

BUSINESS DAY WEEKENDER

EDITION 3 | 15 AUGUST 2020



AUGUST 14TH

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A GUIDE TO NAVIGATING

THE NEW NORMAL OF DINING OUT



ENERGY ROUNDUP

Promoting Local Innovation for Access to Energy: The Lagos SMART METER Initiative



BUSINESS OF EMPLOYMENT

Funemployment: Fun and function for the newly unemployed
- Vivian Ojo



Editorial

Editor's Note

By **Lehlé Balde** | AUG 2020

Welcome to the third edition of the BusinessDay Weekender, every Saturday brought to you online. I hope you are reading this in good health and in a place where you feel safe in these trying yet very interesting times. Thank you to all of you who took the time to give us feedback on the past two weekender editions. This week I've been thinking a lot about the articles we shared with you last week, particularly Nike Anani's article on generational wealth. How do we practically maintain wealth in Nigeria and the rest of Africa? It got me thinking about legacy and what that can mean in our individual lives. What does legacy mean to you? Are your actions and habits contributing to the legacy you intend to build? If the answer is no, that is perfectly fine, but it's a good opportunity to start thinking about it...

Here is what you can expect in our carefully curated news roundup this week: Over in the UK economy tanked more than any major European economy in the second quarter, shrinking by a fifth and falling into its deepest recession on record. The second-quarter plunge is the worst on record and follows a 2.2% contraction in the first quarter. Standard Chartered Bank and Airtel Africa have announced a strategic collaboration to drive financial inclusion across key markets in Africa by providing customers with increased access to mobile financial services. This is a much welcome collaboration as financial inclusion requires collaborations from all stakeholders. Lagos State Government through the Ministry of Transportation has rolled out new e-taxi operation guidelines. This means that all operators of e-hailing taxi service must pay the state government 10% service tax on each transaction paid by passengers to the operators.

In happy news, Yale announced the 13 individuals chosen in its class of 2020 World Fellows program, a global leadership development program at the university and Stephanie Busari, Bureau head at CNN is one of the fellows. Busari reports on-air for CNN International and led the network's 2019 Nigeria presidential election coverage. She also oversees CNN Africa's digital editorial and operational strategy, crafting a new narrative for Africa and chronicling the continent's changemakers and innovators.

As you can tell from our cover story, restaurants in Lagos will now be open at 50 % capacity from August 14th so it will be interesting to see how that pans out... Enjoy our lead story on places you can visit and how restaurants have prepped for the much-anticipated opening up of restaurants. I am not entirely sure that I will be participating in this weekend's activities but it is our job to keep you informed 😊 Please take the information shared and make decisions at your own comfort level and capacity. Remember the virus is still out there.

Also, inside this edition read a piece about Funemployment and what that is, self-worth, our 5 discoveries of the week. Culinary delights' this week celebrates a Nigerian brand stocking in The U.S, there is a piece on the future of media, and our wealth and money column analyses remuneration in family businesses and much more.

In this week's edition of The BusinessDay Weekender enjoy some refreshing content from a pool of some of Nigeria's brightest corporates, entrepreneurs, and creatives.

Thank you for reading.

With gratitude



Lehlé Balde is the Editor of
Business Day Weekender

email: lehle.balde@businessday.ng | social: @lehlalumiere

PUBLISHER/EDITOR IN CHIEF

Frank Aigbogun

MANAGING DIRECTOR

Ogho Okiti

EDITOR BUSINESSDAY

Patrick Atunaya

EDITOR BUSINESSDAY SATURDAY

Lehlé Balde

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Design and Art Direction

iSixty

Contributors

Olufikayo Owoeye

Anthony Nlebem

Vivian Ojo

Art X Lagos

Vumile Msweli

Nike Anani

Oge Modie

Dr Monisola Adanijo

Faruq Suaad

Stephanie Anyamele

Tochukwu Macfoy. Dr Foy

Adedoyin Jaibesimi

Eni "Tiger Fire Rose"

Fikayo Babatunde

Bolusope Ogboye

Samuel Anyanwu

Tokunbo Osunbayo

Enquiries

lehle.balde@businessday.ng

<http://www.businessday.ng/>

The Brook, 6 Point Road, GRA, Apapa, Lagos, Nigeria.

01-2799100

Legal Advisers

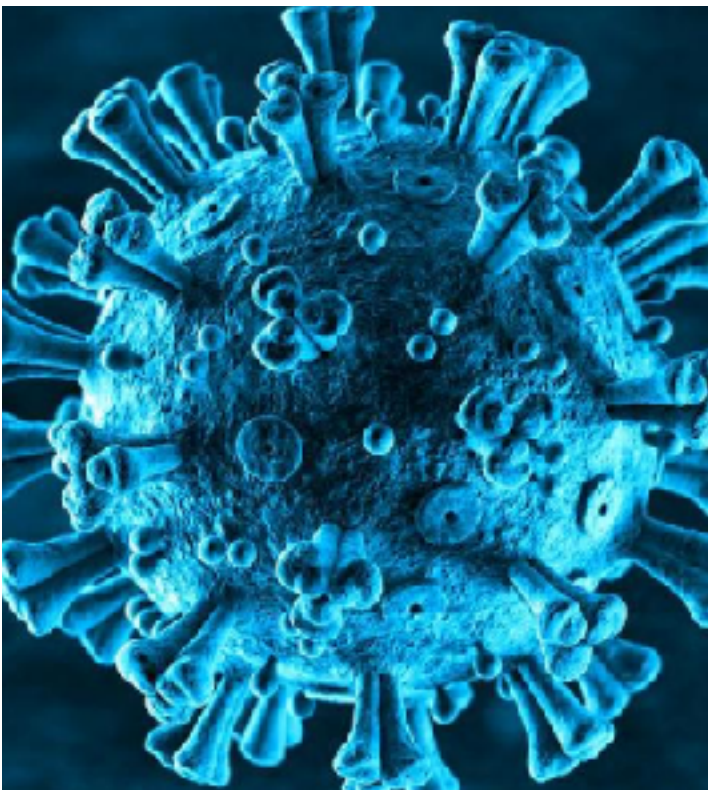
The Law Union



News Roundup



By Olufikayo Owoeye



The UK economy tanked more than any major European economy in the second quarter, shrinking by a fifth and falling into its deepest recession on record. The second-quarter plunge is the worst on record and follows a 2.2% contraction in the first quarter. Two consecutive periods of contraction mean the British economy is now in a technical recession.

The figures confirm that the pandemic has hit the UK harder than other developed economies.

Analysts said the UK's underperformance was largely because of the length of its lockdown, although also because the consumer-facing services sector that was hardest hit by social distancing has a bigger weight in GDP, accounting for 80 percent of the economy.

In other economies, France GDP contracted by 13.8%, Italy 12.4%, Germany 10.1%, Canada 12%, the U.S. 9.5% and Japan 7.6%.

Standard Chartered Bank and Airtel Africa have announced a strategic collaboration to drive financial inclusion across key markets in Africa by providing customers with increased access to mobile financial services. Through the collaboration, Standard Chartered, and Airtel Africa will work together to co-create new, innovative products aimed at enhancing the accessibility of financial services and, ultimately, better serve people across Africa. Inline with this, Airtel Money's customers will be able to make real-time online deposits and withdrawals from Standard Chartered bank accounts receive international money transfers directly to their wallets, and access savings products amongst other services.

Standard Chartered's corporate clients will also be able to make rapid and secure bulk disbursements, such as payroll payments, directly into the Airtel Money customers wallet. This reduces the risks associated with traveling long distances for cash payments and instead customers can go to any Airtel Money agent, kiosk, or branch to cash-out their funds.

Commenting on the collaboration, Sunil Kaushal, Regional CEO, Africa, and Middle East said: "By collaborating with innovative organisations like Airtel Africa, we are accelerating our mobile and digital-led strategy to provide best in class financial services to Africa. Over the past year, Standard Chartered has rapidly launched digital banks across 9 countries on the continent, allowing our customers to enjoy seamless services from the safety of their homes even during the peak of the pandemic. This partnership will further enhance the ability of our customers to manage and move money safely and securely and create market-leading financial solutions across countries."



Lagos State Government through the Ministry of Transportation has rolled out new e-taxi operation guidelines. The new guideline established among other things, Taxi system model, Regulations on e-Taxi operations, Penalties for non-compliance among other. Under new regulations, that fee now stands at ₦10 million (\$25,814) for every 1,000 e-hailing taxis. There's also an annual renewal fee of ₦5 million (\$12,907).

"All operators of e-hailing taxi service must pay the state government 10% service tax on each transaction paid by passengers to the operators."

The provision means that the Lagos state government will collect taxes, licencing fees, and a percentage from every trip completed on these platforms. While operators kick against this provision, if it goes ahead to be implemented on August 20, the real losers will be the customers. Uber and Bolt will pass this 10% cost along to end-users, making cab fares more expensive.



The management of Bua Group has donated three ambulances to the Delta State government as a support to the state's effort at curtailing coronavirus. Presenting the gift to the state governor, Ifeanyi Okowa, head of corporate communications of the company, Otega Ogre, noted that Okowa's administration has done a lot in the fight against COVID-19 adding that the ambulances were Bua Group's contributions to assist the state in the fight against the global pandemic.



Okowa in his remark called for collective efforts to check the spread of COVID-19 in the state and the country stressing that defeating COVID-19 would not be an impossible task if all Nigerians obeyed set health protocols with commitment.



Stephanie Busari, head of CNN Nigeria Bureau, has been selected as the only Nigerian in the Class of 2020 for the annual Yale's World Fellow Program. Yale announced the 13 individuals chosen in its class of 2020 World Fellows program, a global leadership development program at the university.

Busari reports on-air for CNN International and led the network's 2019 Nigeria presidential election coverage. She also oversees CNN Africa's digital editorial and operational strategy, crafting a new narrative for Africa and chronicling the continent's changemakers and innovators.

President Muhammadu Buhari has assented to the Companies and Allied Matters Bill, 2020 recently passed by the National Assembly, which reforms the 30-year existing laws.

The Act now makes it compulsory for the disclosure of persons with significant control of companies in a register of beneficial owners to enhance corporate accountability and transparency; unlike the hitherto situations where promoters were unknown.

The President's assent on the legislation, repealed and replaced the extant Companies and Allied Matters Act, 1990, after 30 years, introducing several corporate legal innovations geared toward enhancing ease of doing business in the country.

The innovations include amongst other things, enabling the reduction in filing fees and other reforms to make it easier and cheaper for small and medium-sized enterprises to register and reform their businesses in Nigeria; The new law also allows corporate promoters of companies to establish private companies with a single member or shareholder, and creating limited liability partnerships and limited partnerships to give investors and business people alternative forms of carrying out their business in an efficient and flexible way





Culinary Delights



By Lehlé Balde

Nigerian Frozen Yogurt Brand, SweetKiwi Launches CPG Products in US Based Whole Foods

Lehlé Balde AUG 2020



Premiere frozen yogurt brand - Sweetkiwi launched its Whipped Frozen Greek Yogurt CPG line into Whole Foods Market in the DC area on July 23, their biggest retailer launch to date. They also closed a distribution deal with major east coast distributor - Rainforest. The Whipped Frozen Greek Yogurt line showcases 6 SKU'S namely; Vanilla Bean, Toffee Coffee, Chocolate Hazelnut, Raspberry Fro  e, Mango Palm Mint and Hibiscus & Ginger. Whole Foods Market is the world's largest natural foods grocery chain. Founded in 1980, it pioneered the supermarket concept in natural and organic foods retailing. The company operates some 500 stores throughout the US, Canada, and the UK, and focuses on organic perishable and prepared products.

Sweetkiwi became part of the DC food ecosystem in 2018 after partnering with Union Kitchen to create their new product line as a Union Kitchen accelerator member. Sweetkiwi is a clean label brand that makes the best tasting frozen yogurt using milk sourced from grass fed cows and real ingredients. Their passion for creating healthy desserts began in 2011 when founded Ehime Eigbe-Akindele founded Sweetkiwi in Nigeria with the aim of creating a clean label frozen yogurt brand. Sweetkiwi is a household name in the Nigerian market and pioneers of frozen yogurt in the West African market. The brand launched 3 stores in Lagos and has collaborated with major brands such as Guinness, Nestle, Moet & Chandon, Veuve Cliquot, Hennessy to create unique flavors.

With this launch, Sweetkiwi continues to expand its business in North America, they are currently in Union Kitchen grocery stores, Yes Organic Market, Streets Market, Dawson's Market and several other grocery stores in the DC, Maryland and Virginia area.

With the partnership with Rainforest, Sweetkiwi is looking to expand throughout the East coast. Sweetkiwi was named one of the 100 most innovative companies in Nigeria in 2017 and 2018. Nigeria to the World!

