

January 2022

The W
Community



Monthly Newsletter



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Hello Ladies,




Welcome to 2022!

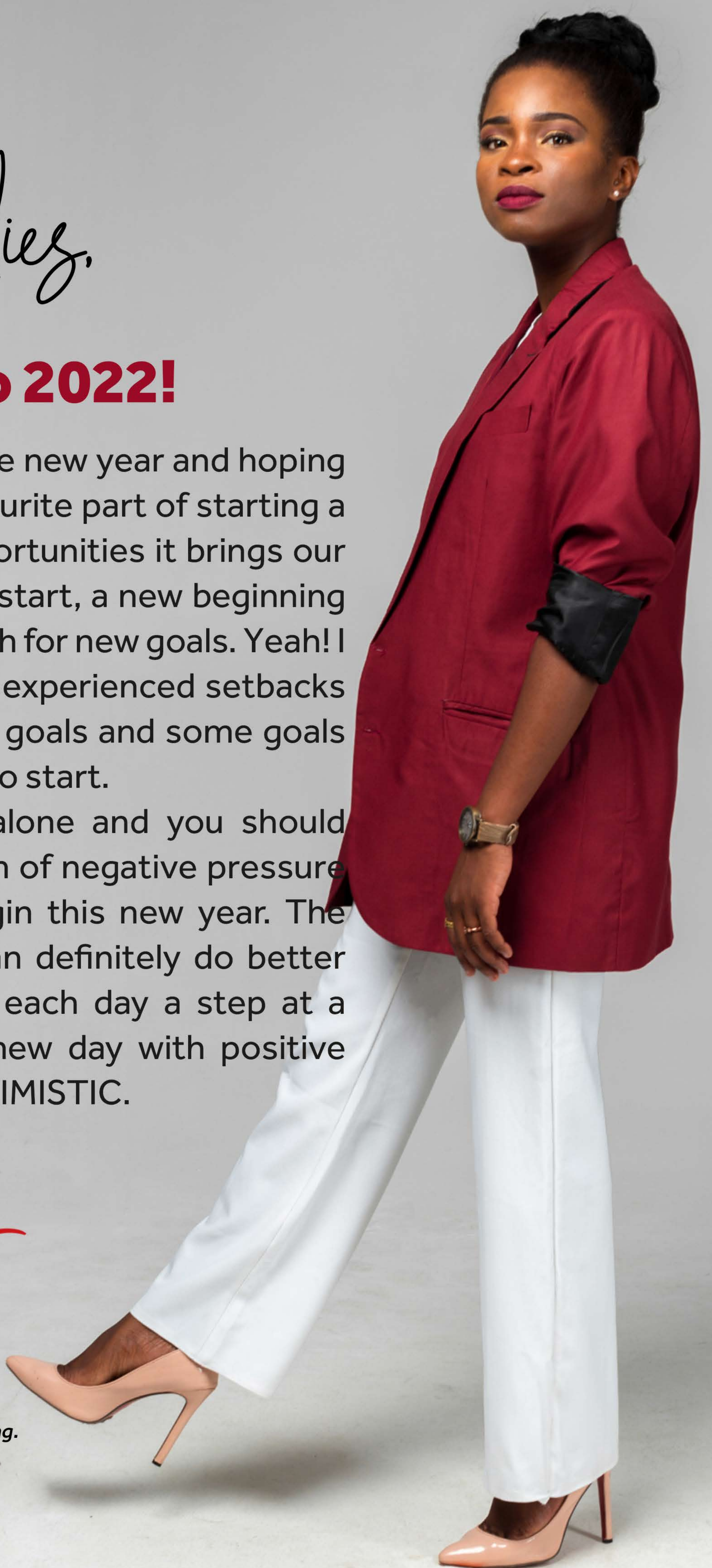
I'm excited about the new year and hoping you are too. My favourite part of starting a new year is the opportunities it brings our way to have a fresh start, a new beginning and a chance to reach for new goals. Yeah! I know you may have experienced setbacks last year, unfinished goals and some goals you didn't even get to start.

Well, you are not alone and you should eliminate every form of negative pressure you feel as you begin this new year. The good news is we can definitely do better this year by taking each day a step at a time, looking at a new day with positive vibes and being OPTIMISTIC.



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LET'S TALK ABOUT NEW YEAR RESOLUTIONS...

I know it sounds familiar to you already but here's a fun fact. Did you know that every year, millions of people make New Year's resolutions, hoping to spark a positive change? According to a study published in the Journal of Clinical Psychology, only 46% of people who made New Year's resolutions were successful.

