps from a renowned financial writer - Martha Harbell*

## Calculate your net income:

Focus on your net income. That's your take-home pay i.e. total wages or salary minus deductions for taxes and others. If you are a freelancer, gig worker, contractor or are self-employed, make sure to keep detailed notes of your contracts and payments in order to help manage irregular income. You can also add interest from savings account and dividend payments. If it is a household budget, include the income of everyone in the household and do the same for expenses.

## Map out your expenses:

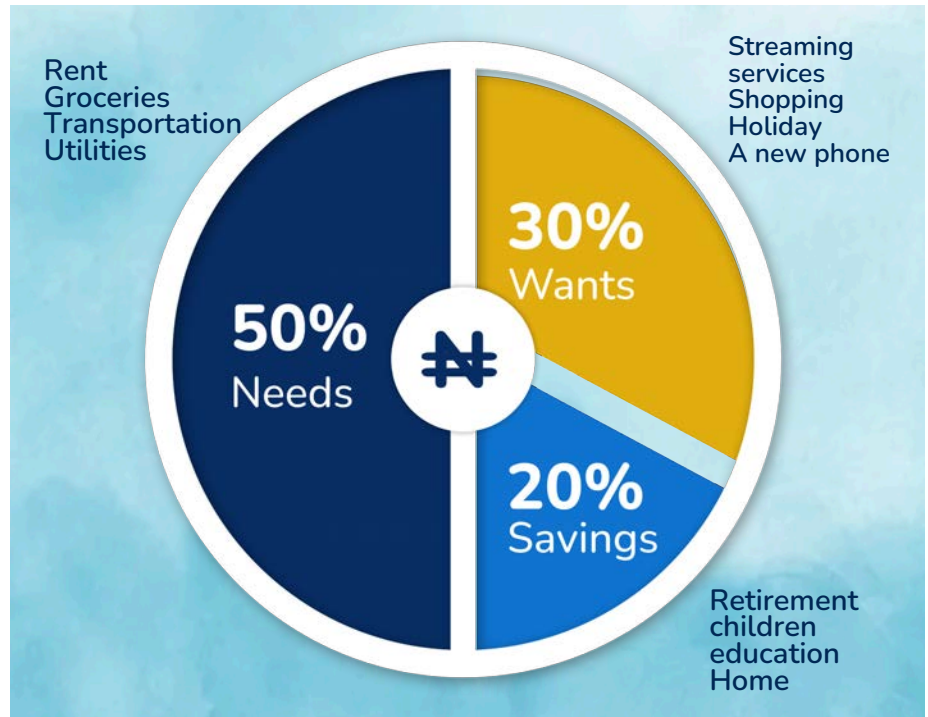
Track and categorise your expenses to determine what you are spending the most money on and where it might be easiest to save. Start by making a list of your expenses each month: rents, utilities, groceries, transportation, car maintenance, subscriptions, communication (phone, internet, cable, etc).

## Calculate your balance:

Take your total income and subtract your expenses. This balance tells you how well you're currently managing your money, and gives you a baseline to help you plan for the future.

## Identify your goals:

What do you want to get from your money? Start by making a list of your short and long-term financial goals. Short-term goals



may include buying a new laptop, taking certification exams or buying a subscription. Long-term goals may be saving for retirement, buying a home or your child's education.

## Make a plan:

This is where everything comes together. Look at your balance and your goals. Are you spending more than you earn? Do you have enough money left over to put towards your goals? Consider the 50/30/20 spending rule made popular by US Senator, Elizabeth Warren in her book, *All Your Worth: The Ultimate Lifetime Money Plan*. Set specific and realistic spending limits for each

category of expenses.

## Stay on track:

Once your budget is set, stay on track and review it regularly. Tracking your budget enables you to make necessary adjustments. There could be sudden raise, after all, changes in your life will translate into changes in your budget, whether it's losing a job, adding a family member, moving to a new place, cancelled orders or long delays of payments.

## For more:

<https://tinyurl.com/yer4wsy3>

<https://tinyurl.com/24r49yuu>

# Are you winning big?

*N170,000,000 cash prizes up in FirstBank WinBig Promo*

On 23 October, FirstBank launched the WinBig Promo campaign to reward several new and existing customers of the Bank with total cash reward up to N170million naira. This campaign will run for four months, and by 23 February 2024, about 1,240 customers would have received various cash rewards and free airtime vouchers simply by opening new accounts or reactivating their dormant accounts and depositing money in the accounts.

Six customers will emerge lucky winners of N1,000,000 each in the grand finale draw.

**To open a FirstBank account** dial USSD code \*894\*0# and follow the prompt or visit the Bank's website and click on "Open Account". You can also visit any FirstBank branch nearest to you to open an account.

**To qualify for the N100,000 monthly draw**, customers will have to deposit and maintain a minimum amount of 5,000.00 in their account monthly and transact a minimum of five times on any of the Bank's digital channels: First-Mobile, LIT App, USSD, FirstOnline as well as carry out transactions using their debit cards.

**Customers who are eligible** to win N1,000,000 must have a deposit of N50,000.00 monthly for four consecutive months or



maintain a minimum deposit of N200,000.00 for four months and transact a minimum of five times on any of the Bank's digital banking channels; FirstMobile, LIT App, USSD, FirstOnline as well as carry out transactions using their debit card.

**Customers who reactivate their account(s)** are also eligible to win. For reactivating their account, the first 10,000 customers to deposit N1,000.00 and transact on any of the Bank's digital channels: First-Mobile, LIT App, USSD, FirstOnline and Debit Card transactions will be rewarded with free airtime. Customers who reactivate their dormant account could also qualify for the monthly draw when they deposit and maintain a minimum amount of N5,000 monthly and transact a minimum of five times on any of the Bank's digital chan-

nels. They could also emerge winners of N1,000,000 in the grade finale draw if they meet the criteria.

**To reactivate account**, the customer will have to dial the USSD code \*894\*7# and follow the prompt to reactivate Tier 1 accounts or visit any nearest FirstBank branch for Tiers 2 and 3 account reactivation.