About Sweet Kiwi

Sweetkiwi is the premier one stop shop for delicious premium healthy frozen yogurt. Their slogan 'Healthy Never Tasted Better!' encompasses all that they represent. The brand is founded on a mission to create healthier desserts using only the best, natural ingredients and give consumers the option to make healthier choices.

SweetKiwi is female founded by Ehime Eigbe- Akindele. Ehime is a dairy explorer, entrepreneur and a pioneer of frozen yogurt in the African market. She started making her own frozen yogurt when she realized most available brands weren't as healthy as they claimed and created her clean-label recipe which brought about the birth of Sweetkiwi in 2011. The brand specialises Frozen Yogurt, Smoothies, Parfaits, and Waffles and more.

SweetKiwi is social

Instagram [@sweetkiwiyogurt](#) | [@sweetkiwiusa](#)

Facebook [facebook.com/sweetkiwiusa/](#)

Twitter [@sweetkiwiyogurt](#)

Linkedin [sweetkiwi-frozen-yogurt](#)

Website [sweetkiwi.com](#)



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Article 003 - ONE MAN ARMY

TigerFireRose AUG 2020

I remember the first time I heard this quote by Helen Keller - *'Alone we can do so little; together we can do so much.'* I scoffed so hard I am sure Helen Keller heard it and was wondering how she offended me. Of course I wasn't offended by her, the quote just rubbed me the wrong way because I was running a seamless one man army and alone, I was doing so much... or so I thought.

We hear all these motivational quotes being thrown around and we scoff at them especially when they do not mirror our current realities. Even though motivational 'speak' has been horribly abused (through no fault of its own), it does not take away from the truth of the words. I recently learned through experience that 'There is no such thing as a self-made man. You will reach your goals only with the help of others.' (A quote by George Shinn describing my life effortlessly) and this strangely applies to both motherhood and Entrepreneurship.

When I first started my company, I was convinced I was going to take over the business world all by myself. With that in mind, I became all things. I was the C.E.O, C.O.O, C.F.O, Producer, Editor, Writer, Lawyer, Logistics, Welfare, HR, Cleaner... I was working extremely hard but my productivity was sub par. Instead of creating my own team and focusing on what I do best, I was spread thinly across a million things. In the end, my one man business suffered from my one man mentality and I lost momentum on a lot of projects.

The one man army mentality colored my motherhood experience also. I initially could not afford to trust anybody else with the care of my little one. I had to be the one to do

diaper change, feedings, outfit selection (because you are never too young to slay) and I was never quick to accept help until I was absolutely, without a doubt, extremely exhausted. Even though I have the most supportive husband (who is more than happy to do whatever needs to be done) and I am in the most supportive community, I was still overwhelmed by my one man army mentality; I just believed nobody could do it the exact way I would.

Being a sole proprietor or entrepreneur by the very definition of the word presents itself as a one-man army. The truth is no company is entirely a one man army. It may say so on paper but in reality, you have a team of people you work with and only a few decisions in life are more important than selecting your core team, your company's 'Avengers' if you will.

Initially, during the early stages of the birthing process, my one man army style was still sustainable but with growth and expansion, it became glaring to anyone at all that a team was necessary to keep the ball rolling without losing speed or momentum. Funny how that previous statement applies to both my Entrepreneurship journey and motherhood.

**Alone we can do so little;
together we can do so much**

The truth is, trusting people is scary, period! A lot of Entrepreneurs shy away from building a team because nobody wants to watch another person crash land their soaring business. But with growth comes change and one of the changes to be expected is learning to trust others with your baby (both your business baby and actual baby).

My takeaway from the results of my lone ranger experience are:

Unless you are writing a love letter to death to prepare an early grave for either you or your business, CREATE YOUR 'A' TEAM! Call for your Avengers to assemble!

Being Superman is great but even Superman is part of the Justice League and together they are able to achieve more. Having a team actually gives you room to work on multiple projects at once without ever dropping your quality and standard.

You do not have to be a multinational company or big name brand to operate at a team level.

You are surrounded by potential! Sometimes, our team members are right there in front of us, functioning at full capacity already; All we have to do is adjust the focal length of our HR glasses to see them clearly.

I started with a quote so its only fitting to end with one that is extremely cliché but I absolutely love - 'Teamwork makes the dream work, but a vision becomes a nightmare when the leader has a big dream and a bad team' - John C. Maxwell.

So choose your team wisely!



TigerFireRose is the Chief Executive Officer of TigerFireRose Media. She has cut her teeth in the Visual Content Production industry, having spent time learning and running projects for various production houses commissioned by Africa Magic. Her versatility and creativity has taken her swiftly across the media space, rising in ranks and positions in a short amount of time from Content writer, to Associate Producer, to Production Manager and eventually Executive Producing her own content. She is a born leader who inspires her team to be all they can be, no holds barred!

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Cover Story

7 RESTAURANTS YOU CAN NOW VISIT FOR IN-DINING IN LAGOS

Lehlé Balde and Ministry of Enjoyment AUG 2020

In March of 2020, Nigeria went into a government-imposed lockdown to help curtail the spread of COVID-19. It has been 5 months since majority of restaurants closed their doors to dine-in guests to help reduce the spread of COVID-19 in Lagos. Since the lockdown, the question on the minds of most foodies is “when will restaurants reopen for dine-in guests?” Will eating out ever be the same again after COVID-19? As lockdowns start to ease around the world, restaurants are reopening but with a very different look and feel to before the coronavirus pandemic. As states begin to reopen, there are more options for restaurateurs to increase their revenue and bring back staff. While some are choosing open for patio seating and, pretty soon, indoor dining as well, there are also some owners who are choosing to remain as takeout and/or delivery only for the time being. Whichever option is right for you, it’s important to be prepared.

On the 1st of August 2020, a directive was issued by The Executive Governor of Lagos State, Mr. Babajide Olusola Sanwo-Olu to reopen restaurants for in-dining in Lagos State from the 14th of August 2020 with the provision that they must operate at 50% occupancy and also obtain a Provisional Safety Compliance Certificate through the registration portal of Lagos State Safety Commission.

Many restaurants are desperate to reopen to save their businesses from bankruptcy. Still, rules on social distancing means restaurants are rethinking how they serve their customers. In countries such as the Netherlands, one restaurant introduced dining pods to encourage social distancing. While we have not seen dining pods in Lagos, most restaurants are doubling up on their health and safety measures and will have to adhere to social distancing measures to stay open.

For the readers courageous enough to venture out this weekend here is carefully curated list of restaurants In Lagos opening from the 14th of August and the safety measures they are taking to welcome guests back.

Talindo Steakhouse

This is the first steakhouse in Lagos established in 2003 and often referred to as Lagos’s Best Kept Secret. An establishment that has stood the test of time and remained a popular spot among politicians, celebrities, and some of the wealthiest businessmen in Africa. Talindo is always set on improving and providing you with comfort food in a fine dining setting.

We have highlighted below some safety procedures that Talindo is implementing to ensure that you have a safe, contactless, and high-quality dining experience when you visit.

- 1) Masks must be worn before entry and while seated before your meal.
- 2) All staff will be isolated on the property for 2 weeks with an hourly inspection.
- 3) Dine-in is strictly by reservations only. A rule book and digital menu will be shared with you after reservation to ensure contactless service in the restaurant.
- 4) Tables are arranged to maintain social distancing rules.
- 5) One time use menu available on site for guests.

For reservations, call +234 81 5153 0000 or visit www.talindosteakhouse.com for more information.



Noir Lagos

Noir Lagos will be opening their doors on August 14th after getting their clearance from Lagos state government. Noir is a European restaurant with a good portion of its menu dedicated to modern French cuisines located on 4a Akin Olugbade street in Victoria Island.

On the menu, you can find everything from steak, escargot, burgers, smoked salmon, salads, and much more. They have a great selection of drinks as well.

Customers can expect an entirely reorganized socially distanced environment and Noir has done the following to welcome their guests back:

- 1) Educated the entire team on all safety procedures
- 2) Hand hygiene and respiratory etiquette for all staff
- 3) No mask no entry and minimum capacity
- 4) Six feet space for seating

CCX Lagos

CCX Lagos located in Victoria Island and is resuming operations on Friday, August 14th, and is very excited to be doing so. They are organizing a cookout on Saturday, August 15th which includes free cocktails. CCX is also taking various safety measures to ensure the safety of its staff and guests. The food and ambiance is great.



Whether you are looking for a night on the town, location for a private party, a VIP room booking, a venue for your live performance, or a quick break from shopping, CCX Lounge is just the spot for a quick bite and a refreshing drink. It's perfect for after works hangouts.

Call: 07062800304

Email: info@ccxlounge.com

Vanilla Moon

Vanilla Moons is one of our favorites in Victoria Island. What we love about this restaurant is that not only do they serve great food, drinks, and ambiance but the management of this restaurant engages in what I call conscious business ownership. As difficult as this was on their pockets, they did not open during the lockdown, not even for deliveries. When BusinessDay asked the owners why they took this decision and they said that it was important for them to understand how the virus worked first and wanted to ensure the safety of both staff and customers. They will open on August 24th of August and are doing the following to open back up safely:

- 1) Rearranging their staff quarters and putting social distancing measures in place
- 2) Ensuring that all staff are all healthy and trained
- 3) Deep cleaning and disinfecting all surfaces and kitchen items

Call +234 9017797658 for reservations

Ile Eros

At Ile Eros Love meets food. This is an authentic Nigerian restaurant with a modernist twist.

They will be reopening with these new experiences.

A Chef Tasting's from Thursday's - Sunday's weekly which is a 5 - 7 course tasting plus wine/champagne/cocktails. An Open Kitchen from Saturday to Sunday which is a casual-plated all you can eat experience for a fixed price within 2hrs. Afternoon Tea from Monday to Thursday at the Parlor where you can have tea, a dessert or quick bites.

Ile Eros will be observing social distancing and highest hygiene standards possible, whilst aiming to deliver to you an unforgettable culinary experience with these extra procedures.

- 1) No Mask, No Entry. Mask can be purchased on arrival at restaurant

- 2) Reservation is advised. No groups of more than 4 are allowed for walk-ins
- 3) Tables & Chairs are disinfected regularly and all doors are manned so you don't have to touch handles.
- 4) Extreme Distancing service available which means food can be served to you in your car.
- 5) Staff are provided with fresh gloves every hour.

For reservations, call +234 909 6460 675 or visit www.cheferos.co/ileeros for more information.



Shiro Lagos

Shiro Lagos offers exquisite Pan Asian delicacies, ambiance, and dining experience at the Landmark Village, Lagos.

Shiro Doors will be opened for dine-in, take out and delivery. Here are some of the measures they will be putting in place as they reopen into a healing environment.

- 1) All team members, guests, vendors will be required to wear a mask before entry, sanitize their hands before admission and after handling objects.
- 2) All team members, vendors, partners, and guests will be required to have their temperature taken as a condition of admittance, submit a complete health declaration form, and contact details.
- 3) Through cleaning of the restaurant and back of the house daily with prescribed chemicals and kitchen, stations are sanitized every 30 mins.
- 4) Digital Menu option, online payment available, reduced staff during multiple shifts to maintain social distancing.
- 5) Tables, Chairs, Front Desk, Restrooms are disinfected hourly or after every use.

Reservations are highly advised. Call +234 81 8629 8888



The Good Life Restaurant by Seattle Residences

The Seattle Residences are upscale luxury serviced apartments with a restaurant and spa located in the serene enclave of Walter Carrington Street, Victoria Island, Lagos. The restaurant offers in house and external guests a premium dining experience, an unrivaled waterfront view, thoughtful, creative, and elegant meals.

- 1) Masks must be worn by guests, temperature checks, and sanitization before entry.
- 2) Main Dining room is limited to 10 people.
- 3) Private Dining rooms (Eko, Raffia, and Cigar) are available for groups and individuals.
- 4) Tables and Chairs are disinfected frequently.
- 5) Payment is done via transfer to ensure contactless service as much as possible.

For reservation, call +234 90 2007 7771 or visit: www.theseattleresidences.com for more information



Reasons why more young people are suffering from heart disease

Dr Monisola Adanijo AUG 2020

In the 80s and 90s, heart disease was thought to be disease of elderly people. However in recent times, we have seen more and more young people die of heart disease than before.

Available data from the World Health Organization (WHO) states that, 31% of all deaths worldwide are due to cardiovascular disease¹.

Studies done in Sub-Saharan Africa countries (Nigeria, Ghana, South Africa, Sudan and Tanzania) showed that there is a rising prevalence of heart disease and related health conditions, namely diabetes, hypertension and overweight/obesity².

We all know someone who has died suddenly or is suffering from complications of hypertension and or heart disease. Many of these individuals are adult Nigerians in their prime who should be providing for their families and contributing to nation building, but are cut down prematurely due to death or disability from heart disease and related complications like stroke and kidney disease.

Why is this so?

Apart from genetic predisposition to risk factors for heart disease, this rising trend is due to mainly lifestyle factors.