Last year, my resolution was to avoid chocolates and I ended up having a big chocolate cake for my birthday(the thought of it). Well, guess we have to try to do things a bit differently this new year.

Here are a few tips:



1. Choose a Specific Goal:

Every year, millions of adults resolve to "lose weight," "be more productive," or "get in shape" during the next year. Remember that the most important goals are the SMART goals. SMART stands for S- Specific, M- Measurable, A- Achievable, R- Realistic, T- Time bound.



2. Limit Your Resolutions:

Sometimes we are carried away with trying to get things right in the New Year that we make a long list of potential New Year's resolutions. Richard Wiseman, a professor of psychology at Hertfordshire University, suggests that you pick a few resolutions and focus your effort on it rather than pile up a long list of goals. Remember few wins is better than countless losses.



3. Put Time Into Planning:

For example, if your goal is to run three times in a week, what will you do if you've missed four days in a row, and how will you proceed if you need to take time off for an illness or injury? Ooops! You didn't plan for those setbacks right? The truth is that even the best plans encounter obstacles, setbacks or resistance. Having a plan makes you know what you want to accomplish, the challenges you might face and can help you overcome such obstacles.



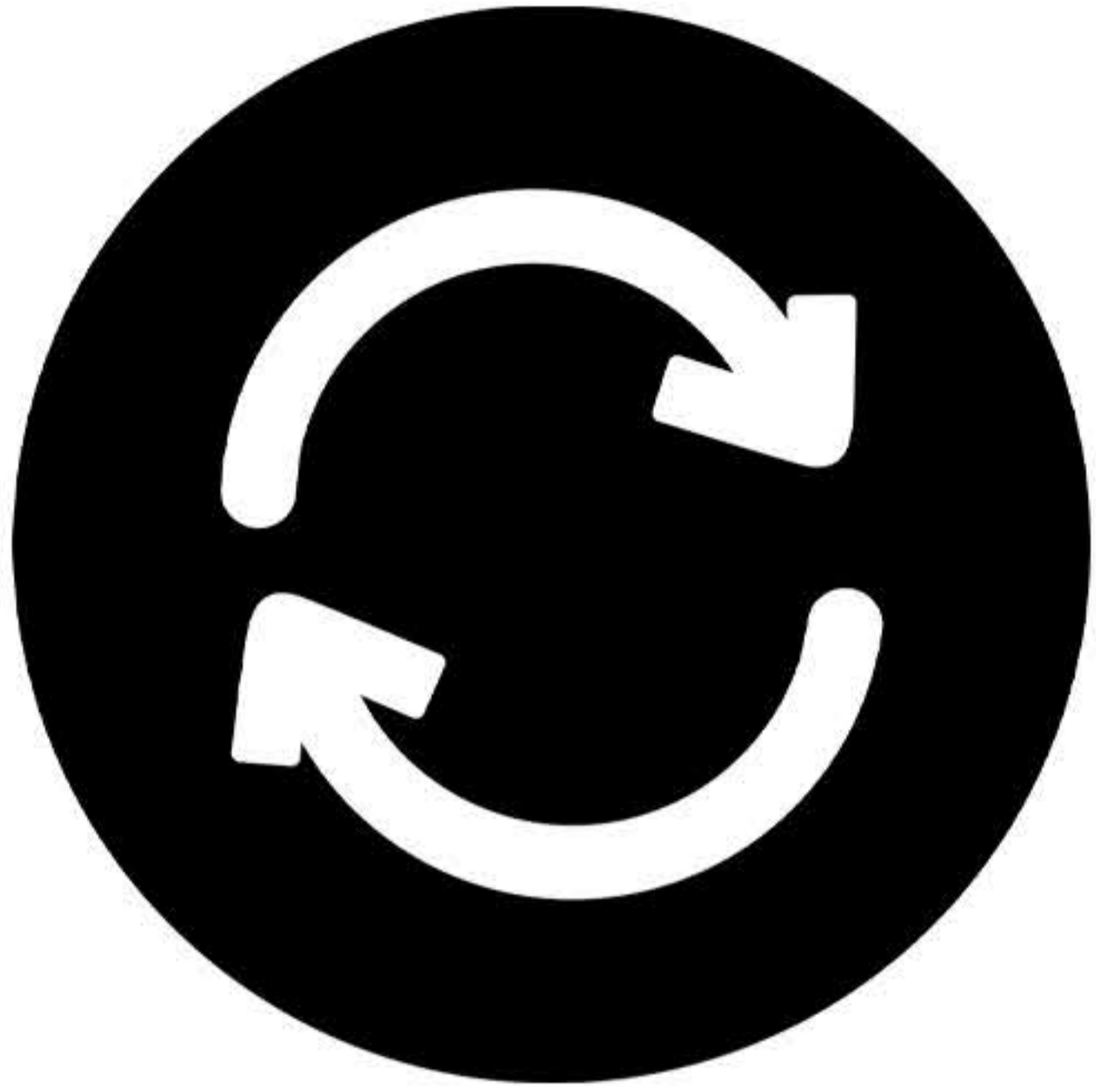
4. Start With Small Steps:

We are so much in a hurry to achieve our goals that we often bite more than we can chew. Focus on taking baby steps daily till you finally achieve your goal. For example, if you are trying to eat healthier, baby steps may mean replacing some of your favorite less healthy foods with more nutritious foods, adding a variety of vegetables to your meals, reducing your food portion size, cutting back on fried food. This option is way better than straight out starvation. While it may seem like a slow start, these small incremental changes make it easier to stick to your new healthy habits and increase the likelihood of long-term success.



5. Get Support:

Yes, you may have probably heard this advice a million times, but that's because the buddy system actually works. Having a solid support system can help you stay motivated, positive and accountable. It makes sticking to your resolution more fun too. So, find a like-minded pal or loved one to join you in your goal.



6. Remember That Change Is a Process:


Those unhealthy or undesired habits that you are trying to change probably took years to develop, so changing them may not just happen in a matter of days, weeks, or months. Cut yourself some slacks. Understand that working towards your resolution is a process. Even if you make a misstep or two, you can restart and continue on your journey towards your goal. It may take longer than you would like to achieve your goal, but remember that this is not a race to the finish. Once you have made the commitment to change a behavior, it may be something that you continue to work on for the rest of your life.

We are here for you

Get support to grow your business
through our W Power Loan

Visit www.thewcommunity/wpowerloan
to get started

To know more, please send an email to
wcares@accessbankplc.com or call the
W Hotline 01-227-3005

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TAKE ADVANTAGE OF THE W POWER LOAN

The New Year is a great time to make plans to expand your business and get the right finances to scale. This is not always easy. However, you don't have to worry, because the W Initiative is here for you.

The W power loan is a scheme designed to close the financing gap for female owned businesses by providing access to loans and credit facilities and is open to all types of women businesses that are duly registered with the Corporate Affairs Commission(CAC)

The loans granted to applicants are generally divided into two broad areas. First, there is a Term loan which is meant for asset acquisition and infrastructure upgrade that enable beneficiaries buy machineries, equipment and all other fixed assets needed for the business. The second is for working capital, which will be used for the purchase of raw materials or settle other daily operating expenses of the business.

Also, depending on the type of business and its risk rating, applicants can access up to 100 million naira (One Hundred Million Naira) which will be disbursed as soon as the required criteria have been met.

- First, it is important to note that, the loan is available to only women owned businesses in which ownership is at least 20 to 50% female ownership and the business must be managed and led by a woman.

- The business must have been in operation for at least a year with a functional business account to show the business turnover.

Once these conditions are met, the applicant will be eligible for consideration. Of course, other Terms and Conditions like credit checks and all apply.



To learn more about the W Power Loan, please send an email to wcares@accessbankplc.com

ARE YOU READY TO RIDE WITH W?

Something Big is coming for WSMEs



For more information contact
Olubusola.ogundipe@accessbankplc.com,
Olufeyikemi.ogunbanwo@accessbankplc.com



more than banking



Are you ready to ride with W?

Female business owners can now access funds to buy a vehicle, delivery trucks etc. at a discounted rate of 15%!!

Yes, you read correctly 15%, and there are lots of exciting benefits available under this program

- Access to as little as 10% equity contribution & 3 months payment holiday on purchase of Nissan vehicles
- Access funds to purchase pre-owned vehicles from AutoChek & Car45
- Flexible repayment plan

To learn more about the W Auto Loan Program, follow us on all social media platforms [@thewcommunity](#) or email us at wcares@accessbankplc.com



SKINCARE TIPS FOR HARMATTAN AND HARSH WEATHERS

A woman's beauty is in her flawless, supple looking skin. Don't let the weather rob you of this divine beauty. Beauty is being comfortable in your own skin. Therefore, in the middle of all the funfair and celebrations, don't let cracked lips, dry hands/feet or ashy skin stop you from slaying.