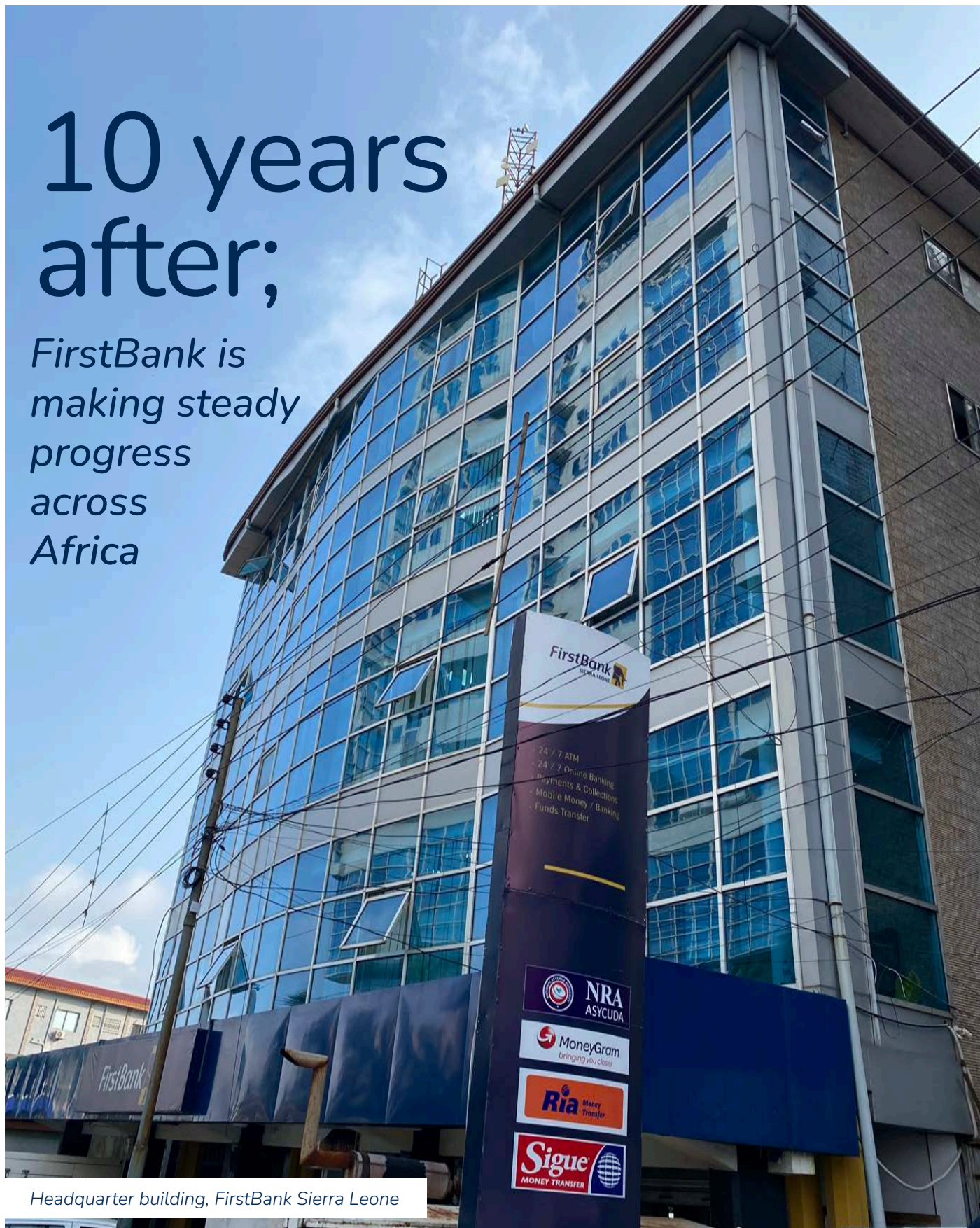
*For more updates on the promo and other exciting offerings from FirstBank, follow the Bank's social media handles :*

- FirstBankofnigeria
- @FirstBankngr
- @firstbanknigeria
- FirstBankofNigeriaLtd
- Firstbankngr



# 10 years after;

*FirstBank is  
making steady  
progress  
across  
Africa*



Headquarter building, FirstBank Sierra Leone



It was 10 years in November since FirstBank acquired the West African banks of International Commercial Bank Financial Group Holdings (ICB) in Ghana, Sierra Leone, Guinea and Gambia.

The Banks became FBNBank, increased FirstBank's presence to 10 countries, and added 28 branches to the network: 17 in Ghana, five in Guinea, four in Gambia and two in Sierra Leone. In 2023, the Banks were rebranded to FirstBank thus achieving a monolithic brand for the FirstBank Group globally.

The acquisitions formed a major part of FirstBank's expansion drive across Sub-Saharan Africa. In October 2011, FirstBank acquired Banque Internationale de Credit (BIC), one of the leading banks in the Democratic Republic of Congo. It is now known as FirstBank DRC. In May 2014, the Bank acquired ICB Senegal. The African expansion formed part of FirstBank's strategy to maintain significant market share, expand pan-African footprint as well as diversify earnings while delivering value to shareholders.

In 2022, FirstBank's SSA subsidiaries contributed 21.3 percent to the Group's profit before tax. Dr Adesola Adeduntan, CEO, FirstBank Group, said recently: "One of the areas where we have been successful is significantly enhancing the contribution of our subsidiaries. As at the last time I checked, their contribution was in excess of 20% of the bottomline of banking subsidiaries."

At the opening of the new head



Staff of FirstBank Guinea



Staff of FirstBank Sierra Leone

office for FirstBank Sierra Leone, Adeduntan said: "FBNBank Sierra Leone has followed the remarkable footsteps of its mother company by delivering the relevant experiences that meet and exceed stakeholders' expect-

tations." Similarly, Dr Adeduntan has reported steady progress of the Bank in Guinea and Ghana where FirstBank has consistently focused on delivering "innovative banking services, powered by superior customer experiences".

# Abuja goes digital

Following successes in Lagos and Ibadan, our third Digital Xperience Centre has opened at the FirstBank Wuse Branch, Abuja. It ushers in a new era of customer service, enabled by latest financial technology.

This Digital Xperience Centre represents FirstBank's dedication to progress, and most importantly, to customer's convenience. At every turn, in every innovation, our commitment to putting our customers first shines through.

Abuja DXC - like the previous ones - is not just about convenience; it is about crafting an unparalleled customer experience. It is a toast to a future where banking isn't just a transaction, but a transformation.

Speaking at the commissioning, Dr Adesola Adeduntan, CEO FirstBank Group said: "I congratulate the Abuja Wuse community for being the worthy host to the first digitised branch in Nigeria's political and administrative centre, and I am enthused at the prospects it brings to our esteemed customers – both existing and prospective."