Let's look at a day in the life of an average 30-50 year old adult living in Lagos:

Wakes up at 4am or earlier

Commutes 1-2 hours to work 5 times a week

Skips breakfast

Resumes work at 7-8am

Sits at a desk from 8am till 5pm or later

Eats fast food for lunch

Commutes 1-3 hours back home

Eats a late dinner

Finishes work projects

Sleeps at 12 midnight on the average

When he/she decides they want to “relax”:

Consume large amounts of alcohol and salt laden fatty food

Smokes cigarettes or inhales other peoples smoke

Takes energy drinks and other mood and performance enhancing substances and drugs

When they go on “holiday”:

“Shop till you drop”

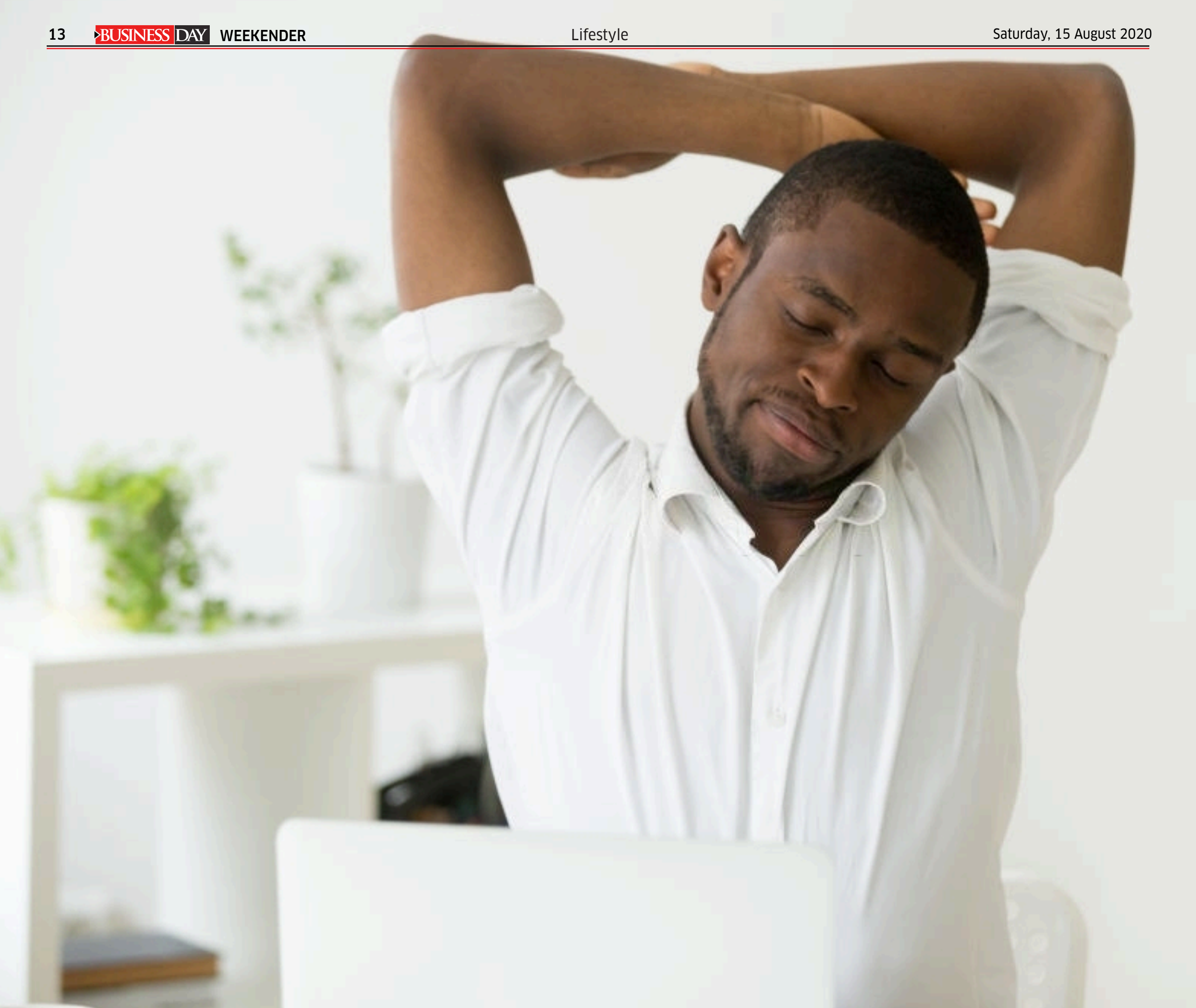
Go out by 9 am, return by night. Every day of the “holiday”

Always answering emails and work related phone calls

Return from holiday more stressed than when they left
No time to exercise, all meals are salty, greasy, no fruits and vegetables, no proper unwinding/relaxation time, no time for health check (even though the company is paying for it). This goes on 365 days of the year.

What are the risk factors for heart disease we have identified in this average Lagosian we just described?

Lack of sleep: an average individual needs 6-8hours of sleep every night. Our typical person gets only about 4 hours of sleep.



Sedentary lifestyle: this person drives everywhere, sits down all day, minimal walking/movement.

Lack of exercise: no time set aside for proper cardiovascular exercise. To be healthy and prevent heart disease, it is recommended that we exercise 30-45 minutes, most days of the week.

Consumption of salty, greasy processed food: as they are so busy, there is no time for food preparation at home, most adults consume food that is commercially made, full of salt, unhealthy fat and high in sugar.

Increased stress levels and work related anxiety, leading to increased cortisol and adrenaline levels.

Lack of relaxation or time off work.

Cigarette smoking, alcohol and drug consumption.

Due to all of the above, there is an increase in blood pressure, cholesterol, and weight gain.

Cigarette smoke, alcohol and mood/performance enhancing substances are directly toxic to the heart and blood vessels.

Cortisol and adrenaline are hormones the body produces to help cope with stress. These hormones raise blood pressure, encourage weight gain, increase heart rate, all predisposing to heart disease. Lack of relaxation means these hormone levels are constantly elevated.

Exercise helps to reduce blood pressure, helps to condition the heart, lungs and blood vessels, and helps to release hormones that cause your blood vessels to relax.

Now ask yourself, which of these behaviors are you guilty of? How do you think you can change?

Reference

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Dr Monisola Adanijo FMCP
Consultant Cardiologist, Naveen Healthcare LTD
moni.adanijo@naveenhealthcare.com
www.naveenhealthcare.com

Traditional Business Plans are Where Great Ideas go to die

Stephanie Anyamele AUG 2020

Nkoli had a wonderful idea to make and sell slippers for a specific group of people: Tall ladies with big feet.

For many years, Nkoli struggled to find shoes that fit her. Traditional shoe brands and stores rarely stocked her size and if they did, they were anything but fashionable.

As she often lamented on her social media pages about this dilemma, she soon realised she wasn't alone. There were many other women with the same pain point.

Nkoli was encouraged to do some basic research into what it would take to manufacture and sell fashionable footwear for this undeserved audience.

After speaking with different people about the idea, she decided to write a business plan. She went online and found some templates but she found the process of filling out these templates cumbersome and even counterintuitive to a certain degree.

She then put out a request to her network for someone who writes business plans. She found a consultant, paid a hefty sum and received a 20-page document.

It was a well-written document that covered all the basics from the marketing plan to financial plan and an operational plan too. Nkoli was pleased.

Two weeks later, Nkoli was perturbed. She was yet to take any action since receiving this business plan.

Why?

She didn't actually know where to begin.

She had this detailed document sitting on her desk but it was all theory. Plus without any prior business skills, she didn't know what she should focus on first.

When I met Nkoli at an event and got talking, that was when she mentioned her idea to me. I loved the sound of it and I asked about her progress to which she responded, "well, I have a business plan but I don't really know where and how to start".

The rest of our conversation became an impromptu consultation with pen and paper. I asked her the following questions:

Do you have a first shoe design in mind? *She said yes.*

Do you know where to source the materials you need to make the shoe? *She said yes again*
How much would it take to make one shoe? *She gave a figure.*

What selling price did you arrive at? *She shared that with me also.*

How many samples of your first shoe design could you make to begin with? *She said 10 pairs*

How much would the materials and labour for making these samples cost? *We calculated an estimate based on the figure she had and turns out she could afford to make 20 pairs*

How soon can you get started? *She said the next day.*
By the end of the conversation, we had an action plan with "next steps" of:

Order the required materials in 2 days

Engage the artisans and settle on a fee the next day

Start production in 7 days

Take nice photographs of the finished products in 14 days (consider engaging 1/2 models)

Share photos of the product on chosen marketing channels

Sell the samples and take pre-orders

Her face lit up and she was "gingered" to get going. Nkoli said, and I quote, "For the first time, I'm certain I know exactly what to do and how to do it".

Whether you're launching a new business or a new product within your existing business, I always encourage entrepreneurs to focus on how soon they can get samples of their product into the market for testing.

Solid businesses are not built on lofty documented theories but rather based on data that comes testing your product in the market plus continuous iteration.

Execution remains paramount!



Stephanie Anyamele is a Small Business Consultant & Chartered Accountant with over 7 years' experience in financial advisory, operations management and business strategy. She is the Founder & Principal Consultant of Charles Ardor & Company, a boutique management consulting firm working with owners, leaders and managers of small businesses to improve their financial and operational performance. She is also the Founder of "What Next, Coach?", a business support membership platform that prepares small businesses to grow into medium-scale enterprises.

email: s.anyamele@charlesardor.com | social: [@stephanyamele](https://www.instagram.com/stephanyamele) | linkedin: [Stephanie Anyamele](https://www.linkedin.com/in/StephanieAnyamele)



Image of the Week



Olalekan Jeyifous, Shanty Mega-structures, 2009-2017

Image Courtesy of ART X Lagos - West Africa's Premier International Art Fair. Learn more at www.artxlagos.com



Diary of a Young Executive



Orok Efiom

Legal Counsel, Nigeria & EQAT

What was the last thing you did that required some courage?

I recently stood up for a stranger who was being treated shabbily because she didn't know how to defend herself or how to insist on better treatment at a bank due to her literacy levels. There's just something about unfair treatment that disturbs me on a very deep level and leaves me unable to ignore bullying and inhuman treatment. Most lawyers are just as sensitive to it and would probably do the same so I sincerely doubt that just standing up for vulnerable people around you qualifies as courage but that's the most recent example I can think of.

What have you done for the first time?

Formal mentorship. I think that it's one thing for you to be a role model to other people in an informal way because they get to choose you, and you largely don't do very much other than continue to be exemplary. Formal mentoring is a different ball game. You have to put in the work, you have to research, you have to take an interest in where someone else is, you have to create the time and you have to be both mentally and emotionally present to provide active guidance. Also there's so much more at stake because you feel partly responsible for the outcome and for the change that the person seeks through that mentorship program.

What makes the biggest difference in your life?

That would have to be the tiny charity effort I run online that seeks to spread help to complete strangers in the furthest parts of the country through the use of social media. I have found that most traditional charities use a model requiring physical access to get support. The fact that majority of the truly indigent citizens in Nigeria live in remote areas and are completely cut off from most of the available charities in city centers across the country, made it imperative to use a platform that has the widest possible reach. By using social media it ensures (despite its own limitations) that any person with access to the internet and such social media platform, has a chance to receive much needed support.

What apps do you use the most?

I think the app I use the most has to be the CNN app on my phone. Needless to say I am a news junkie and need to keep abreast of happenings internationally, locally and within the industry. Everything is in constant flux and the legislative space has never been more active. Keeping up to date and processing information at lightning speed is now a matter of survival. The caveat is that with the endless COVID-19 news stream, it has become necessary to regulate access to adverse information for mental health balance. I encourage everyone to have "switch off times", just one hour a day with no screens on (laptop, phone, TV). You'll be surprised where your mind wanders when you pause the distractions.

First thing you do in the morning?

The first thing I do in the morning is open my calendar app on my phone to run through my schedule for the day and decide how to structure the deliverables for that day, I find that in this era of social distancing we seem to rely a lot more on meeting than we used to in the physical office space. This makes prioritization an art form to ensure that you are present where it matters and still find the time to get the actual work done.

Who is your guru?

To be honest I don't believe in having gurus or modelling my life after other people regardless of how successful or enviable their lives are. Having said that there are people whose business acumen and ethical positions I admire greatly. Many of these people are real life day-to-day people, including in my Company, who have shaped me through their values and consistency.

What do you crave at the end of the day?

Sleep. I can't imagine that anyone who works a Nine-to-Five in Lagos, Nigeria does not crave sleep at the end of the work day. Lagos has a way of taking all your attention and energy as you lose track of time trying to maneuver the daily grind. There's not enough hours in the day and it's almost all you can do is recharge and repeat but I would have it no other way.

Which song is currently in your head?

"Scatter" by Fireboy DML. I bet you didn't see that coming. I think it's a pretty decent song when you listen to it in Lagos traffic with good car speakers. As matter of fact I like the whole album and with the right amount of marketing it should have been a global album to be honest.