As your healthcare buddies, we cannot have you go through that, so here are some tips to pamper your skin this season:



1. Bathe with lukewarm water: Hot or Cold water? I guess that question pops up in your head when you prepare your bath. Well the answer is none of the above. Cold water is a NO for this weather and hot water removes natural oils from your skin. So, skin care experts recommend short, warm showers instead.



2. Moisturize: There is a huge difference between rubbing lotion on your body and moisturizing. Moisturizing is deliberate; it means you are taking out time to ensure your skin locks in the moisture. So ensure you moisturize with lotion right in the bathroom before stepping out!



3. Stay Hydrated: Hydrate, Hydrate, Hydrate! Drinking enough water is key at this time – up to 3 litres a day. Cut back on caffeine especially coffee and cola soda and eat lots of fruits and vegetables. Drink honey & lemon dissolved in warm water to soothe any throat irritation you might experience.



4. Exfoliate: Use a gentle body scrub to help remove dead skin cells and let your glow shine. Don't overdo it though, need to preserve your skin's oils.

5. Remember your hands and lips: Your hands and lips are vulnerable during the dry season. You need to take extra care of these areas as we tend to swipe out the moisture from them rather frequently when we eat or use the toilet. Make sure you have lip balm and hand lotion handy.



6. Choose safe products: Opt for mild products and avoid high alcohol or astringent cleansers or washes as they will strip your skin of its natural oils. The harmattan season can be a skincare nightmare, but if you follow some of the tips above you should be absolutely fine.



BUSINESS IDEAS WITH ZERO/LITTLE CAPITAL

What's stopping you from implementing that beautiful business idea? Time, Finance or Demotivation? For many people with an entrepreneurial spirit, the No. 1 reason why they don't pursue their business dreams is because of the significant costs associated with starting a business. However, there are many businesses you can launch today with little or no funding, as long as you are dedicated and put in some good old-fashioned hard work.

Below are business ideas with zero or little capital:

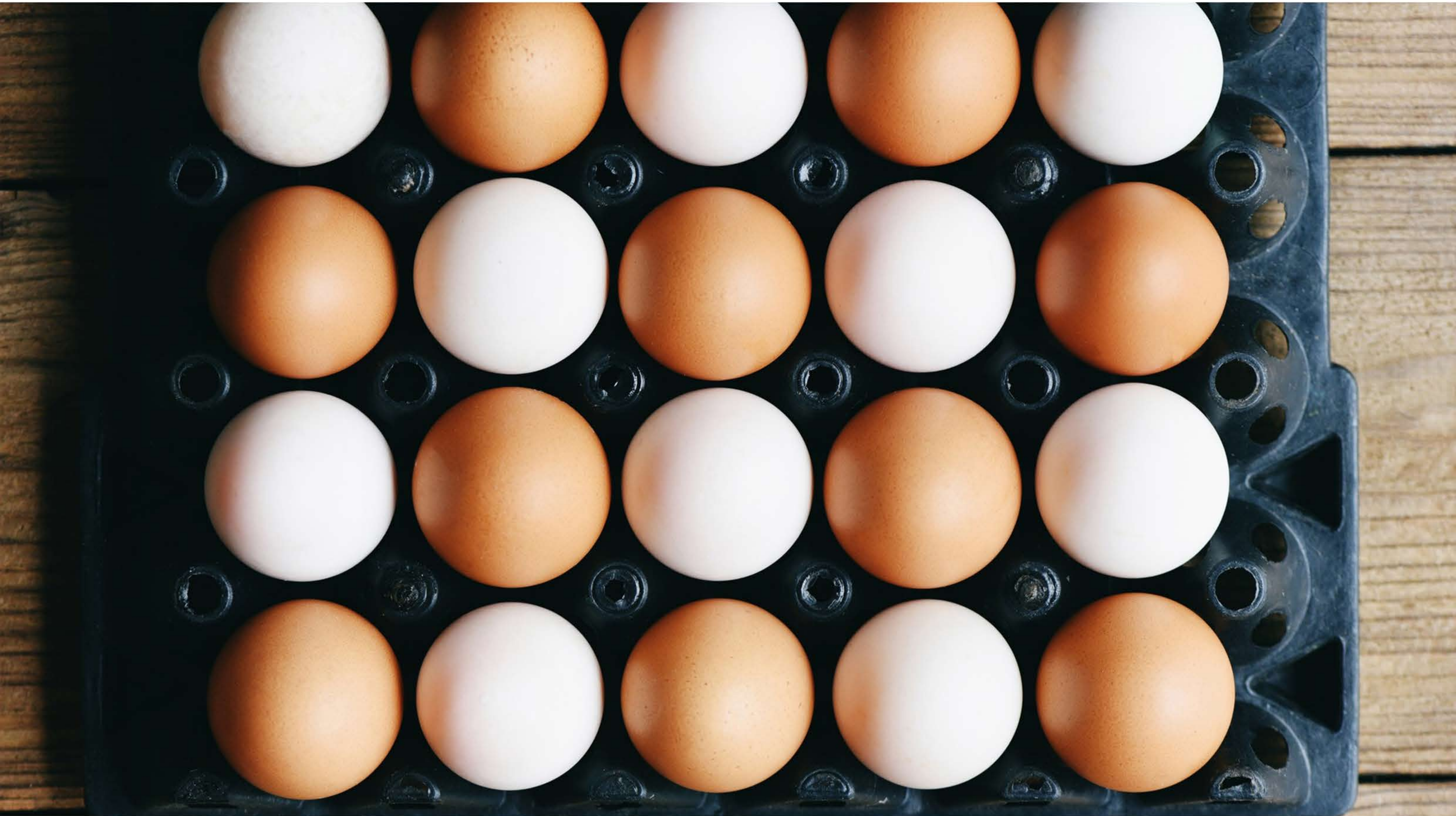
- **Blogging:**

Think blogging is no longer a viable source of income? Think again. Tens of thousands of bloggers are creating content on topics as diverse as cooking, fashion, gossip, news, travel, film, and lifestyle. Starting a blog/vlog with a particular niche and focus on a particular set of individuals is a lucrative business idea with great potentials.

Your first step is sharpening your writing abilities, understanding what your audience craves and learning how to write a blog post that drives traffic and bring you readers on a regular basis.

Also, every blogger wants their post to be found on search engine result pages without promoting the content all of the time, hence, you would need to acquire top digital marketing skills (SEO) for search engines like Google or hire the services of an SEO Expert in Nigeria.

You can start a free blog with WordPress, Blogger or Wix or if you have the budget, set up your blog on a self-hosted server; publish quality content, drive qualified traffic to the content, get their confidence, trust and then monetize your blog with Google AdSense, affiliate marketing, display advertisement, or sell quality information products such as ebooks, etc.



- **Egg Supply and Distribution:**

Egg supply and distribution isn't a bad idea. You can as well own a poultry farm to make things easier for yourself and you can be supplying the eggs to hotels and to retailers. Egg is consumed on a daily basis and it is a good source of animal protein. Apart from that, eggs are used in the manufacture of products such as soaps, confectioneries, cosmetics, hair conditioners, shampoo, glue as well as face mask etc. However, for starters, you can buy from a poultry owner to resell to retailers.

- **Affiliate Marketing:**

This online money-making opportunity is a profitable business in Nigeria that anyone can start with little or no capital. An affiliate marketer is one who sells a product that he does not necessarily own but earns a certain commission on it for selling. The affiliate products could either be digital or physical products. You can sign up with more than one affiliate program as your capacity can carry and use your affiliate links to promote the products through social media or by building dedicated websites to drive traffic and generate quality leads through SEO. One of the most popular Affiliate Programs in Nigeria is Expertnaire. Many people in Nigeria have become millionaires through Expertnaire affiliate program.

- **Freelance Content Development / Ghost Writer:**

Do you consider yourself a wordsmith? If you do, setting yourself up as a freelance content development could prove to be a side-hustle or maybe even a full-time job. This is one sure way to make money online as a student.

Companies such as media agencies, blogs, and startups will pay big time for someone who can write a clean copy of contents, whether it's for advertisements, websites, or blogs. Some will even pay you for your editing services.



- **Dropshipping Business:**

Dropshipping business is a very lucrative business. It gives you the opportunity to run your own online shop without a warehouse or the need to have products.

All you have to do is open an online store, then copy inventory from manufacturers or suppliers and put them in your online shop. If anyone orders, the supplier will ship to them and you get your money! You can start an online shop with WooCommerce, Shopify or any other platform.

Bye Ladies,



We naturally assume that everyone is excited about the New Year, but that may not be true. There are people around us, who are confused and overwhelmed about navigating the year. This may even be your story. So, please be kind. A candle loses nothing by lighting others. In this new year, let us be our sisters keeper and a bearer of light and glad tidings. If you go through dark times, reach out for help. Plant positivity as a seed, and watch your year blossom.

Have a Fantastic New Year!!!

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