The Digital Xperience Centre is digitised in every sense of the word with no tellers or human staff; it is fully equipped with digital screens, self-service terminals, card-issuance kiosks, Automated Teller Machines (ATMs), humanoid robots, video banking and Artificial Intelligence and several other digital-led and assisted gadgets to ensure you do not miss out on any service offered in the traditional branch.





# Marking the Pink Month



October is marked as the Breast Cancer Awareness Month, a global campaign to raise awareness of breast cancer. FirstBank joined the rest of the world to mark the month and support efforts at fighting the scourge as part of its 2023 annual Corporate Responsibility & Sustainability (CR&S) week.

This year's theme **'Keeping Her in The Picture'**, is a call to everyone to look out for the well-being of the important women in their lives.

In Lagos, Olaitan Martins, Group Executive, Transaction Banking and Chairperson, FirstBank Women Network (FWN), presented the Bank's donation of the sum of N1,000,000.00 to Tinu Lawal, Founder/CEO, Atinuke Cancer Foundation.

In Abuja, Aishatu Bubaram, Group Executive, Commercial Banking North, and Alternate Chairperson, FirstBank Women Network led other key officers of the Bank including Veronica Sam-Pam, Area Compliance Officers Coordinator, North and South; Lohbyen Ari, Group Head, Abuja 2 Retail Banking North; Toni Akhibi, Business Manager, Gwarinpa Branch, and Rabi Bawa, Group Head, Abuja Retail Banking, on a courtesy visit and cheque presentation to Her Excellency, Dr Mrs Zainab Bagudu, MD/CEO Medicaid Cancer Foundation (MCF) on behalf of the FirstBank Women Network.



**Top: Olaitan Martins**, Group Executive, Transaction Banking, presenting FirstBank's donation of N1,000,000.00 (one million naira) to Tinu Lawal, Founder/CEO, Atinuke Cancer Foundation

**Bottom: Veronica Sam-Pam**, Area Compliance Officers Coordinator, North and South; **Lohbyen Ari**, Group Head, Abuja 2 Retail Banking North; **Aishatu Bubaram**, Group Executive, Commercial Banking North and Alternate Chairperson, FirstBank Women Network; Her Excellency, **Dr Mrs Zainab Bagudu**, MD/CEO Medicaid Cancer Foundation (MCF); **Toni Akhibi**, Business Manager, Gwarinpa Branch and **Rabi Bawa**, Group Head, Abuja Retail Banking, during a courtesy visit and presentation of Cheque to the foundation.





# “Senanu, this is cancer”

Beating Breast Cancer  
A survivor's story  
by **Senanu Ladipo**



**M**y name is Senanu Ladipo, a graduate of Mass Communication, a wife, mother, and a banker with over 20 years experience.

I came into FirstBank as a secretary when my former bank, MBC International Bank was acquired. I took the conversion test and passed. I started from Ikeja Industrial Branch as a Customer Service Front Desk Officer. Thereafter, I worked in several other departments including Institutional Banking, Wholesale Banking, Corporate Banking and currently, Diaspora Banking.

On return from work one evening, I sat down on my bed to rest, and it happened that I touched my breast on impulse, and I felt something

Cancer is so deadly that it is almost synonymous to death. I began to recall the number of persons I heard have died of cancer. I was wailing in church so loud that everyone that saw me would probably say “Oh, see how much she loves the Lord” but that was me fighting the negative thoughts in my head and trying to assimilate the shock from the test result. That was undoubtedly the worst day of my life.

like a lump. I decided to go for a scan the next day but unfortunately it skipped my mind. Three weeks later, I was at the 7th floor for some official duties, and I suddenly remembered I wanted to visit the clinic, so I went to the 6th floor and asked to see the doctor. The Resident Doctor asked the nurse to do a quick check. She too saw the lump and immediately referred me to another clinic for a scan.

When I visited the clinic, something strange happened. The guy that conducted the test laughed and asked me to go home. “There’s nothing in your body, why are you even here?” Those were his exact words. But I knew myself, I was very much self-aware, and I was 100% sure something was wrong with my body. So, I took his hand and made him touch the part of my breast where the lump was. It was at that moment he realised he goofed. He conducted the scan and gave me the result. I took it to the Bank’s Medical Director, and he exclaimed that we must get it removed immediately. He referred me to another Medical Doctor that would conduct the Lumpectomy.

This time, the lump had increased more than it was when I first felt it in my breast. He did the scan test and asked that I come back in 10 working days for the result. Those were the longest 10 working days of my life. One Friday night being 31 January 2020, I received a text message from the Doctor that read “Come with your spouse”. The message looked generic that I almost ignored it, but I decided to oblige.

The next day being 1 February, I drove down to the clinic with my husband. But the doctor couldn’t tell me it was a breast cancer at that moment. He just told me that I should come the following Tuesday to commence my treatment. I wasn’t sure what he meant so I left the clinic with my husband and went home. I took a snapshot of the test result and sent to a friend who is a medical doctor and slept off.

I woke up on Sunday morning to his text “Sen-anu this is cancer”. It was a devastating news for me. I immediately began to cry. It was like my world was about to end. It became worse when my children came into my room to say good morning. The thought of dying and leaving these ones behind struck me and I cried even more. A lot of negative thoughts flooded my mind that even when I managed to go to church that day, I kept imagining myself being carried in a coffin into the church.

Cancer is so deadly that it is almost synonymous to death. I began to recall the number of persons I heard have died of cancer. I was wailing in church so loud that everyone that saw me would probably say “Oh, see how much she loves the Lord” but that was me fighting the negative thoughts in my head and trying to assimilate the shock from the test result. That was undoubtedly the worst day of my life.

I had to become strong at that moment for everyone I love. Of course, my husband already knew. I had to tell my children, my aged mum, my pastor,

close friends, and few members of the extended family. I came to work and told my immediate boss, my BM and Group Head, then a few friends in the office. One reason is because I needed their prayers to be able to pull through. However, I was positive while sharing the news so I do not attract pity because pity was the last thing I needed at that moment.

I was diagnosed in February, and I started chemotherapy that same month. I had to go for multiple tests to determine the type and stage of the cancer and the required treatments. So, I had eight sessions of chemotherapy. The first four was every three weeks from when the treatment commenced. I had surgeries that same period to remove my Lymph nodes (six of them). This is basically to prevent the spread of the cancer to other parts of my body.