What's something you wish you understood more about?

Child rights in Nigeria. I know that seems to have come out of left field but I'm always confused as to how Nigeria has legislation on children's rights that is only implemented in parts of the country. It baffles me that we can have this level of entrenched difference of opinion as to the level of protection that every Nigerian Child should be afforded.

How do you define Success?

In simple terms success to me is the end point on your pursuit of happiness. I find that because human beings are so different and our ambitions are subjective there is no single way to define success and it will be futile to try a 'one size fits all' definition. This is why both Mother Teresa and Bill Gates can be defined as very successful people according to their pursuits. Getting to the summit of your ambition and achieving your goals in life should be success to you.

What is an idea you can't seem to shake off?

I keep thinking about the foster care system in Nigeria and how the entire structure of Child Care through the family law courts does not seem sufficient to protect the Nigerian child. From my early practice experience and just reading the papers every single day you can already tell that the Nigerian child deserves more and with a more child-focused probate system the adverse headlines should disappear. I think that lawyers in general should get together and dedicate a certain percentage of their time pro bono to this field of law to secure the future of this vulnerable group.

Last box set or Netflix binge?

I love comedy and the more irreverent it is the better. The last Netflix binge was Modern Family at the beginning of the lockdown in March and I watched every episode from season 4 to season 9 in one weekend without sleep. Feel free to judge me.

What's worth paying for?

I would say security. Usually it would be health and happiness but frankly speaking no matter how healthy or happy you are if you do not feel secure then it doesn't matter. And it appears to consume a higher percentage of disposable household income today as it becomes priority.

To whom did you address your last handwritten letter or note?

That has to be my grandma in the early 90's. She lived far away in Cross River State in Nigeria. My parents were both civil servants and we lived in Lagos throughout our childhood. Whenever she would come to visit she would encourage us to report our parents to her by letter if we ever felt that we were being mistreated. You cannot imagine how many letters she got if my sister as much as got a larger piece of meat at meal time. Interestingly, she always responded albeit months after the painful incident thanks to NIPOST. In retrospect, I doubt anyone - least of all my parents - were surprised that I turned out to be a lawyer.

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Corporates and Connections

Vumile Msweli AUG 2020

In a digital era where we connect with the rest of the world through a screen our need for connection is becoming more and more apparent. Humans are social creatures who seek connection with each other, the same is true whether we are at a social event or in the boardroom. Connections are the bloodline to business development and corporate growth.

People do business with people, and with the pressure on finances; health; restricted movements brought on by the COVID pandemic being able to connect has never been more critical. The pursuit of connection is what has made social media an integrated part of our everyday life. Taking our networking from traditional forms to online. We often mistake networking to be solely at conferences or pre-ordained business breakfasts, where we hurriedly shake hands, intensely pitch our line of business, swiftly shake hands as we exchange business cards and we with expert thinking, ferociously calculate how this particular connection may be of use in our future or existing business endeavours.

This energy of seeing how we can be served versus how we can add value to others brings an energy to the engagement that can make authentic connection near impossible. Networking for me in essence should be the art of connection. You commence the act of networking with the understanding of knowing the value you bring, the intention of how you can be of service and with the aim to add value to another. People can sense when you are out to use them solely for your own benefit. Be authentic, kind and helpful. Engage others with the purpose of establishing a sincere relationship.

I always like to equate relationships to cookie jars. It's difficult to take something out of the cookie jar without having put anything into the cookie jar. Invest in the relationship, make the effort to aid the other person in accomplishing their agenda, inaugurate rapport and do not selfishly seek the fulfilment of your own desires. The people who have a vast array of individuals in their network and are able to confidently reach out to these genuine connections to create communally valuable opportunities are known as connectors. Set your sights on being a connector not a selfish leech that drains relationships for your own advantage giving others nothing in return. By being a constant taker, you will build a reputation that will ensure your relationships will be short-lived, as a pose to life-long which is a result of mutual beneficial engagements.

The ability to see others, establish rapport, create a connection, understand what is of importance to them, add value to their life and help solve a problem for them is what true connection and relationship evolution is about. Learning how to effectively do this by gathering data on digital platforms to expedite the process. It is what big data in essence is all about and in our pursuit for corporate gains we mustn't forget that it was first all about humans connecting. So the next time a networking opportunity arises don't just swop business cards, remember that the true magic of networking occurs with an authentic you looking organically grow a relationship by asking the person from you "How can I help you?"



Vumile Msweli is a multi-award winning career coach, international speaker and the Chief Executive officer for Hesed Consulting. Hesed is a consulting firm specializing in; career coaching; leadership acceleration; facilitation and training with presence in South Africa; Rwanda; Botswana and Nigeria. She has previously worked for reputable multi-national institutions such as Barclays, Investec, Nedbank, First National Bank and Vodafone and led global teams in Africa (Nigeria; Kenya; Democratic Republic of Congo; Zambia; Lesotho; Ghana; Tanzania; Mozambique and South Africa); and Europe (Scotland; Isle of Man and England). Vumile is an international speaker having spoken in conferences; expos; workshops around the globe on topics such as leadership; women empowerment; finance matters and conducting business in Africa. She is the host of Vumi and Veuve host Women in Commerce as well as has her own regular radio slot in Botswana's Duma FM and South Africa's Kaya FM.

instagram: [@vumimsweli](#) | facebook: Vumile Msweli | twitter: [@vumilemsweli](#)



The Business of Employment

Funemployment: Fun and function for the newly unemployed

Vivian Ojo AUG 2020

The Gallup World Poll released World Happiness data in 2017 that showed that work satisfaction was strongly correlated to overall happiness. A Harvard Business Review essay on this data highlights that “surprisingly, much of the picture remains similar even once [adjusted] to take into account differences in income and education as well as a number of other demographic variables like age, gender, and marital status.” This means that people of all ages with thriving families and even finances can be miserable if they do not have work that they enjoy. From my experience working with young people in a career rut or those who are unemployed, I would even venture to say that work dissatisfaction, if festered long enough can gradually destroy other sources of happiness like marriages and over time can even ruin financial potential. With this much at stake it is okay to take some time to identify what you want to do, especially when you know clearly what you do not want to spend 40 hours a week doing. The enjoyment that employment brings can be just as present in strategic periods of funemployment, where one is pursuing fun and function. Functional employment or “Funemployment” is really about finding your fun and then marrying it to utility- being funemployed is not a holiday, but when done well, it will be fun.

If you are reading this in the early days of your unemployment, I suspect there are already many worries cluttering your mind. You can start to list them down on a piece of paper that you should swiftly proceed to ignore. The concerns are valid but thinking about them is not going to help maximize the season you are currently in and is unlikely to usher you into the next season. I can hear some of the questions already...What will I do next? Why did I leave my last job? What if the next one is worse? How long will it be before the next job? What will I do when I run out of savings? I suspect most of these thoughts and concerns are about the future or the past and very few are about the present gift before you now. There is something unique about this period that is yours for the taking and no it is not just the downtime you may now have. Funemployment can in fact be one of the most productive and busy seasons of your career and it all depends on how quickly and well you answer three questions: What is your fun?, How does it function?, and How can you leverage it?

Fun might seem like a trivial word to put at the heart of one's professional career but I believe that it is the perfect bedrock for identifying professional goals. What people find fun is often easy to convince them to do and they can do it well or with relative ease. If you have a strong conviction to do something and can do it easily, you are likely to do it better than other activities. A helpful mental exercise to define your fun is to think about what you would do if nothing was mandatory. If you had enough financial resources, human resources and time on your hands to cover every other priority in your life, what would you wake up each morning to do? There are some people, particularly those who are presently overworked, who would say that they would wake up in the morning and do nothing at all. However, I have come to understand that what people who say they would do “nothing” mean to say is they would do “nothing of value”. If you are one of these individuals who would do “nothing of value” with a carte blanche of time, do not panic- you still could be enroute to greatness. Nothing of value is still something and defining value is in itself the start of a critical exercise. I have worked with many individuals who at the start of this exercise have said I would just watch Netflix, eat, sleep and wake up to do it all over again. I have yet to meet one who truly means it. After the assignment of doing nothing of value, they return more miserable than they imagined. So over time the answer to the question shifts from wanting to doing nothing of value to defining value for you. Most people, given the space and time to do anything, would really only do fun things. That is okay- in fact that is a great place to start.

The word fun is loaded and for many fun must come with variety. A professor of mine would often say “chocolate is fun but drowning in it is torture”. For others fun carries along with it other important words such as community, fulfilment, and even accomplishment. While we have unique definitions of fun, the things in our lives that we call fun are in their simplest forms quite common amongst all of us. In fact for many people their bouquet of fun activities have not evolved immensely since they were children and the activities are rather FUNdamental. For many, fun is writing and reading, watching and listening, creating and learning, exploring and moving, and talking and learning

Understanding how your fun functions goes beyond just understanding how people make money from it. It involves understanding the ecosystem that supports it.

There are few activities that people consider fun that do not fall into these categories. Scuba diving in the Caribbean is exploring, laughing over dinner and drinks with friends is talking and so the list of things we consider fun continues. Identifying the thing that you consider most fun is important to launch your journey in funemployment. The great dancer, Alvin Ailey would tell his classes that dance ought to be “the thing you lose track of time doing”

When you have found your fun- look at it squarely. Examine it- the trappings that bring the most exhilaration that are within your control and those facets of your fun that are in the control of others. When you know your fun, it is time to marry it to function. Note that this does not simply mean trying to find ways to monetize what you enjoy doing. That sentiment is a good one but remember that the skillset of a writer and a bookseller are rarely the same. I cannot promise that you can monetize your fun but understanding its core tenets is the beginning of engaging fun in work.

Understanding how your fun functions goes beyond just understanding how people make money from it. It involves understanding the ecosystem that supports it. Why do you enjoy it? What aspects of it make it most fun? Who does it best? What does it combine well with? Where is the most and least value in the fun value chain? Where is the greatest cost concentrated? And indeed how people make money, how much they make and when they make it, is a part of this analysis. As you continue this exercise you will already begin to identify the ways in which your fun can make you money. Along with it you will see glaring roadblocks that can prevent you from monetizing fun- write those down on a different sheet of paper- this sheet you should not ignore- this sheet is critical for your career in funemployment. The activity of rigorously understanding these obstacles is your first task in investing your professional toolkit in yourself, hiring yourself to solve a problem that you are facing and working for the revenue generating company called you.

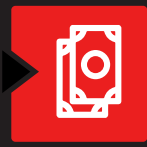
With gratitude,

Viv

PS: Next edition, I will share more about how we pursue fun in this incredibly precarious job market and we'll get into some more employment economics



The 'Business of Employment' is a new column by contributor Vivian Ojo who is an avid and honest writer with several years of experience in the “education for employment” sector. The objective of the column is to educate young Nigerians on the employment market and the basic macroeconomic principles that underpin it, while also providing honest and helpful insights on how young Nigerians can find and create opportunities to make both money and impact. Vivian has consulted with some of the largest international development, educational and corporate organizations across the world and with several African Governments focusing on people and capability building. She has worked on business strategy and job placements with McKinsey and Company, MasterCard Foundation and African Leadership Academy. She is a board member of United World Colleges Nigeria and a member of Umsizi Fund's peer learning network that convenes over 30 employment placement organizations from around the world including Harambee, Generation and Education for Employment. She has a longstanding passion for transforming the African education to employment landscape and has done work on this as part of her Masters in Public Policy from Oxford University and has been published on the topic in the Harvard Africa Policy Journal among other organizations. Follow [@thewritewritingcoach](#) on instagram and check out [www.thewritewritingcoach.com](#) for more questions.



Wealth & Money

Remuneration of Owner-Managers in Family Businesses

Nike Anani AUG 2020

The complexity that is the field of “remuneration” of owner-managers in family businesses. This can feel like uncharted territory, with no prescriptive methodology on how to navigate it. Many founders of businesses are owner-managers; they are owners of their businesses, whilst they work as managers in their businesses.

The complexity arises because owner-managers often have conflicting objectives: in one breath they desire a long-term return on investment, and in another they desire short-term job and financial security in the form of fair salaries. Often confronted by frequent reminders by other stakeholders of their status as “owners”, founders often assume an identity that is owner-dominant as opposed to manager-dominant.

In William Shakespeare’s play, King Richard IV Part 2 is quoted to have said “Heavy is the head that wears the crown”. Many owners relate to this sentiment: the crown of headship comes with a cost; a cost of time and money. This often also entails sacrificing their needs as managers, deferring and/or foregoing salaries to free up cash flow to enable operational and capital expenditures to be met.

This mindset though altruistic and well-meaning can be detrimental to the longevity of the business if pursued perpetually, as the owner-manager may become resentful towards this “free-riding business”, particularly where the founder has limited alternative sources of income.

