

2025

Monthly Newsletter

JANUARY EDITION

*Featuring Ngozi
Okonjo-Iweala as our
Woman Crush of the Month!*

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Interesting topics

- Refresh, Recharge, and Maximize your Potential in 2025
- Take Control of Your Finances and Create Wealth in 2025
- How to Create a Vision Board for 2025
- Build Your Personal Brand in 2025: Insights for Every Generation – Gen Z, Millennials, Gen X, and Baby Boomers

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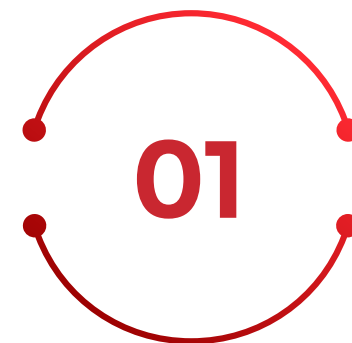


happy New Year 2025

Eleanor Roosevelt once said *“the future belongs to those who believe in the beauty of their dreams”* and we couldn't agree more. A new year is a canvas of fresh possibilities and endless opportunities to become the best version of yourself. We encourage you to take out time to reflect on your journey so far. Set meaningful goals, embrace opportunities for growth, and remember to celebrate every small victory along the way.

We are happy to be writing you our very first newsletter of the year! Trust us, you are in for an exciting read!