After that, I completed the other four sessions of chemotherapy, then I went through radiotherapy. Putting it all together, my treatment began in February and was completed by August that same year. Then by November, I had another test and to my greatest joy, I was declared NED (No Evidence of Disease). It was truly one of the happiest days of my life. I still go for

regular tests and I'm always mindful of my daily living to ensure it doesn't resurface.

I felt like God gave me a second chance to live and an opportunity to get closer to my Creator. I learnt to appreciate people more, love them more and help them as much as I could. I don't bear grudges any longer. I became more considerate and compassionate. My experience truly transformed my life for the better. I would have been dead, but God chose to keep me. Though I still take some injections every



FirstBank is truly a great place to work. I am still here because of God's grace and FirstBank. Even during the treatment, my Executive Director and Group Head were very supportive and my colleagues too. I got more than I deserved, and I can say that I am blessed to be in this Bank.

three months, I am grateful for how long God has kept me.

I thank God for FirstBank. The Bank took care of every single treatment up till now. FirstBank is truly a great place to work. I am still here because of God's grace and FirstBank. Even during the treatment, my Executive Director and Group Head were very supportive and my colleagues too. I got more than I deserved, and I can say that I am blessed to be in this Bank.

I do not have any support foundation on breast cancer, but I have friends who do, and they have my support always. I am currently a champion of Breast Cancer Awareness and I preach the gospel of "check your breast more often than you brush your teeth". Prevention is always better than cure.

My advice to the women: learn how to do a personal breast examination as many times as possible. I also advise that we take advantage of the annual health check gracefully provided by FirstBank and ensure we do thorough breast examination. If you notice any abnormality no matter how little, please go and see the doctor immediately.

Cancer is no good, but the earlier

stages, if promptly detected, could be easily treated.

Lastly, be very mindful of your diet, carry out physical exercises to ensure a healthy live. Always stay positive. Life is short, please live it to the fullest and show love to the people around you.



# My Lagos rites of initiation

Black-Girl (Precious Opara)



Fresh out of training school, I longed for home. I missed home. Training school (TS) was a whole lot of experience for me. I knew I was going to miss my friends; some of them, I am likely not going to cross paths with for a very long time. The food also... But what I knew I was definitely not going to miss were the books and the exams. I am sure every FirstBanker who passed through TS felt the same way at some point.

Despite my zeal to flee from Lagos, I decided not to hurry back but wait till I got posted as my friends advised.

Everyone knew that I was not a fan of Lagos, but I guess fate skipped that part.

I cried my eyes out when I got the deployment mail, my sister kept staring at me in disbelief “Shey, it is the Lagos I am in, that this girl is crying as if it is a death sentence?” she said to her husband.

Why cry? You may wonder.

Well, throwback to last year, I just arrived Lagos. I was seated by the window of a rickety yellow bus, sweating profusely, patiently waiting for the bus to ‘load’, I brought

---

**“That mineral cold o, make I come collect am too?” Right then, I swore never to have anything to do with Lagos again. I was not ready to unlock this different kind of craze.**

---



out my meat pie, bought a chilled drink to step it down, only for my meat pie to get snatched from my hands by one of the agberos. He ran... paused, returned and asked "that mineral cold o, make I come collect am too?"

Right then, I swore never to have anything to do with Lagos again. I was not ready to unlock this different kind of craze.

Ok, let's continue.

Well, I finally pulled myself together and went to visit the branch I was posted to in Isale Eko area. My sister decided to tag along as she was scared for me. A newbie going to where the "Gang of Lagos" was acted... "God abeg!", she kept muttering. The area stood true to its name, my bag almost got snatched, right in the market, nobody cared... the 'I don't care' and 'Na only me waka come' attitude in this Lagos needs to be studied. I cried to the branch and cried back to my sister's place at Ajah.

With swollen eyes, I sat and constructed the longest mail I have ever written in my life and sent to HCMD. I am sure when they got my mail, they would have thought "Wetin be this one again?"

Later on, I got redeployed to another branch. Lagos started happening to me. I remember going to the hospital, the Doctor checked and was like "you are healthy... You are just suffering from Lagos." Jokingly, a nurse added "Lagos 101. Go and collect your pastor's number, you go need am for this Lagos"... She was right.

Going to work from Ajah to Broad Street everyday was hell for me. The fluctuating transport fare was something else, it was as if drivers charged according to their moods. There were days I had to struggle for bus. I even got knocked on the head one time when I successfully fought my way into a bus, I got the last seat, just when I was about to savour my victory, a loud knock landed on my very fragile head, koi! Apparently, one madam was not pleased that I beat her to it... phew! Lagos!

---

**"There were days I had to struggle for bus, I even got knocked on the head one time when I successfully fought my way into a bus. I got the last seat, just when I was about to savour my victory, a loud knock landed on my very fragile head, koi! Apparently, one madam was not pleased that I beat her to it... phew! Lagos!"**

---

Relocation allowance (RA) dropped. The joy of every relocating FirstBanker. I was too quick to feel on top of the world. In no time, Lagos landlords and agents humbled me. Finding a house in Lagos is a job on its own. I was close to losing it. I spent my weekends roaming the streets of Lagos with greedy agents looking for every possible way to extort me. I got tired of bursting into tears when I see the over-hyped small cubicle or dilapidated houses those greedy agents took me to.

One fateful day, under the rain I went with an agent to a town in Lagos called Iyana-Oworo, 'E really \*Woro\* me'. The agent pointed to a house literally sitting on water. Under, behind, around... water!

He said "see the wide glass windows. From your backyard, you can see the water... nice scenery, cool and calm. Person wey see your background for video fit think say na abroad you dey, abi are you not seeing what I am seeing?"

No sir, I am not seeing it o, all I could imagine or visualise was 'Mammy water' (marine spirits). I cried till I started laughing.

Wetin I never see?... Me and my agent one time even got chased by a dog when we went house hunting. With my wig in my hands, I flew for my





dear life. Usain Bolt no run pass me that day.

One day, my sister sat me down, I guess she noticed I was close to losing it.

“You are letting all this pressure and stress get to you, Lagos is happening to you because of the hatred you have for it... You need to let go of that hatred. Forgive Lagos Precious, give it a chance ...otherwise it will keep showing you shege” she advised.

How? I asked.

“Stay happy regardless, see Lagos in a different light... There’s always a way, just have the will first... You need to toughen up, you’re now a Lagoonian. Embrace it” She replied.