The “Free-Rider problem” is a phenomenon that occurs in social sciences, where a public good has undeniable social benefits to many, however these benefits are either not paid for, or are not paid an amount commensurate to the benefits derived.

The consequence of this compensation-benefit mismatch is market failure: where the good is under-produced, overused or degraded. Similarly, where founders are not appropriately remunerated for their day-to-day managerial activities over a long period of time, there may be negative consequences. This can leave the founder frustrated, demotivated and uncommitted.

Free-Riding occurs where rights are not clearly defined and imposed. To avert its negative consequences, founders must be aware of their multiple roles, clearly define them, and enforce their rights. This includes ensuring that their remuneration is delineated and is reflective of market rates.

This culture of clarity and discipline is key particularly for family businesses crossing the generational gap into second generation: where remuneration strategies are ambiguous and/or arbitrary, the business may struggle to attract and/or retain the next generation in the business. Furthermore it may cause conflicts in the family. Consider a scenario where all children (those in and outside the business) receive equal amounts from the founder, those in the business may be demoralised.

As best practice, it is critical to separate remuneration according to:

- Salary – this should be based on market value;
- Bonuses - subject to achieving individual performance goals;
- Dividends – returns on investment; and
- Gifts – to family members



Nike Anani

Nike Anani is a Speaker, Author and Mentor for NextGens that seek to be effective change agents in their Family Enterprises. She is a guide and a spark-plug for action: helping NextGens identify and implement new opportunities, shortening the journey from identification to impact. She fuses her 9 years’ experience as a NextGen executive in her Family Enterprise and as a Chartered Accountant, to bring practical solutions to the table. She is the co-founder of African Family Firms, a pan-African association of family businesses: here, they build community for family businesses, founders and NextGens alike. She is a member of Family Firm Institute and a fellow of the Institute of Management Consultants. She sits on the boards of several companies, including ARM Harith Infrastructure Fund and Mixta Real Estate Plc. Nike loves working with NextGens who are ambitious and passionate about their Family Businesses and need some guidance in precipitating change.

email: na@nikeanani.com

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Marketer / Entertainment Exec

Fikayo Babatunde AUG 2020

I am a career marketing professional and entertainment executive.

I have over eight years of experience working at some of the biggest global media agencies and entertainment personalities in Nigeria. I previously led the digital discipline for WPP/Group M (Médiacom, Mindshare, Maxus) in Nigeria and a few sub-Saharan Africa markets. My experience includes a variety of marketing and branding opportunities plus an established outstanding relationship with media vendors, publishers, journalists, marketers, influencers, and key industry opinion leaders.

I have led and supervised a number of award-winning media campaigns for a number of local and global brands like P&G, Heineken, Legend Extra-Stout, Nokia Mobile, WhatsApp, British Airways, Lufthansa Air, NBC Universal, Canon, Friesland Campina WAMCO, Shell, Facebook & more.

I'm currently the Head, Marketing of Nigeria's foremost e-commerce destination, Konga.com

HOW DO YOU FIND BALANCE?

I balance my physical and mental state with a good mix of events and personal time.

Wake up early for light cardio then work and finally before leaving the house, a cup of coffee. Plan for the day then I do general monitoring of my brands across all channels followed by mini-engagements with my team. Off work, I spend an average of 2 hours 30minutes on the road daily so in transit I jam new songs, listen to audiobooks and podcasts. During the weekend, I do a lot of thinking, checking out new spaces, and slaying owambes.

HOW HAS CORONA VIRUS IMPACTED YOU PERSONALLY?

I think I adjusted to the new normal very quickly because of the kind of firm I work in and the sensitivity of my role. COVID-19 just brought me to a low point about the many things we all worry about but have little or no impact on how we should live or who we are as a people. I care so much about the people around me with an ever-positive perspective to life and things.

This period also draw me closer to God.

DO YOU HAVE ANY ADVICE FOR PEOPLE WHO MIGHT FIND THEMSELVES IN A SIMILAR SITUATION?

Look forward and stay clear and concise

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PUBLIC - PRIVATE COLLABORATION

Promoting Local Innovation for

Access to Energy:

THE CASE OF THE LAGOS SMART METER INITIATIVE



Ujunwa Ojemeni | AUG 2020

Local innovation has become a buzzword in the business world, especially in the tech community. The COVID-19 pandemic has brought this into sharper focus as it has become instrumental for solving community challenges through domesticating global solutions. What does innovation really mean to the man on the street? Can it have tangible impact like providing an additional source of income, to send children to school, to relieve ailments, to light up bulbs, to create jobs, to grow food faster or get higher yields?

Local innovation is basically the process of developing new and better ways of doing things. This could involve informal experimentation such as people using their resources to explore new possibilities either out of curiosity or responding to a need. The outcome of such a process will be local innovations that have been developed, understood and owned by the people. When successful, it improves the lives of community members especially the poor and marginalised.

While local innovation is mostly building on an existing body of knowledge and coming up with better techniques or products, it differs from an invention which typically provides an absolutely new technique or technology that has never been discovered or developed. Local innovation usually addresses a unique challenge, a unique context, within a unique culture. The result becomes a highly effective solution that is easily replicable, appropriate for the cultural context, and is locally sustainable.

In the case of access to electricity in Nigeria, a unique challenge has been the unreliable supply of power to users for various reasons. One of such reasons is the non-availability or affordability of electricity meters for over 60% of users. This results in revenue leakages in the sector and estimated bills issued to customers which causes payment apathy. This vicious cycle disincentivises the utility to supply electricity to users who are mostly those at the lowest income levels of the society

It is no longer farfetched to imagine reading the words 'made in Nigeria' on prepaid electricity meters of community members. Those were the words used recently at the Launch of the Lagos Smart Meter Hackathon by the Lagos State Governor. The initiative makes it possible to imagine how having smart electricity meters encourages the utilities to provide more electricity supply, especially to those who cannot afford other expensive alternatives. It also has the potential to eliminate the typical squabbles around estimated bills which sometimes results in the loss of lives of electricity workers. The impact would generally improve the livelihoods of Nigerians as stable electricity supply will lead to business growth, more jobs, amongst others.

An interesting feature of the initiative is that it focuses on 'local innovations' – eliminating heavy costs and inherent exchange rate volatilities. Indeed, while the initial concept expected the final design to be mass produced in China, the COVID-19 pandemic forced the government to seek local manufacture options. The goal would then be achieved through collaborations with companies that manufacture components or assemble locally. To reward the efforts for participating in the hackathon, a prize of 7 Million Naira to the combined winning Software & Hardware teams has been assigned by the government and other sponsors of the initiative, in addition to a percentage of the intellectual property royalties from the winning solution.

It is clear that to encourage such local innovation to thrive and meet the huge electricity deficit in Nigeria as well as other developmental challenges, a few elements could make the difference:

Public private collaboration – which brings to bear the creativity of the private sector supported by the public sector through the creation of an enabling environment and right policies.

Directing donor funding or technical assistance and not aiding handouts to support local innovation. This means supporting the provision of suitable innovation spaces to the best local talents that will provide the basic amenities - electricity, internet access, 3D printing, etc.

Funding at scale to support such innovation – preferably locally denominated long-term equity funding. Such funding is not immediately expecting cashflows but caters to the research and development phase.

The aspiration to have power on for longer hours is one of the oldest desires of all Nigerians. The Lagos Smart Meter Hackathon is an opportunity to use what we have to get what we need. This is the time to support, fund and participate in the challenge to advance access to energy for all Nigerians. It is a win-win for us all.

Learn more about the Lagos Smart Meter Initiative: www.lagossmartmeter.com

LAGOS SMART METER

HACKATHON



Ujunwa Ojemeni is an energy expert, a development finance executive and gender inclusion advocate in the energy sector with an aim to help Africa achieve SDG 7 by 2030. At the Office of the Honourable Commissioner for Energy & Mineral Resources Lagos State, she drives policies, investments opportunities and implementation strategies to deliver reliable energy to the citizens of the State. She is also an Advisor with the Private Finance Advisory Network (PFAN) and has coordinated several gas and power development opportunities as well as energy funds worth over \$400 Million. She was selected as one of 60 young African Clean Energy Leaders by Enel Foundation, and a finalist at the IFC Sustainability Exchange Contest in 2019. Ujunwa is the founder of African Women in Energy Development Initiative (AWEDI Network). She has spoken on several regional and international platforms and her articles have been published both locally and internationally by Forbes, Devex and Business Day.

Are you ready for the new Generation Z?

Dr. Foy AUG 2020

For a couple of years we see a newcomer: The Generation Z. We see it around the world, from Australia over Asia as far as possible up to Africa and America. It is viewed as the biggest age ever. There are around 2 billion of them. It makes them 30 % of the total populace. They are brought into the world some of the time after 1990, associated through computerized gadgets, formed by internet based life. Furthermore, they are worldwide.

Is it one child? Is it accurate to say that they are a few children? It is safe to say that they are connected? Unique? Indistinguishable? In an examination done by FORD-Motor-Company in 2015, they concluded that Generation Z is the first truly global generation.

What does this mean?

Gen Z is more down to business, more careful, more worldwide, more individualistic, more reasonable than different ages, particularly when you contrast them with the Millennials ("Generation Y"). In Africa, it is estimated that 60% of Africa's 1.2 Billion Population are under 25 which makes Africa the youngest continent in regards to its population average.

This generation can be termed as an intelligent generation as they have grown with the rise of technologies. They are more powerful than they look, especially in the African ecology where the technology is on the rise and having an intelligent generation which tanks 60% of the 1.2 Billion African populace? There is nothing more powerful than that. Having access to cutting edge technology, knowledge, tools and resources have made this generation more intelligent than others. This generation is the first generation being born to the time where technology existed. They were born into technology and innovations like smart phones, digital technology, artificial intelligence and virtual reality is something that is new and a bit complex to the previous but it seems like an everyday topic for generation z as they were born into it. When you are born into wealth you have more chance to become wealthy than your peers but what if you were born into revolutionary technology? What happens?

As the first digital natives born between 1997 and 2012, they are unlike the previous generations that grew up when technology was still trying to walk. This generation was born into a world of vast technologies and advanced innovations.

According to an article written by Emily Seymor for VOA, she said, *"Technology has afforded Gen Zers different learning styles and tools. In August 2018, education publisher Pearson reported that 59% of Gen Zers preferred using YouTube, compared with 55% of millennials, the generation that preceded them. More telling is that only 47% of Gen Z said they preferred learning on paper books, compared with 60% of millennials."*

Characteristics of Generation Z

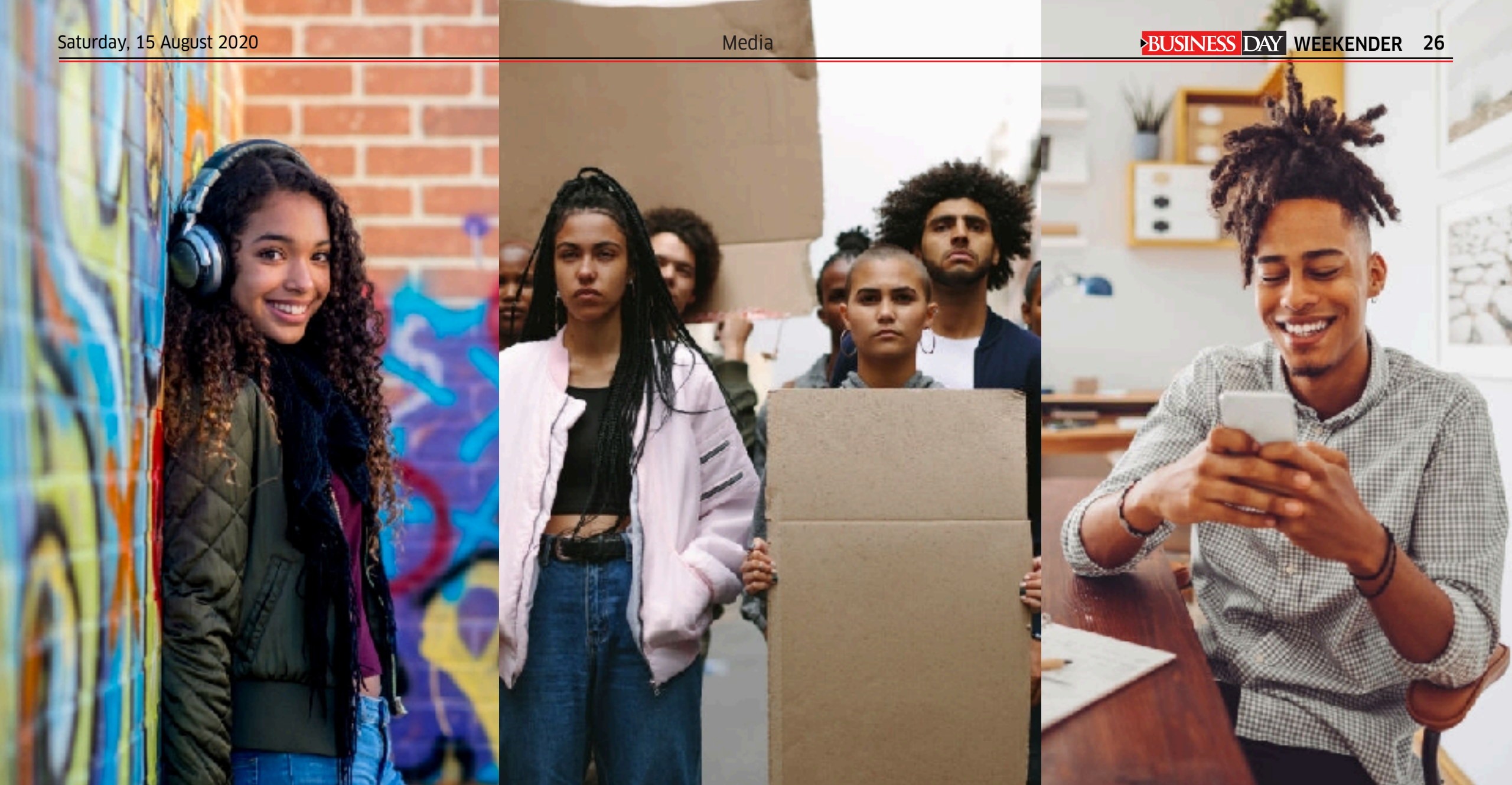
Financially Focused: With regards to work, Generation Z sees their activity as an unfortunate obligation. Not at all like their Millennial partners who frequently need to adore what they do, Gen Z comprehends that work is performed for money related reasons. They'll promptly acknowledge work that gives a consistent pay and fundamental advantages regardless of whether it isn't their fantasy work.

