

DECEMBER 2020

# Access Bank Emerging **Businesses** **Newsletter**

YOUR MONTHLY BUSINESS ADVANTAGE



more than banking

**Theme:**  
**Our Month Of Gratitude**

“Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow.”

– Melody Beattie




**Biz quote of the month:**



As we express our gratitude, we must never forget that the highest appreciation is not to utter words but to live by them.

– John F. Kennedy



A close-up photograph of a person's hand holding a black pen, writing the words "I am grateful for" in a cursive script on a white piece of paper. The background is blurred, showing more of the notebook and the person's hand.

I am  
grateful  
for

2020 has been an “interesting” year. It started out with the usual “Happy new year! in January, to lockdown, quarantined and social distancing in March”. These early events caused us all to re-evaluate our priorities and reconsider our wants versus needs. Then came the protests in October, and, after that, the breakdown of order which affected many businesses. And to crown it all in November, the country experienced the fall of the Naira against the dollar.

Although this year has been an emotional roller coaster for a lot of SMEs, it has also been one with eye opening and necessary changes, introducing a “new normal”; a shift to digital, a change in business models and upskilling of business owners.

It is therefore important at this time for us to adopt an attitude of gratitude as we pause, reflect on lessons learned and get excited

about the possibilities the new year has as we usher in 2021. We are still here, still standing in spite of all that 2020 threw at us.

Harvard Medical School defines gratitude as “a thankful appreciation for what an individual receives, whether tangible or intangible. With gratitude, people acknowledge the goodness in their lives... As a result, gratitude also helps people connect to something larger than themselves as individuals—whether to other people, nature, or a higher power”. According to Robert Emmons, gratitude “has been conceptualized as an emotion, a virtue, a moral sentiment, a motive, a coping response, a skill, and an attitude. It is all of these and more. Minimally, gratitude is an emotional response to a gift. It is the appreciation felt after one has been the beneficiary of an altruistic act” (Emmons & Crumpler, 2000).



Gratitude helps people refocus on what they have instead of what they lack.

Here is how gratitude works, it comes as a ripple of acknowledgement and appreciation that surges forward, transforming and inspiring us, improving business outcomes.

(Fox et al., 2015) Defines gratitude as “a social emotion that signals our recognition of the things others have done for us”. As SMEs embrace an attitude of gratitude, it is important that they express their gratitude to 3 very important groups of people who have silently stood beside them, cheering them on in the midst of it all.

- **Customers** - Your customer is the most important part of your business. Without the customer, you don't have a business. Show appreciation to your customers who have been loyal to you through the year. Saying “thank you” is more than just courtesy. It is more of an acknowledgement of the fact that even though they have options, they chose to stick with you and for that you are grateful. This will in turn reinforce the relationships that translate to higher retention and referral rates.



- **Employees** - Apart from the fact that it is the right thing to do, appreciating your employees goes a long way. It shows that the dedication they put into their work, is noticed and that it matters. Jon Gordon says: ‘Great customer service begins with being employee-focused first and customer-focused second. Too often businesses focus all their energy on the customer while ignoring the people who serve. This may work in the short run, but eventually employees become tired, burned out, negative, and resentful.’ As you wrap up 2020, show you employees some gratitude.



■ **Family and Close Friends** - Not forgetting the most important group of people who are always there to lend a hand of support, your family and close friends who are a vital support network, your constant cheerleaders. It is easy to take them for granted and overlook their value. Let them know, how much we appreciate them.



It is in the same vein that we at Access bank want to say **THANK YOU!** You have been with us actively participating and partnering with us in all of our initiatives this year. Even with the turn of things that caused us to maintain our distance, you still transitioned with us.



We are thankful to have you in our corner as well as grateful that the value we serve has been well received this year. We know clearly that there can't be us without you and it is because of you that we were able to win these awards, SME friendly bank of the year (Brandcom awards 2020), Best SME banking brand (global brands award 2020), Africa's Best Bank for SME's (Euromoney award). We say "thank you" and we recognize all you do.

**"No one who achieves success does so without the help of others. The wise and confident acknowledge this help with gratitude." – Alfred North Whitehead**

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