I listened - I found a way.

I started making jokes and telling stories about the crazy stuff I experienced. Every now and then, I will write about them, post on group chats and have my friends laugh about it.

Funnily enough, I started looking forward to the next shege so I can crack my Gees up.

My mom till date, calls me every evening so I can gist her. The last time I told her how a mad man chased the living day light out of me and kept screaming “give me money”. She nearly died of laughter.

**“See the wide glass windows. From your backyard, you can see the water... nice scenery, cool and calm. Person wey see your background for video fit think say na abroad you dey, abi are you not seeing what I am seeing?”**

Well, currently I found a place, very close to my workplace, I don’t get to travel long distances to get to work anymore. I started seeing Lagos in a new light, started falling in love with the city and its craziness. In fact, I am proud of me, proud of how much I have evolved, proud of how I was able to keep my mental health in check while I find my footing in this city. Very proud that I did not let that dog or mad man chase me and my dreams out of Lagos. Grateful to FirstBank for bringing me out of my comfort zone to experience a different kind of life.



## Banking on Sokoto

Sokoto, the capital and largest town of Sokoto State, northwestern Nigeria lies along the confluence of the Sokoto and Rima Rivers, about 80km south of the Niger border, along the traditional caravan route that leads northward across the Sahara.

Sokoto was only a small village when selected to be the military headquarters (1804–05) of the Fulani jihad (holy war) led by Shehu (Sheikh) Usman dan Fodio, the first sarkin musulmi (“commander of the faithful”). It became a permanent capital of the Fulani empire in 1809 and the spiritual headquarters of the Fulani people in 1817.

Sokoto became the headquarters of the North Western State created in 1967 and the capital of Sokoto State when Niger State was carved out of North Western State in 1976. The present day Kebbi and Zamfara states were carved out of Sokoto, in 1991 and 1996 respectively. The State is made up of two major tribes; Hausa and Fulani. Being the seat of the former Sokoto Caliphate, the city is predominantly Muslim and an important seat of Islamic learning in Nigeria. The Sultan of Sokoto who heads the caliphate is effectively the spiritual leader of Nigerian Muslims.

Modern Sokoto is a major trade centre in leather crafts (a significant export), kola nuts, goat skins and sheep skins, cattle hides and camel hides, sorghum, millet, rice, fish, peanuts (groundnuts), cotton, onions, and tobacco. Leather works is still a major occupation in the city.

FirstBank has five branches across the state, with three in the Metropolis, and two others in different parts of the state. The branches are: Sokoto Main, Sokoto Fodio, Rijija, Tambuwal and Illela. Sokoto Fodio is the oldest branch, older than the state itself. It is believed that it was built during the colonial era. Sokoto Main branch on the other hand was built in 1984.





# 10 Interesting things to look out for in Sokoto Main Branch

*Sokoto Main is a remarkable branch of FirstBank, located in a prime spot along Kano Road in the bustling Sokoto metropolis. The Branch stands out for its exceptional features and the unique experience it offers to our customers and staff alike. With its rich history, convenient location, state-of-the-art facilities, and dedicated staff, Sokoto Main Branch stands out with delivery of remarkable banking experience in Sokoto and here are few reasons you should pay a visit to this branch soon:*

## **Historical Significance:**

Commissioned in 1984, Sokoto Main Branch holds a special place in the history of FirstBank. Its long-standing presence in the community reflects the Bank's commitment to serving the people of Sokoto for almost 40 years.

## **Convenient Amenities:**

Upon arrival at Sokoto Main Branch, visitors are welcomed by the expansive landscape outside the banking hall. The branch boasts of nine functional ATMs conveniently placed in a beautifully designed gallery. An extra canopy is also provided to ensure customers' comfort during business transactions.

## **Climate-Controlled Environment:**

Sokoto State is known for its high daytime temperatures, often reaching up to 40 °C (104.0 °F). However, once inside the banking hall, customers are welcomed by eco-friendly air conditioning systems that provide a refreshing respite from the heat, creating a comfortable atmosphere for both customers and staff.

## **Thoughtful Lighting:**

The branch's lighting is expertly designed to provide ample illumination without causing discomfort to the eyes. This delicate balance

not only enhances visibility but also creates a soothing ambiance within the branch.

## **Regional Office Presence:**

Sokoto Main Branch houses principal officers and other key departments in the Bank e.g., Mohammed A. Ali, the Group Head Northwest 3, the Internal Control Team, IT Staff and the SANLAM Insurance office. It is also a hub of banking activities in the region.

## **Vibrant and Dynamic Staff:**

One of the key attractions of Sokoto Main Branch is its young and agile team. Mostly made up of GenZs with a level of energy and enthusiasm that naturally appeal to the youth demography, creating a comfortable atmosphere for customers of all ages.

## **Spacious and Comfortable Banking Hall:**

The banking hall at Sokoto Main has been thoughtfully designed to provide ample space for customers to move around comfortably. Customers are provided with comfortable chairs to relax while waiting to be served, ensuring a pleasant banking experience.

## **Exclusive ATM Issuing Machine:**

Sokoto Main Branch boasts a unique feature - an ATM issuing

machine that is only available in Sokoto Main and one other competitor bank, setting it apart from other branches and banks in the state. This convenience ensures that customers have easy access to cash, adding to the overall convenience of banking with Sokoto Main.

## **Convenient Deposit Machine:**

Another remarkable feature of Sokoto Main Branch is the availability of a deposit machine, another first in the entire state. Customers can deposit cash or cheques into their accounts conveniently, saving time that would have been spent on long queues.

## **Size:**

The branch occupies about 295ft making it one of the biggest in the state.

Sokoto Main is a testament to FirstBank's commitment to excellence. When next you visit Sokoto, ensure you drop by.

*For more about Sokoto,*



# Self-love is cool

Joyce Meyer, the American preacher and writer says “if you don’t love yourself, it is impossible for you to love others. You can’t give what you don’t have.” Taken literally, this means that in order to love others, you must first learn to love yourself. Or better put, those who do not love themselves lack the capacity to love others. This is the basis for self-love.

On the very basic level, self-love is often considered to mean self-care, self-pampering, or as we say here, “spoiling” yourself a little bit. Globally, the cosmetic and body care industry generates more than \$450 billion annually. But self-love is more than just loving your body. It means having an appreciation, affinity, and positive regard for yourself, a feeling that is closely related to self-esteem and self-compassion.