It's not to state they wouldn't want to appreciate what they do, yet it's anything but a need for Gen Z. On the off chance that the choice came down to accomplishing something they love or getting a more considerable check, the check will regularly win.

This monetary center is a result of viewing their Generation X guardians lose noteworthy investment funds in an exceptionally brief timeframe during the market crash and downturn of 2008. They saw how rapidly the cash can vanish, so monetarily determined activities lead a lot of what they do.

Entrepreneurial: We normally catch wind of poverty to newfound wealth stories that have come about because of the innovation blast. Regardless of whether it's the outstanding ascent of Steve Jobs and Bill Gates from working in their carports to aggregating boundless riches, or the repetitive accounts of young people making applications in their extra time that make them short-term moguls, Gen Z knows there is cash to be produced using smart thoughts.

They aren't reluctant to pursue those thoughts and accept that they have the stuff to have comparative victories. They are likewise distinctly mindful that all that they don't at present know is a straightforward snap or two away, which settles on the intense choice to be a business visionary less exhausting and simpler to swallow.



TECHNOLOGY INCLINED: From the hour of their introduction to the world, the web and phones (generally) were typical. Gen Z needs moment satisfaction and they know whether that in the event that they need data, it's effectively open.

Since being associated makes correspondence for all intents and purposes boundless, it's normal for individuals from Gen Z to have companions everywhere throughout the world. For some, speaking with somebody most of the way around the globe might be simpler than speaking with more established family members during supper during a vacation feast.

While telephones might be mistaken for an additional extremity on individuals from Gen Z, mobile phones are utilized, as a matter of first importance, for amusement purposes. Individuals from this age despite everything like to have up close and personal human contact at whatever point conceivable, particularly with individuals they know.

Gen Z does a ton of exploration on the web and organizations attempting to arrive at this gathering would be very much served to draw in them through online methods contrasted and old-school techniques for print, radio or TV. They research organizations on the web, and depend on client audits to reinforce their gut senses about an organization before they really work with them.

Why the world should pay attention to Gen Z

Gen Z is a monetarily preservationist age. "This age grew up during a downturn, and that has made them chance opposed and wary with regards to their funds. Suppliers should offer some assistance as these shoppers begin to explore the monetary world."1 They have watched recent college grads assume noteworthy school obligation making Gen Z-ers ponder obligation and sparing than ages before them.

They are a generation who have had the web accessible all through their whole lives. They are a profoundly computerized age and regularly have numerous gadgets going simultaneously. This age invests a ton of energy exploring items and brands; in any case, they esteem one-on-one guidance and individual audits, both from loved ones. For money related administrations, Gen Z may wind up being definitive verbal campaigners.

In a universe of Amazon Prime and on-request administrations, for example, Netflix and Uber, the Generation Z populace has gotten acclimated with getting what they need, when they need it. In addition to the fact that they crave promptness, yet they anticipate it. Discovering approaches to connect with individuals from Generation Z continuously will end up being advantageous for advertisers. Utilize a Facebook chatbot to welcome guests when they show up on your Facebook page and answer basic inquiries. Fuse a live talk highlight into your site so you can give client care to site guests without the pause. Since Generation Z has been adapted to anticipate a quick reaction, the more you can discover approaches to cooperate with this age progressively, the more fruitful your business will be.

In summary, Generation Z has proven countless times to be the generation of the future as they keep on being innovative and lead trends while they create impact both in the political, social and technological space in the world. Our attention as a people shouldn't just be focused on how great Gen Z is or how they are different from the previous generation. Our focus should be on the future they will create. A future filled with innovation, advanced learning and connectivity.



Dr. Foy is a content development and entertainment project management professional, with seven plus years' experience in television, advertising, marketing consulting, international cable networks and the digital economy. My background as a trained medical doctor gives me unique cross-functional competence. I believe in enduring positive contributions and enjoy working with visionary individuals and companies.

social: [@drfoy](#)

Interviewing Toun Roberts, Managing Consultant, HR on Wheels

Samuel Anyanwu AUG 2020

1) What made you decide to start HR on Wheels?

SME owners are saddled with a lot of responsibilities at the onset of launching their business ideas. This typically makes them overnight specialists in different business support functions like Finance, Marketing & Sales, Human Resource Management and more. While many prioritize the Finance function based on the notion that it is where the money is, the Human Resource function is often neglected and trivialized. The importance of how talent will be attracted, recruited, managed and retained to guarantee the success and sustainability of their business is not understood by many business owners. As an SME focused organization, our desire is to ensure that as every startup, small and growing business develops its business strategy, they put basic HR structures in place that will increase their chances to compete for increasingly scarce talent as well as improve chances of optimum business performance.

2) Why is the HR function important in any business?

No business can operate without people whether through the use of part-time contractors or hire full-time employees. The HR function manages the full lifecycle of employees i.e. from recruitment to exit/termination. For core business functions to run seamlessly like a well-oiled wheel, the right people must be on board. This means that recruitment strategies must consistently produce the best people per time, employee engagement strategies must be in place to ensure employees are treated well and continue to have an enjoyable working experience with your SME. One of my favorite quotes to SME owners goes "Your employees are the internal customers of your business and just the way planning is done to attract and retain customers for your business, the same approach must be adopted when dealing with employees!"

3) What makes you different from other HR Consulting firms?

At HR on Wheels, we understand why SMEs don't prioritize the Human Resource function some of which reasons are; cost and lack of business education. However, at HR on Wheels we have developed our business model to create a win-win scenario for us as a business and the many SMEs we support using technology to provide a blend of virtual and onsite support, to ensure SME owners can truly focus on what is important and core to their businesses. Our business model was created as a solution for many SMEs as well provide a workable alternative for many HR professionals especially women who are transitioning to motherhood and often times have to quit work completely during this important phase of their lives. From the job seekers perspective, we are well aware of the high unemployability rate of our fresh graduates and have decided to take the education approach using face to face medium and technology platforms to help job seekers unlearn, learn and relearn the ever-changing requirements



of the workplace. The new world of work promotes flexibility using technology, allowing employees or contractors to choose how to work, where to work and what to work on per time. We believe the future of work is here and there is no better profession to launch it than Human Resource Management. At HR on Wheels, we offer flexibility, affordability and a truly borderless service approach.

4) What advice would you give to SME owners to help attract, hire, motivate and retain great talent on a budget?

Plan! Plan!! Plan!!! Many business owners do not have a plan for the people that will work for their business beyond knowing the headcount and budgeting for salaries. Your business plan may have your staffing needs required for each life stage of your business but those do not define the ideal employee profile nor do they tell you how you will reward and motivate your employees for better performance or help define the culture of your brand. It is also important to note that as a business founder, your business is unique to you and therefore all the human capital management pillars must be personalized to best suit your vision for your business.

4) What advice would you give to SME owners to help attract, hire, motivate and retain great talent on a budget?

HR on Wheels started off in Lagos and our growth plan is to expand our services to other business districts across Nigeria as well as capture the African market through partnerships. Every organization is only as strong as the weakest link hired. So plan ahead of every hiring decision, hire right, motivate your employees by harnessing their strengths for optimum performance. Finally, ensure you adopt retention strategies that will keep your employees loyal to your brand even when your competition comes calling.

What they don't tell you about monetizing your passion

Adedoyin Jaiyesimi | AUG 2020

"Is It not just to write?"

I cannot count how many times I have heard those words, especially from people who are bent on paying you a ridiculously small amount of money in exchange for your skill.

If you've ever heard these words and you are like me, you have properly said in your mind, "Then why don't you do it yourself!"

Being a freelancer is definitely not for the faint-hearted, but being a freelance writer in Nigeria? That requires extra grace and patience. I spent months trying to hack it as a freelance writer but I had to transition into another aspect of communications when the reality of the freelance life didn't match what I had envisioned for myself. I was tired of hearing those words, "Is it not just to write? You shouldn't charge this much." What about the endless chase for your balance after spending hours delivering on a brief? That wasn't the life I wanted to live.

I remember when I decided to take a shot at being a freelance writer. I had gone off to another state for the compulsory NYSC after quitting my job as an Assistant Editor. I was in the middle of trying to figure out how I was going to survive on the monthly 'allawee' when I got a call from a Senior Editor I had worked with previously. "Adedoyin, how much do you charge to write a 1000-word article?" That question jolted me to full alertness. Someone wants to pay me to write articles?

Of course, I had never thought about how much I would charge! Before then, I earned a monthly salary writing, editing and creating content for a youth magazine. To be honest, I didn't think of making money beyond that. I had to be honest with the Senior Editor and let her know that I didn't have any rates, simply because it had never crossed my mind. She was gracious enough to pay me well for that brief but the lesson from that conversation has stayed with till date.

After that conversation, I started doing some research on freelance writing and I put together my first rate card some weeks later.

I started with a price I was comfortable with and as I became more confident in my ability, I reviewed those prices upwardly. The research didn't, however, prepare me for the struggles freelance writers in Nigeria face.

There were many sleepless nights, tears and times where I just had to walk away after being treated unfairly by a client. Then there's that perception that you don't have a real job! "How can you be sitting all day and be pressing your laptop?" That was what a well-meaning individual said to me when he saw me working from home on a week day. Don't let me go into the funny domestic requests from family members who believe that you are automatically less busy because you work from home.

It wasn't all doom and gloom though. I did meet a number of interesting people as a freelance writer, some of them are still friends today, like Lady S who showed me I could charge per word for writing briefs. Before meeting her, I charged a flat fee based on my perception of how much work the brief would involve. Lady S taught me a better way. Get the number of words and multiply it by your 'per word' rate. Interestingly, I had seen that freelance writers abroad use this model but I never thought it could work in Nigeria until I met Lady S. That significantly changed the income I received as a freelance writer.

In my foray into freelance writing, I have learnt that nothing is ever handed to you on a platter of gold as a professional in Nigeria, but you must keep pushing. It's important to believe in yourself and in your expertise. I struggled with pricing appropriately because I didn't value my gift as a writer. Can you believe I edited a book for N10,000? I laugh just thinking about it! I learnt to charge my professional worth and I learnt to walk away from briefs that were just not worth it. Not everything is about money. Your peace of my mind is also important too. Lastly, I learnt how to reach out and ask questions from other professionals. I know there are people who love to hoard information but I was able to grow with the support of people like Lady S who helped me to find my way and become better at what I do.

If you ever get to read this Lady S, thank you!



Adedoyin Jaiyesimi

Adedoyin Jaiyesimi is the Chief Communications Consultant at The Comms Avenue, a capacity building and knowledge exchange platform for leading and innovative communications professionals across the world. She has vast experience consulting for international organizations and top corporate executives and specializes in providing strategic communications consulting for development, philanthropic and corporate organizations. Adedoyin has successfully executed projects for the W Community, Women in Business, Management and Public Service (WIMBIZ), Leading Ladies Africa, Heritage Bank, African Philanthropy Forum amongst others. She has been profiled on She Leads Africa, Leadership Newspaper and Lionesses of Africa. She was also featured as one of The Spark's Visionary Women in 2019.