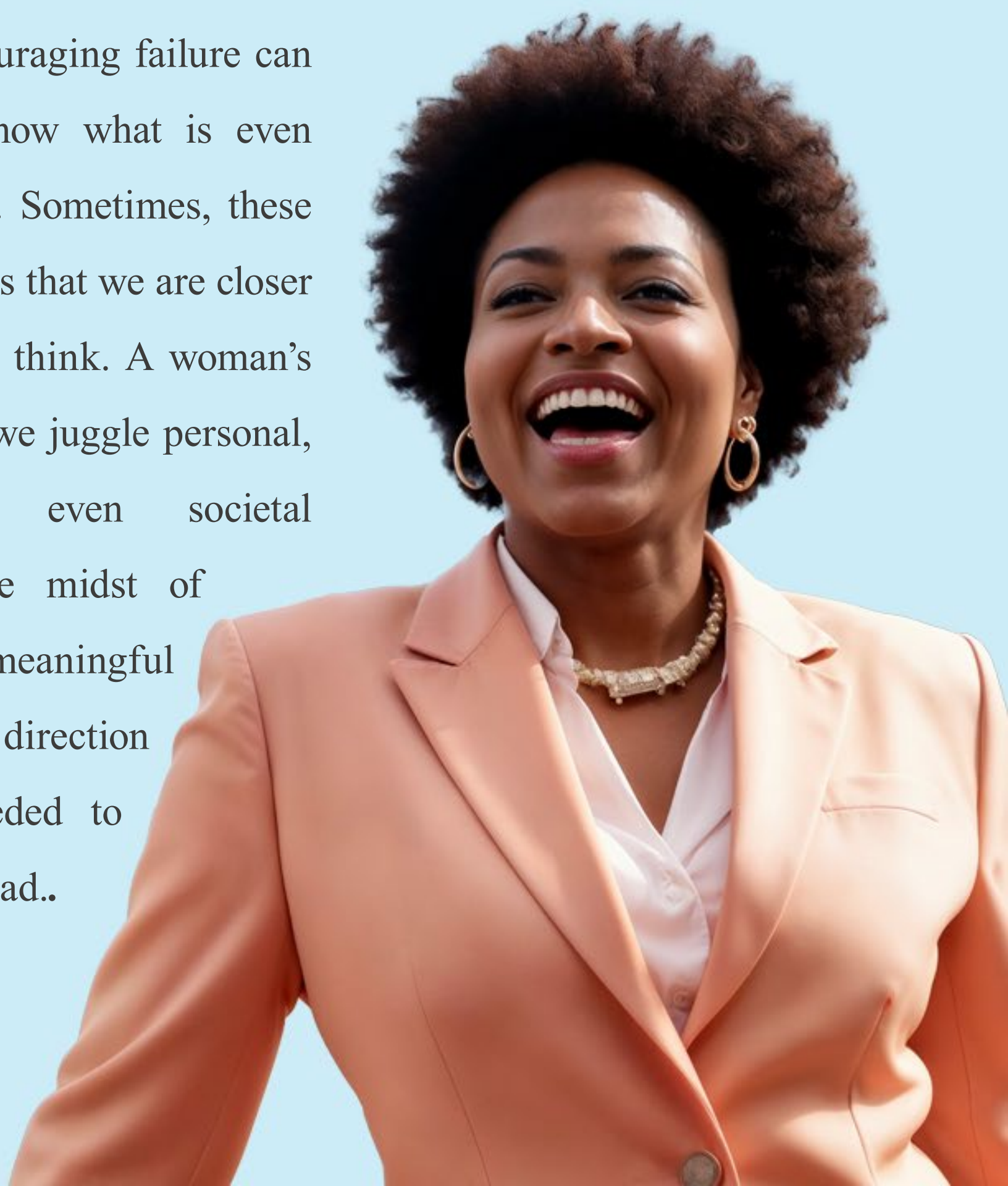




Refresh, Recharge, and Maximize

your Potential in 2025

We know how discouraging failure can feel, but do you know what is even worse? GIVING UP. Sometimes, these setbacks are just signs that we are closer to our goals than we think. A woman's life is multifaceted; we juggle personal, professional, and even societal expectations. In the midst of these, having clear, meaningful goals can provide the direction and confidence needed to thrive in the year ahead..



Let us explore actionable steps to help you kick off and wrap up 2025 on a high note.



Refresh, Recharge,
and Maximize
your Potential in 2025

Create a Vision Board and Set Smart Goals

Take a break from life's hustle, reflect inward, and assess where you are. This moment of introspection brings clarity, allowing you to learn from your experiences, celebrate your progress, and realign your goals. Reflect on your achievements, big or small, and celebrate those victories. What didn't go as planned? Why? Use these lessons as stepping stones for growth. Reflection fosters gratitude, uncovers valuable insights, and helps you identify patterns to carry forward or leave behind as you step into the new year.

Have a Moment of Reflection On the Past Years

Instead of saying, "I want to save money," set a clear target like, "I will save 20% of my income each month." Define parameters to track your progress, and be realistic, stretch yourself without setting unattainable expectations. Align your goals with your values and long-term vision, and set deadlines to stay accountable. This approach will give you direction and make your aspirations more achievable.

Put Wellness First

As women, we often put others first, but 2025 is the year to put yourself at the top of your list. Care for your physical and mental health by committing to regular exercise, balanced nutrition, and annual check-ups. Make rest a must, practice mindfulness, and engage in activities that bring you joy. Be intentional about achieving work-life balance, and set boundaries to protect your time and energy.

Invest in Your Professional Growth

Take charge of your career in 2025 by setting clear professional goals. Identify new skills or certifications that can advance your career, expand your professional network to open new opportunities, seek or become a mentor to inspire growth and mutual learning. Growth is a journey, not a destination. Some goals may take longer to achieve than others, and that's okay. Celebrate small wins and remain kind to yourself through setbacks. 2025 is full of potential, and you have everything it takes to make it an exceptional year.

We're thrilled to feature
NGOZI OKONJO-IWEALA
as our Woman Crush for January!

Our cover story this month is dedicated to the phenomenal Ngozi Okonjo-Iweala, a trailblazer in the world of economics and international leadership. Ngozi Okonjo-Iweala, GCON, born June 13, 1954, is a Nigerian economist who is currently serving as the Director-General of the World Trade Organization (WTO). She made history by becoming the first woman and the first African to lead the WTO, a remarkable achievement that highlights her immense contribution to global economic development. Ngozi's impressive career includes serving on the boards of major global organisations such as Danone, Standard Chartered Bank, GAVI, One Campaign, and the Rockefeller Foundation, to name just a few. Her influence extends to pivotal institutions like the Brookings Institution, where she serves as a distinguished fellow, and she has made significant contributions as a commissioner and co-chair of the Global Commission on the Economy and Climate.

With a 25-year career at The World Bank, where she rose to the position of Managing Director for Operations, Ngozi also served as Nigeria's Finance Minister, making history as the first woman to hold that office for two terms. Her leadership and expertise earned her recognition as Global Finance Minister of the Year by Euromoney in 2005. Ngozi's impact goes beyond economics; she is also an advocate for women's rights and international development. A proud mother of four, including acclaimed author Uzodinma Iweala, she has balanced her powerful career with raising a family, proving that women can excel in both their professional and personal lives. Ngozi's journey shows resilience, commitment to vision, and the power of breaking barriers. She is

a role model for women everywhere, reminding us that no dream is too big to achieve. We are proud to feature her as this month's Woman Crush and celebrate her monumental achievements. *Stay inspired, stay empowered, and continue to rise!*



NEW YEAR AFFIRMATIONS

- *I am worthy of all the success and happiness coming my way this year.*
- *I am fearless in pursuing my dreams and breaking barriers.*
- *I embrace change and trust the journey ahead.*
- *I am confident in my ability to achieve my goals, no matter how big or small.*
- *I release past mistakes and embrace growth and learning.*
- *My voice matters, and I will use it to make an impact.*
- *I prioritise my health, happiness, and well-being.*
- *I am intentional with my time, energy, and relationships.*
- *I attract opportunities that align with my purpose and passion.*
- *I celebrate every step of progress, knowing I am evolving every day.*
- *I am surrounded by love, support, and positivity.*
- *I choose gratitude and see abundance in every area of my life.*
- *I am enough, just as I am, and I am proud of the woman I'm becoming.*
- *I have the power to create the life I desire*
- *I am resilient and will rise above every challenge.*





TAKE CONTROL OF YOUR FINANCES AND

Create Wealth in 2025

Have you ever looked at your bank statement in disbelief, asking yourself, “Where did all this money come from, and where did it go?” Lack of accountability for your finances, not knowing how to make your money work for you, or not having a plan to increase your income can quickly lead to a financial emergency. Financial security is crucial for peace of mind and long-term success. Achieving stability and building wealth requires a strategic and thoughtful approach. Here, we have curated six strategies to help you make informed financial decisions and grow your wealth this year.