When you have a strong sense of self-love, you understand your own value and treat yourself in a loving way.

Dr Andleeb Asghar, a writer and pharmacologist sees self-love as having a good understanding of your strengths and weaknesses. “It has a positive effect on your well-being, mental fitness, and your relationships. Self-love is not selfish. Self-love is about acknowledging the need to take care of our needs, not our wants, and to work towards self-betterment instead of sacrificing our needs to prioritise the happiness of others.”

Self-love is not selfishness, rather, it is the ability to see oneself in a positive light, a conscious effort you put into regarding yourself and your interests highly. It springs from a deep understanding of yourself, your strengths, your flaws, your imperfections, and your weaknesses so you can harness these to appreciate your own worth, treat yourself with kindness, and nurture growth and well-being. It is the core self-awareness that helps regulates the urge to be overly judgmental and critical towards yourself which consequently translates into what you project to the people you interact with daily.





Self-love stems from four components. These components are:

**Self-awareness:** This is knowing who you are and what you can do. It is also knowing what you need to do to make the best out of yourself and your emotions.

**Self-worth:** This is an understanding of the value you place on yourself. This will help you set standards for yourself and pursue things that fit your worth, even in relationships too.

**Self-esteem:** This is an understanding of how you perceive yourself, your confidence level, your value proposition for yourself and how you carry yourself.

**Self-care:** This is a conscious effort to take good care of yourself-your mind, your body and your environment.

Practicing self-love comes with huge benefits. Andleeb lists some evidence-based benefits of self-love, to include:

- Better mental health
- More self-acceptance
- Higher self-esteem
- More motivation
- Stronger determination
- Increased self-awareness
- Less anxiety
- Better sleep

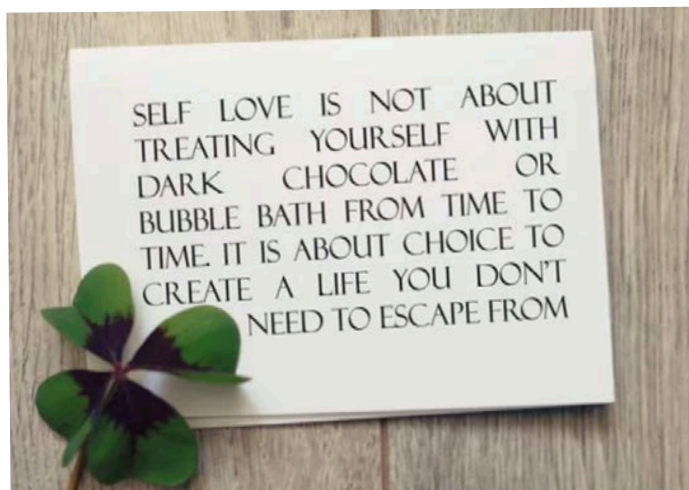
Self-love can be practiced in the following ways:

**Physical space:** Taking care of yourself and your environment, travelling to your choice destinations.

**Emotional awareness:** Creating your own emotional umbrella, guarding your own safe space, helping others get through their tough times also helps to improve your own emotional dexterity.

**Mental health:** Prioritising your own mental health is a way of practicing self-love.

**Spiritual awareness:** As human beings, we are all drawn to religion, your choice of religion and how you practice it shows people around you the kind of priorities you set and how much you are devoted to them.



**Social gatherings:** Being social is a way of practicing self-love, go out of the box and feel the world around you. Attending social gatherings is also an avenue to show your sense of fashion and/or sophistication.

**Financial investment:** If you love yourself, you will invest in yourself. Buy the best things for yourself, spend a considerable amount of your resources on making yourself happy, surprise yourself with an expensive gift.

*Sarah Nachia and Oluwatodimu Ikuyinminu*



## Oprah Winfrey's top 10 rules for self-love

- Taking responsibility for your life
- Believe in yourself
- There are no mistakes
- Meditate daily
- Take care of yourself
- Go within and connect
- Focus on what you have to be grateful for
- Be the master of your life
- Keep your vibration high
- It begins and ends with you



# The Gambia calling

*The Gambia, "Africa's smallest mainland country", is one of the continent's biggest tourist attractions and appeal, and an exciting destination you should plan to visit.*

**T**he Gambia is a tiny country just slightly bigger than Rivers State with a land mass of 11.3km<sup>2</sup>, but there's a lot to see and enjoy in this West African country where FirstBank The Gambia is a leading financial services provider. From birdwatching, to rocking its golden sandy beaches, a day at the crocodile fertility pool, rich culture and vibrant atmosphere, there won't be any dull moment for you.

As they say, we learn by the books we read, the people we meet and the places we visit. Here are some things to do in The Gambia when you finally decide on a holiday:

## Relax on an unspoilt beach

The Gambia offers unprecedented access to the sun, sand and sea; often just steps away from your hotel. Many of the beaches are secluded and unspoilt, particularly the beach at the front of White Horse Residence, the perfect spot to witness the sunset.

## Meet wildlife

Enjoy some great wildlife-spotting opportunities here. There are numerous nature habitats around the country, including the Abuko Nature Reserve and Kachikally Crocodile Pool, one of three sacred crocodile pools used as sites for fertility rituals. Green Vervet monkeys are a common sight in hotel grounds, and may surprise you with a good morning salute.

## Go birdwatching

The Gambia has more than 600+ species of bird and if you are a fan of birds or love bird-watching, here's where to be.

## Experience the famed eco-camp or lodge

While stays beside the sand and sea are certainly tempting, you can enjoy a myriad of accommodation options during holidays in The Gambia. From floating lodges on the River Gambia to stylish safari tents amid the excitement of a nature reserve, there are a number of accom-



modation options which will allow you to truly get back to nature. Mandina Lodges is one of the most popular: made up of nine beautifully designed lodges built on and off the water, hidden in the African bush on a mangrove-lined tributary of the River Gambia.

### Visit a local market

A trip to The Gambia is never complete without a visit to the several hustling and bustling local markets. The craft market in Bakau is one of the best; here you can find beautiful woodcarvings and other crafts to go home with.

### Take a cruise on the Gambia River

Enjoy floating along the Gambia River on a pirogue from where you can witness local fishermen and aquatic birdlife.

### Explore Banjul

A visit to The Gambia's capital, Banjul, will add some history and culture to the adventure. Go from the wonderful beaches to other attractions including the Albert Market and Arch 22.