Instagram - [@adedoyinjaiyesimi](#) | Email - adedoyin@thecommsavenue.com



Sports



By Anthony Nlebem

PSG vs Atalanta in revenue: Neymar earns as much as Atalanta's squad

Anthony Nlebem AUG 2020

The comparison between French champions Paris Saint-Germain (PSG) and Italian low-budget side Atalanta is the story of David vs. Goliath tales in the Champions League history.

PSG has spent a whopping sum of \$392.7 million combined in the transfers of Neymar Jr. and Kylian Mbappé within the past three years than Atalanta has in its whole squad through the last 19 years — a mere \$385.3 million for the better part of two decades.

According to Transfermarkt, PSG spent \$148.5 million for Kylian Mbappé's transfer from Monaco in 2018 and an even steeper \$244.2 million for Neymar Jr. as he moved on from Spanish supergiant Barcelona in 2017.

Meanwhile, Atalanta has managed to thrive all season against teams with much deeper pockets without needing to spend remotely as much as the French side has since being taken over by new investors earlier in the decade.

In contrast, the Bergamo side spent a mere \$4.92 million for Serie A's assist wizard Papu Gómez to pull him from Metalist in Ukraine and an affordable \$6.33 million for striker Josip Ilicic back in 2018.

Other acquisitions like Marten de Roon (\$14.85 million) were a little more costly, but even he cost only a tenth of what Kylian Mbappé and 16 times less what PSG had to pay to reel in Neymar Jr. from Barcelona.

This only serves as a reminder that world football is more than superstar players, but also the development of a sound, structured team with excellent chemistry — something Atalanta has managed to show all year long throughout the UEFA Champions League.

According to reports from L'Equipe, PSG star Neymar is paid a basic salary of €30m, which goes up to approximately €36m after the addition of bonus clauses.

In complete contrast, Italian outlet La Gazzetta dello Sport reported that Atalanta's highest-earners — Alejandro 'Papu' Gomez, Luis Muriel, and Duvan Zapata — are all on deals that see them earn €1.2m, going up to €1.8 with bonuses.

In fact, the Atalanta squad's combined salary is reportedly between €33-36m, a figure which comparable to what Neymar alone is paid by PSG.

PSG's second-highest earner is Kylian Mbappe, who is said to be earning around €16m annually, while Thiago Silva is close in behind at €11m. Neymar and Mbappe's partner in attack, Mauro Icardi, earns a reported €5.7m a year.

This would mean that the combined total annual salary of the PSG's front three — tallying up to roughly €55m — is a staggering eleven times that of what Atalanta's front-three are paid, which is approximately €5m.

Neymar is currently the most expensive player in the world, after being purchased by PSG for an unprecedented transfer fee of €222m. PSG's club-record signing costs a whopping eleven times higher than that of Atalanta's. Colombian forward Luis Muriel arrived at the Gewiss Stadium from Sevilla in a €20.1m deal, which is the most that Atalanta have paid for a player in their history.

This disparity in financial firepower was of little relevance in the high-octane showdown between both clubs in Portugal which ended 2-1 in favour of PSG.





Despite their lavish spending, PSG are yet to even breach the final four of the UCL under their new ownership. Neymar would hope to take matters into his own hands and fire PSG to glory. With Mbappe also set to return after a miraculous recovery from his horrible injury in the French Cup final. They will be set to battle for a spot in the semi-final of the UCL.

After spending \$1.42 billion in the last nine years, PSG reach the Champions League semifinal for the first time since 1995 Money-mouth face.

French champions PSG, led from the front by their talismanic forward Neymar Jr, are set to take on the biggest surprise in the UEFA Champions League, Atalanta on Wednesday.

The two clubs come from different backgrounds in every regard. PSG are the perennial champions of the land, which has been the case for almost a decade now, and are Champions League regulars despite not having won it since the turn of the century. Atalanta, on the other hand are playing their first-ever European campaign after an immensely successful 2018/19 domestic campaign saw them finish third.

However, despite various differences they face, perhaps none of them are more astonishing than the difference in their salaries and financial muscle.

PSG produced yet another memorable moment in the rich history of the UEFA Champions League after completing a late comeback against Atalanta on Wednesday.

The French champion had been trailing 1-0 as the clock ticked toward 90 minutes but two late goals from Marquinhos and Eric Maxim Choupo-Moting turned the tie on its head.

It was heartbreak for tournament underdog Atalanta, which was competing in the Champions League for the first time in its history. It had seemed Mario Pasalic's first-half goal was going to be enough but, after a whirlwind three minutes, its players were left crestfallen as the referee blew the final whistle.

The club's Cinderella run had boosted morale in its home city of Bergamo, which became the epicenter of the Covid-19 outbreak in February.

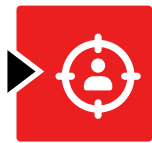
PSG were heavy favorites ahead of the tie with the disparity between the two clubs stark. Atalanta's record signing, Luis Muriel, cost an estimated \$21 million while PSG's record signing, Neymar, cost some 12.5 times as much.

However, the far superior side on paper was wasteful for most of the night with Neymar missing two gilt-edge chances in the first half when it looked harder to miss.

It had seemed the team, brimming with talent after the introduction of Kylian Mbappe in the second half, had run out of ideas before striking late on.

"It was a crazy game, a tough game, against a tough opponent. It wasn't easy. Neymar had a great game," match winner Choupo-Moting told BT Sport after the match.

"I thought when I was coming on 'we can't lose, we can't go home like this'. I was confident in myself and the team.



Resources



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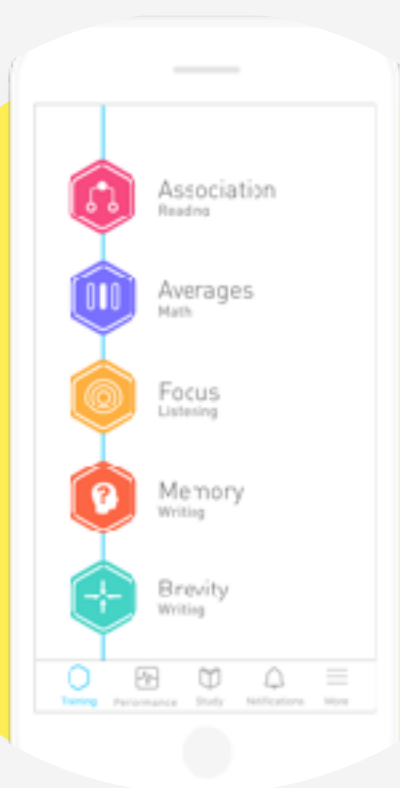
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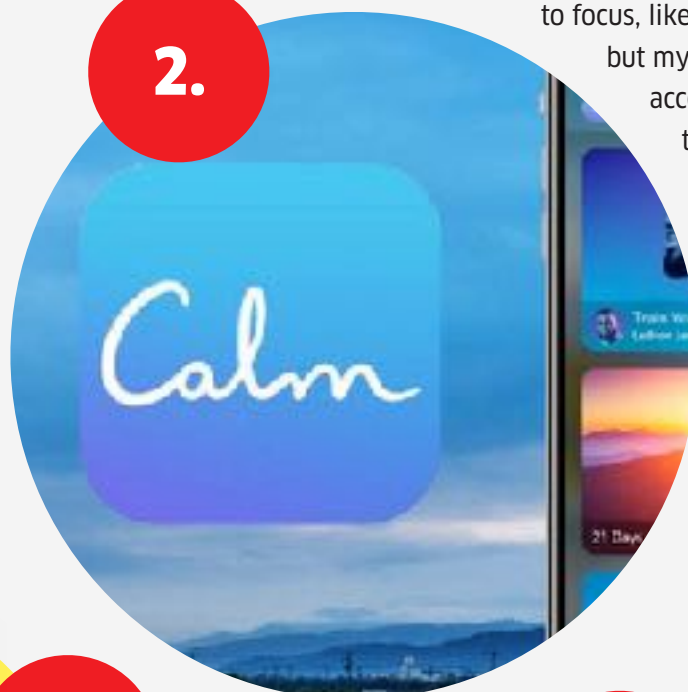
5 things we discovered this week

Elevate app

Fortunately or unfortunately we are all increasingly starting to spend more time on our digital devices so I find that we may as well spend the screen time wisely. I love this app because it doesn't take up too much time and is very effective. It allows you to train with 35+ games that are designed to boost productivity, earning power, and self-confidence in skills like math, reading, writing, speaking, and listening. You can download it on your app store for a reasonable fee.



2.



Calm app

Mental health is of utmost priority for both men and women worldwide and particularly during the uncertainty of the global pandemic. First things first, the Calm app is an app available to download on your phone or tablet. It's filled with hundreds of meditation practices and sleep stories that are written and recorded by some of the top experts. Though it's a meditation app, Calm goes above that. They have every meditation that you can think of. Calm also has sessions for how to train your mind to focus, like the one led by LeBron James. There is a free version but my suggestion is that if you can get the paid version for access to various types of meditations. It's definitely worth the investment.

Sea Coach Ferry Lagos

Safe ferry transportation within Lagos (Apapa- Island)

As many of you know getting around Lagos involves a lot of logistics, prayer and patience. If you are ever in Apapa and need to get to the island or vice versa, this is a safe boat transportation option I have used in the past and it takes 15 minutes to get to Apapa to Ikoyi, Lekki or V.I as opposed to the several hours by road. The at takes about 40 people with life jackets (less with social distancing) and considerably decent conditions.

Call Mr. Bolaji for inquiries: +2348096588002



5.



My Wash and Go Hair Salon in Lekki Lagos

My Wash & Go is a simple concept salon with focused services at a happy price located on Adebayo Doherty street in Lekki. Founded by two friends one evening in Lagos, while stuffing themselves with akara and zobo. Owned by Zainab Balogun-Nwachukwu, an award-winning actor, brand influencer and entrepreneur and Bolanle Olukanni an award-winning TV Host and documentary filmmaker. The two partnered up last year to open this vintage very effective hair salon in Lekki. I love the fact that you can make booking online directly on the website and it is one of the salons that truly value efficiency. I love the celebration of all hair types and particularly of natural hair. There is no time wasted at My Wash and Go and I enjoy my experience every time I go. They have gotten their license to operate and are currently following Lagos state guidelines of business operation. Pay them a visit 😊

4.



Tirtayu spa

Experience a unique Balinese spa experience, presented in a setting of Indonesian style. Escape the bust routine and enter the calming environment of the spa. I truly believe that a spa treatment can make all the difference in your overall quality of life so if going to the spa is your cup of tea I strongly suggest you go to Tirtayu spa located in Abuja and Lagos respectively.

“...BUT HE’S NICE”

Faruq Suaad AUG 2020

A statement made by many women in abusive relationships, forgetting the fact that being nice to them should never be a reward for their silent worries and ignored pain, being nice to them should never be an enslaving technique and definitely never a guarantee to keep dying in peace.

I had a very long conversation with a friend of mine and I realized a large number of ladies are in very toxic relationships and what's even more sad, is some are not aware of the danger they are in, after all.... he's nice.

What is a toxic relationship?

Are you with someone that makes you doubt yourself more times than you'd rather admit?

Are you with someone that makes you do things you never saw yourself doing in a million years?

Do they question your every move even when you assure them of the kind of person you are?

Are you forced to be a different person around them?

Do you have to lie to them to keep them at peace about whom and what you really are?

Do they do things that totally melt your heart yet have flaws you'd rather not spend the rest of your life with?

Do they hurt you and then apologize like something came over them and it was a huge mistake, only to repeat it in the next 3-7 working days?

If you answer yes to one or more of these questions, you might be in a toxic relationship and not even know it.

Now listen to this, you have no obligation to stay with someone that hurts you or shows the potential of hurting you merely because “they are nice”, no, they are not nice, your standard is low!

Is he nice because he buys you flowers right after hurting you?

Is he nice because he checks up on you after a date?

Is he nice because he asks about your whereabouts and safety?

Is he nice because he listens to you and pays attention to you?

No this is not him being extra nice or out of the moon amazing, he says he loves you, he should check up on you, he says he loves you, he should listen and pay attention, he says he loves you, he should care about your safety and if he loves you, he should definitely not hurt you on purpose knowing he'll just get you roses and you'll be alright.

Don't be imprisoned by the bouquet of hibiscus, don't be hypnotized by the attention to details and him remembering your menstrual cycle, do not be enslaved by questions about your safety if all he does afterwards is doubt you, question, hurt and make you feel less of yourself.

You need to evaluate yourself and whatever relationship you are in, make sure you are not in a toxic relationship and make sure you are not the toxic one in the relationship.

Remember, the phrase “the heart wants what it wants” is not an excuse to stay with someone that hurts you; you want ice cream when you should be on a strict diet? The heart wants what it wants, should you be sleeping but choose to binge the next episode, the heart wants what it wants... the heart should never want what hurts, breaks, or kills you!

And if you think you've invested too much to leave, remember staying one extra day is adding to the number of days you've invested, falling deeper in love is sinking deeper in an ocean that will inevitably drown you, making one extra excuse is giving more reasons to ask yourself why you ever chose to settle for a lifetime of manipulative misery.