### Back to the Roots

Jufureh, (Juffureh, or Juffure) 30 km inland on the north bank of the River Gambia is said to be where Alex Haley's novel *Roots: The Saga of an American Family* is set. It is home to a museum and lies near James Island. A family claiming to be the descendants of Kunta Kinte, star of the book, still resides here.





# Swing forward

*The 62nd FirstBank Lagos Amateur Open Golf  
Championship held from 17 to 19 November 2023*





Isaac Umoru, from Otukpo Golf and Country Club, Benue State is the latest winner of the FirstBank Amateur Open Golf Championship. The 22-year old who was a finalist in last year competition, is now looking forward to pro career in golfing: "Winning this event has always been my dream. As an amateur, my dream is to turn a professional golfer. FirstBank Lagos Open has lifted me, it is therefore time to move up to the professional cadre", he commented. The FirstBank Amateur Open Golf

Championship is the biggest, longest running (62 years) and most sought-after golf tournament in Nigeria. It has achieved the World Amateur Golf Ranking (WAGR) administered by the Royal and Ancient Golf Club of St Andrews (R&A) and the United States Golf Association (USGA). It has become a platform for Amateur golfers to gain points and showcase themselves to the global Golf community. The high point of this year's Championship was the FirstBank's SPARK Initiative's donation of

₦4.5m to Bethesda Home for the Blind. The donation was made possible by 16 corporate teams that participated in The Singleton meets FirstBank Corporate Golf Challenge for Charity event that kicked off the Championship. Patrick Iyamabo, Executive Director and Chief Financial Officer, who represented Dr Adesola Adeduntan, CEO, FirstBank Group said: "FirstBank through its First@Sports initiative is a significant stakeholder and driver of sports development in Nigeria.





[More pictures here](#)







# Golden FirstBankers

**T**eam FirstBank emerged champions of the Nigeria Bankers Games (NBG) 2023 football competition after defeating Wema Bank in a penalty shootout at the finals on Sunday, 19 November. FirstBank was the runner up in 2022 after losing to Sterling Bank.

NBG is open to all banks and First-Bank, Fidelity, StanbicBCTC, FCMB, Union, Wema, Sterling and Access Banks have been actively participating for almost two decades. NBG features major games from football, volleyball, table tennis, chess, scrabble, lawn tennis, and athletics, to the non-conventional categories such as cybergames.

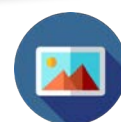
The Games started in 2001 and entered its 18th season in 2018. It spans for a period of 8 -12 weeks annually between September to November. It has been held every year except 2019.

It was an amazing turnout as FirstBankers came out en mass to support the team. A big shout out to everyone that trooped out to cheer the FirstBank team to victory. You all were the extra man on the field; you gave inspiration and energy that motivated the team to bring home the trophy.

Big congratulations to Team FirstBank




[More pictures here](#)





# Pocket-friendly gift ideas for the New Year



The New Year season is a great time to open your gifting account by sharing gifts to friends, colleagues, associates, partners and loved ones. We are talking about gift ideas that won't dent the wallet significantly. As you plan, keep an eye on gifts that make sense and leave little dent on your wallet. Here are a few ideas:

- **A FirstBank Prepaid Gift Card**, is guaranteed to excite always.
- If you spent Christmas in the village, surprise someone before heading back to base with the gift of **a feature phone** like the ITEL range or Nokia 105 New Africa Edition dual sim feature phone. They cost under N15,000.00 and will help the receiver to stay connected with the added benefit of signing up for FirstMonie account if they don't already have one.
- Are your friends nerdy? Then consider **a gift card from Apple, Play Store or Amazon**. It could help them buy or renew a subscription.
- **Wellness basket** containing items like scented candles, essential oils, journals, noise cancelling headphones, a soothing tea set, adult colouring book, desk plants, etc.
- **She's Birdie** - the original personal safety alarm for women - sounds a loud siren and flashing strobe light to create a diversion when activated. The

Birdie delivers peace of mind in a crazy world.

- **Branded clothing items** like jerseys, custom t-shirts, and walkout kits.
- **Gym gift vouchers, massage gift vouchers, massage guns**, etc
- **Customised book** sets based on individual preferences or company values.
- Office-friendly **artwork or sculptures**.
- **High-quality wine or spirits** paired with elegant glasses or accessories.
- **Online subscriptions** to business magazines, audiobook services, or productivity apps.
- **Polaroid Hi-Print Pocket Photo Printer**. Uses Bluetooth technology to create vibrant custom prints or print high-quality photos on the go.
- **Ice rollers** provide a host of skincare benefits, but they also simply feel refreshing - especially in the morning when you want to roll back into bed. Ice rollers feel cold on your skin, which is extra nice if you're dealing with migraines or TMJ pain.
- What to delight a coffee lover? There's a range of **coffee makers** out there with different price tags. Consider also a **cold brew coffee pot or an espresso pod machine**. If they already have an espresso pod machine, replacement pod packs are always welcomed.





Make this a December to Remember.  
Here's your timetable to non-stop  
jollification with FirstBank's  
**December Issa Vybe**

**FirstBank**  
Since 1894

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
				<b>DEC 01</b> - Oluyole fest: Ibadan - Culturati 2023	<b>DEC 02</b> - Oluyole fest: Ibadan - Culturati 2023 - Pulse Fiesta Landmark	<b>DEC 03</b> - Oluyole fest: Ibadan - Lagos Food Festival - Culturati 2023
				<b>DEC 08</b> - Beeta Arts Festival	<b>DEC 09</b> - Beeta Arts Festival - Zodiac Party- Ultima Studios - Movie in the Park- Muri Okonola Park	<b>DEC 10</b> - Beeta Arts Festival - Jeriq Live in Concert- Enugu
<b>DEC 04</b> - Oluyole fest: Ibadan - Lagos Food Festival	<b>DEC 05</b> - Beeta Arts Festival	<b>DEC 06</b> - Beeta Arts Festival	<b>DEC 07</b> - Beeta Arts Festival - Fuji Vibrations- Muri Okunola Park			
<b>DEC 11</b>	<b>DEC 12</b>	<b>DEC 13</b> - Joey Boy Live in Concert - Entertainment Week Lagos	<b>DEC 14</b> - Lagos Groove with L.A.X - Entertainment Week Lagos - Super Family Fun Fair - Davido Live - Abuja	<b>DEC 15</b> - Asake Live in Concert - Entertainment Week Lagos - Annual children funfair - Super Family Fun Fair	<b>DEC 16</b> - Omay Lay Unplugged - Entertainment Week Lagos - Segun Aina Foundation - Annual children funfair - Street Souk- Balmoral Centre	<b>DEC 17</b> - Davido Live- Port Harcourt - Entertainment week Lagos- Ties Savage Live - Night of Queens Concert - The Jiggy Concert- Young John & Friends
				<b>DEC 22</b> - Fly Time Fest- Nayo in Concert - Intimate Night with Adesunle Gold - Love Is: The Musical- Eko Hotel - Eko Hotel Prideland Adventures - A True Christmas story- Nigeria Law School	<b>DEC 23</b> - Fly Time Fest- Nayo in Concert - Intimate Night with Adesunle Gold - Love Is: The Musical- Eko Hotel - Eko Hotel Prideland Adventures - A True Christmas story- Nigeria Law School	<b>DEC 24</b> - Davido Live- Port Harcourt - Entertainment week Lagos- Ties Savage Live - Night of Queens Concert - The Jiggy Concert- Young John & Friends
<b>DEC 18</b> - Sincerely Buju Live in Concert - Entertainment Week Lagos	<b>DEC 19</b> - Entertainment Week Lagos: Wizkid Live	<b>DEC 20</b> - Zlatan Live in Lagos - Entertainment Week Lagos- DJ Spinnal - Trench Fest	<b>DEC 21</b> - Fly Time Fest- Nayo in Concert - Intimate Night with Adesunle Gold - Love Is: The Musical- Eko Hotel - Eko Hotel Prideland Adventures - A True Christmas story- Nigeria Law School	<b>DEC 22</b> - Fly Time Fest- Nayo in Concert - Intimate Night with Adesunle Gold - Love Is: The Musical- Eko Hotel - Eko Hotel Prideland Adventures - A True Christmas story- Nigeria Law School	<b>DEC 23</b> - Fly Time Fest- Nayo in Concert - Intimate Night with Adesunle Gold - Love Is: The Musical- Eko Hotel - Eko Hotel Prideland Adventures - A True Christmas story- Nigeria Law School	<b>DEC 24</b> - Davido Live- Port Harcourt - Entertainment week Lagos- Ties Savage Live - Night of Queens Concert - The Jiggy Concert- Young John & Friends
<b>DEC 25</b> - Fly Time Fest- Asake in concert - Festively Christmas art Carnival - Eko Hotel Prideland Adventures - Duke of Shomolu- Come make us Buff & History songs - A True Christmas story-Nigeria Law Sch	<b>DEC 26</b> - Kakadu the Musical - Oriti and Joromi the Musical - Eko Hotel Prideland Adventures - Duke of Shomolu- Come make us Buff & History songs - A True Christmas story-Nigeria Law Sch	<b>DEC 27</b> - Kakadu the Musical - Oriti and Joromi the Musical - Eko Hotel Prideland Adventures	<b>DEC 28</b> - Kakadu the Musical - Oriti and Joromi the Musical	<b>DEC 29</b> - Kakadu the Musical - Oriti and Joromi the Musical - Symphony of Fire- Uyo	<b>DEC 30</b> - Kakadu the Musical - Oriti and Joromi the Musical - Rema Live in Concert- Eko Hotel - Vibe on the Beach with Wizkid	<b>DEC 31</b> - Oriti and Joromi the Musical - Hard Rock Cafe- All White Glow Party
<b>JAN 01</b> - Oriti and Joromi the Musical	<b>JAN 02</b>	<b>JAN 03</b> - Bella Shmurda Live- Ibadan				

**You First**



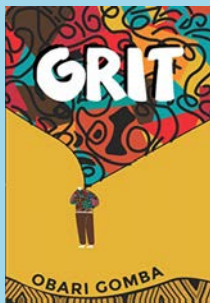
# Top List

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

## Books

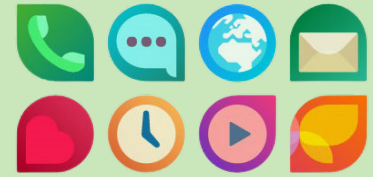


1. **Cuz An American Tragedy** by Danielle Allen
2. **Speak No Evil** by Uzodinma Iweala
3. **The Color Purple** by Alice Walker
4. **Fathers and Sons** by Ivan Turgenev
5. **Playing in the Light** by Zoe Wilcomb
6. **One Hundred Years of Solitude** by Gabriel Garcia Marquez
7. **The Jungle** by David Hundeyin
8. **Grit** by Obari Gomba
9. **The Ojuelegba Crossroads** by Abideen Abolaji Ojomu
10. **YamtaraWala -The Warrior King** by Henry Akubuiro



## Movies

1. **Ijogbon:** Kunle Afolayan
2. **Luther: The Fallen Sun:** Jamie Payne
3. **Big Love:** Biodun Stephen
4. **The Magician's Elephant:** Wendy Rogers
5. **Sly:** Sylvester Stallone
6. **American Kamasutra:** Jacky St. James
7. **The Short Game:** Josh Greenbaum
8. **Merry Men 3:** Ay Makun
9. **Something Like Gold:** Sandra Okunzuwa
10. **Amina:** Izu Ojukwu



## Apps

1. **Serene** – Combines distraction blocking with a sort of to-do list.
2. **HabitNow**- Helps remind and keep track of what you plan to do regularly.
3. **Loom**- Helps you record and share your screen with your colleague.
4. **1Password**- Helps you generate random passwords for all your different services.
5. **PhraseExpress** – Send different messages to different people.
6. **Dragon by Nuance** – Types as you talk to it.
7. **Coggle**- Helps you map the connections between different ideas while you are brainstorming.
8. **OneNote** – Helps you take notes at a go.
9. **Google Calendar** – Helps you effectively plan your day.
10. **Freedom** – Helps you block out distractions and notification while you work



1. **Sleep is Your Superpower** by Matt Walker
2. **A Simple Way to Break a Bad Habit** by Judson
3. **The Art of Choosing** by Sheena Lyengar
4. **Got A Meeting? Take A Walk** by Nilofer Merchant
5. **What I Learned from Going Blind in Space** by Chris Hadfield
6. **Extreme Ownership** by Jocko Willink
7. **Why Reading Matters** by Rita Carter
8. **The Power of Fitness** by Vincent Lam.
9. **The Danger of a Single Story** by Chimamanda Adichie
10. **What Really Matters at the End of Life** by BJ Miller