Doing what someone that should be your partner should do is not being “nice”, it is the very norm... Refuse to be imprisoned by your low expectations and know you deserve the complete package of happiness and not a cycle of severe pain with a touch of laughter.

You deserve better!

PS: if you are waiting for the right time or energy to leave, it might never really come. JUST DO IT!



Faruq Suaad is a young lady from Nigeria. She obtained her Bachelors degree in International Relations and Diplomacy from Afe Babalola University, Ado Ekiti. She is a youth partner for Well-being for women foundation. She has an inspirational and lifestyle blog which has many readers across the globe and inspires everyone that comes across it. Also, Faruq Suaad volunteers with the MOB foundation; a Non-governmental organization that advocates for the girl child and human rights in general. She works as a sales executive at Travel Port Nigeria while running her personal business; a clothing brand named Susultana. She is passionate about the girl child, women rights, loving yourself and humanity as a whole.



Growth in the Workplace

Oge Funlola Modie | AUG 2020

Last week I wrote on playing your CARDS right; hope you enjoyed the read. This week we focus on GROWTH. Growth is a life goal, if you aren't growing, you aren't alive. Besides, the organisation promoting growth through its existing policies, an individual is very much responsible for their growth within and outside of the organisation

What does it mean to pursue GROWTH as a person?

Let's break it down:

Goals

Read

Observe trends

Work ethics

Teachable (be humble)

Hardwork

Goals: Goals support growth. Anytime you set a goal and achieve it, you have pushed beyond your current status to succeed at a new thing. By so doing, you have grown your wealth of knowledge, increased your network and net worth. Setting goals are key to living a purposeful life. Goals are like lamp posts; leading you on the journey of life to a defined purpose. Setting goals for yourself allows you measure progress and forge ahead to achieve more. Though this can be challenging, discipline and commitment to one's growth will help you focus on succeeding at your goals.

Read: Reading, an important habit to be imbibed, exposes one to various experiences without the need to travel. Books give history, change opinions, give context and information. With information now readily available at the tips of our fingers courtesy of the World Wide Web, there's really no excuse. An informed person is a treasure to the team and to their network. Start today; read a book per month, get a reading partner, join a book club, spend time studying interesting world topics, educate yourself on politics, fashion, entertainment, arts etc. It colours your life and allows you teach others and yourself new things.

Observe Trends: Observing current and future trends

across industries enables you make informed decisions, contribute to projects within the organisation, understand the industries better and most of all, grow your knowledge base of information. This will make you a go-to person for information, improve your conversations and build your relevance. Most people enjoy observing trends in socio-political matters, others in the economies of nations, all good but needs considerable time and focus. If you inculcate the second point in this write up – reading-observing trends would be second nature to you.

Work Ethics: Organisations have written and, unwritten codes of conduct for the work place. As part of an Organisation, you must keep to these policies. Having a personal code of conduct built on personal values is key to personal growth. You grow your capabilities for managerial positions or supervisory type roles when you are seen to be a "company champion"; one who represents the brand essence of the organisation or as people would say 'the face of the company'. To be this, you need to understand the very heartbeat of your organisation, the brand essence of the organisation and core values of the organisation.

Teachable (Be and Stay Humble): You must be teachable, this means a willingness to learn, this requires humility. You really can't know it all but, you can start a journey towards knowing more. Being teachable within the work environment means that you are a ready hand on new projects.

Hardwork: Commitment to your goals, reading, observing trends, work ethics and staying humble require a lot of hard work from you. It requires you daily working towards achieving these aspects of GROWTH. It is not a walk in the park, taking responsibility for your growth as an individual will leave you with the power to achieve and be more. Working hard means taking time to research on topics, taking time to read, taking time to also rest and refresh. Hard work pays!

Remember that growth is more your responsibility than that of the organisation, this is because there are many things you can learn that won't come from the formal kind of learning an organisation offers.

A growing person is an achieving person.



Oge is a published author, writer and speaker. She is the Editor and writer of GetFearlessly Authentic™ Newsletter, a personal leadership newsletter that chronicles her life as a professional. She is involved in causes for women, young people and the vulnerable. She loves to read comics, watch comedy flicks, listen to music and play golf. Shares her love threefold- Love for God, Love for People, Love for Country.

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From 'Office Politics' to Productivity in a Pandemic to Developing Leadership Skills

Ayoboni Akindolie. AUG 2020

In 2016, I created a social media page to serve as a sort of 'agony aunt' platform for people who were having challenges managing relationships at work. This was largely because as I grew in my career, I noticed differences between my expected outcomes in working relationships and what I was experiencing. So, when I stumbled on Harvard Business Review's book on 'How to Handle Office Politics' online, I decided to buy it.

The title of the book might sound unpleasant, but politics, at its core, revolves around organising with/for people. Within the first few pages of the book, I realized that the situations described were very relatable, the perspective provided was helpful, and it was not at all 'rocket science'.

Since then, I have curated several online resources for the social media page, on topics related to working with and leading teams at work. These resources have helped me, and, hopefully, some other people. So, in this article, I will highlight some of my favourite resources that have been shared on the page.

The first is a quote from 'How to Reduce Productivity Anxiety During the Pandemic...' by Dr Caroline Leaf (a communication pathologist and cognitive neuroscientist):

As the first digital natives born between 1997 and 2012, they are unlike the previous generations that grew up when technology was still trying to walk. This generation was born into a world of vast technologies and advanced innovations.

"We often forget things because the conscious mind can only focus on around 4-5 things at a time, so we need to learn how to train our cognitive muscles, putting some kind of personal organizational system in place".

I found it refreshing to see this accomplished expert admit that we cannot do it all, and mix this with encouragement that, with some help, we can get important things done. One of the helpful methods prescribed in the article is what I believe is called a 'brain dump'. On the days when I feel like I have too much to do, I have found it helpful to start out by writing everything that is on my mind down (or typing in the notes app on my phone). And then, prioritising AKA scheduling the tasks on my 'to-do list' based on what is important and/or urgent, or not.

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I am all for incorporating systems into my life that help me save time while getting important stuff (that might not feel like fun) done, so I can move on to the things I really enjoy. This brings me to my second reference for the day: 'The Most Important Leadership Competencies, According to Leaders Around the World' by Dr Sunnie Giles (an organizational scientist, executive coach, and leadership development consultant).

I really enjoyed reading this article. It presented results from asking 195 leaders from global organisations about the most important leadership skills under five themes relating to (1) strong ethics (2) empowering others (3) encouraging connection (4) openness to new ideas, and (5) growth mindset. This breakdown left me feeling warm and fuzzy inside.

Apart from feeling good, I also found it instructive to notice specific actions, stemming from this, that should be rewarded/prioritised when working with teams, and what to work against. In particular, the reference, in the article, to "behaving in a way that is consistent with your values" resonated with me. I would absolutely recommend this.

So, here's to enjoying a restful weekend after what was (hopefully) a productive week. And, if it was not, we can start with a brain dump on Monday, prioritising our objectives, values, teams, and continuous learning for growth!

#GrowthMindset #ProductivityHacks #LeadershipSkills
#OfficePolitics #SelfHelp



Ayoboni works as investment professional in Lagos, Nigeria. She has several years of experience developing and executing private capital strategies. She is a CFA charterholder with a B.Sc. in Economics from Covenant University (Nigeria), and considers getting an MA (International Economics and African Studies) degree from the Johns Hopkins University School of Advanced International Studies (SAIS) to be one of the best things she recently did for herself. She writes about topics including investing, organisational behaviour, governance and leadership. She is particularly interested in optimising business/investment activities for social impact/inclusive growth.



Everyone Has Their Arrival Story

Dr Monisola Adanijo AUG 2020

“Fasten your seat belts”, said the pilot over the intercom as we prepared to land at Heathrow Airport.

Just 6 hours before I was leaving the hot, sticky, and busy country that I’d called home for 3 decades plus. With a population of over 180 million inhabitants, Nigeria has the largest population in Africa.

It was still like a dream; I had just said my goodbyes to my hubby and children. I walked through the departure lounge with a heavy heart and much excitement, how both could be functioning at the same time was a wonder.

I remember when Hubby and I had finally agreed that I return to the land of my birth. We had hit hard times and like everyone else who sojourned abroad, London was of course my choice destination, being British by birth gave me the right to live in the UK. My excitement was also filled with apprehension. What was I going to meet, was this a fantasy or could I improve the plight of my family? There was so much uncertainty but there was no turning back we had arrived in the UK. I looked at all the people trooping out of the Virgin Atlantic flight, was there anyone else like me coming to live in the UK or were they just visiting or passing through.

I grabbed my hand luggage and followed other passengers along the gangway through the corridors and into the passport checkout section before collecting my bags and landing in the arrival lounge. The truth be told I only had £35 in my pocket when I arrived. Looking round I scouted my transport. Fortunately, I have visited London 5 months before and now knew my way around the airport. A few taxi drivers approached me, and I settled for a Nigerian guy to take me to my destination.

We negotiated the fare which meant that my last £35 was going into the hands of this cab guy. He loaded my bags and we began our journey into London. He asked me if he could make a quick stop in front of a Barbecue shop in Camberwell, which I allowed reluctantly. I still smile every time I go pass this shop even though it happened 10 years, it was my first introduction to life in the UK. Anyway, the cab guy gets me to my destination, I hand him my last £35, drag my two suitcases and knock at my sister’s front door.

What a way to arrive in diaspora, but I know everyone has their arrival story.



Tokunbo is the founder of Women Elevating Women and an Empowerment Life Guide, she helps women navigate life, business, and money by running live and online events. Tokunbo has been invited to speak on many platforms and has been known to bring her own inspiring and motivating style to her audience.

email: tokunboosunbayo@gmail.com | social: [Tokunbo Osunbayo](#)



Salt and Pepper

Creamy Tomato Prawn and Chicken Pasta

Bolusope Ogboye

AUG 2020

Introduction

We are 7 months into the year 2020 , with everyone spending more time at home than they could have imagined and summer trips seem to be officially cancelled. I have challenged myself to re-create one dish a week of meals I have had from around the world, that I absolutely miss!

Here is my take on a lovely creamy tomato prawn pasta I had in 2017 in an Italian restaurant in Paris while on holiday with Sisters and Friend.

Ingredients

200grams of Prawns, 200grams of Chicken, Garlic, Ginger, Onions, Plum Tomatoes, Whipping Cream, Scotch Bonnet (Rodo), Spaghetti or Pasta (Choice is yours), Mixed Herbs: Oregano, Parsley, Thyme, Salt, Olive Oil

Method

1. Clean and devein shrimps, and season lightly with salt and garlic. Clean and chop your chicken into cubes, seasoning it with salt, seasoning cube and dry pepper.
2. Take a large pan- add a table spoon of olive oil (or any other oil you prefer), heat up lightly and stir fry the prawns and chicken separately until they are cooked, and set aside.
3. Into a boiling pot of water and salt, you can add in your desired amount of spaghetti or pasta. (Tip: I always boil my spaghetti with a bit of stock to make it less bland, not compulsory but enhances flavour!)
4. Finely chop an onion, a bit of garlic and set aside. Open a can of plum tomatoes and pulse in the blender with scotch bonnet pepper (rodo).
5. Heat a large fry pan, add 3-4 tablespoons of oil and once this is hot, add your finely chopped onion and garlic, move around gently for 2 minutes. Add your blended plum tomatoes and pepper mix and let this sauce bubble up.
6. Add to the tomato base your preferred herbs- I used oregano, parsley and thyme. Season with salt and seasoning cubes as well. (I also added suya pepper, but I add this to E-V-E-R-Y-T-H-I-N-G, because I just think it's an awesome spice!)
7. Then add whipping cream and let everything “bubble” for 3-5 minutes. I didn’t measure how much I used (which you would have noticed by now), but I would say a little goes a long way, it all depends on how creamy you like your pasta to be.
8. Add you pre-cooked prawns and chicken, thoroughly coat them. Add in your pre-boiled pasta or spaghetti in bits, coat properly and let everything simmer for a minute or two on low heat.
9. That’s it! served in a nice big bowl, we reminisced about our 48-hours trip to Paris, where they got to see the Eiffel Tower, the Notre Dame, the Arc de Triomphe and more for the first time. This was my third trip back to Paris and can’t wait for more adventures with them.



Boluwasope Ogboye (Bolusope) is a Sustainable Finance Expert, Agribusiness Entrepreneur and Food photographer. She is a Co-founder of @BMFoodie, a food company providing after party meals for events and delivering their awesome D-I-Y Shawarma Kits around Lagos. She the convener of the Event Taster Brunch (@tasterbrunchng) an intimate networking platform connecting food business to stakeholders in the event industry and also creates unique photo content banks for food businesses. Bolusope is committed to the socio-economic development of Africa and leverages her expertise to change the African business narrative.

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