Define Clear Financial Goals

The foundation of wealth-building lies in setting clear, achievable goals. Ask yourself: What do I want to accomplish financially in 2025? Is it saving for property, paying off debt, starting a business, going to a hook or investing for retirement? Write down your goals and break them into short-term, medium-term, and long-term objectives. Being clear will help you stay focused.

Build and Focus on a Budget

We know how those impulse buying or urgent 2k requests can set in. Your budget is your financial blueprint. Monitor your income and expenses to know where your money is going. Ensure your budget allocates money for: Savings (target for 20% of your income), Compulsory expenses (50%) Discretionary spending (30%). Review your budget monthly to make adjustments as necessary.

Build and Focus on a Budget

If 2020 taught us anything, it is the importance of having a safety net. In 2025, aim to save 3–6 months' worth of living expenses in an easily accessible account. This fund will protect you from unexpected events like job loss or medical emergencies.

Strengthen Your Emergency Fund

Investing is a crucial strategy for building wealth, but it requires knowledge and careful planning. Diversify your investments across various asset classes (stocks, bonds, real estate, etc.) to reduce risk. Stay informed about market trends and seek professional advice regularly to make well-informed decisions. Remember that wealth grows through patience and consistency. Avoid

making emotional decisions, as they can lead to costly mistakes. Stay the course and trust the process.

Reduce and Manage Debt

Debt can stand in the way of building wealth, so it is important to avoid borrowing. However, we understand that sometimes, to scale your finances, strategic decisions may be necessary. Pay off high-interest debts, like credit cards, and consider debt consolidation if it makes sense for you. For loans with lower interest rates, such as mortgages, ensure your repayment plan aligns with your long-term financial goals. Stay focused on reducing debt and building a solid foundation for wealth.

Consider Side Hustles or Passive Income

In 2025, multiple income streams are becoming increasingly important for financial growth. Explore side hustles, freelance work, or passive income opportunities like dividend-paying stocks, real estate, or digital products.

Building wealth in 2025 is not about quick wins but making deliberate, consistent financial decisions. The journey to financial independence is personal, focus on what works best for you and adapt as necessary.

Start now, and 2025 could be your most prosperous year yet!





How to Create a Vision Board for 2025

Creating a vision board helps visualise your goals and manifest your dreams. Here's how to do it:

- **What are Your Goals:** Think about what you want to achieve in areas like career, health, relationships, and personal growth.
- **Gather Supplies:** Get a board, scissors, glue, and magazines or use a digital tool like Canva.
- **Find Visuals:** Collect images, quotes, or words that inspire and motivate you.
- **Arrange and Stick:** Organise your visuals on the board and glue them down.
- **Display It:** Place your vision board where you'll see it daily.
- **Make It a Ritual:** Spend time visualising your goals and take small steps to achieve them.

BUILD YOUR PERSONAL BRAND IN 2025

Insights for Every Generation – Gen Z, Millennials, Gen X, and Baby Boomers.



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As a corporate leader, entrepreneur, creative professional, or stay-at-home mom seeking visibility and access to both local and global opportunities in 2025 and beyond, building a personal brand is essential. In today's rapidly evolving world, it is non-negotiable. It is time to define your unique voice, showcase your value, and unlock new prospects in your career, business, or community. If you are ready to take charge of your personal brand in 2025, keep reading!

Own Your Narrative

Your personal brand begins with your own story. Ponder on what makes you unique and how your experiences shape the way you show up in the world. Ask yourself these questions; What drives me? What principles define my choices? What do I excel at that others seek solutions from me? When you think about the Nigerian Actress, Kate Henshaw, what comes to mind beyond her acting career? Fitness, health, and wellness right? That's because overtime, she has shown up and owned her narrative. Whatever your story is, get ready to own it unapologetically.

Who is Your Target Audience?

Understanding your target audience will help you narrow your focus and tailor your messaging to effectively meet their specific needs. Your brand is not for everyone, and that's okay. Start big on quality over quantity. Identify the people you want to attract. Are they potential clients, employers, or collaborators? Are they women/men looking for inspiration or mentorship?

BUILD YOUR PERSONAL BRAND IN 2025

Insights for Every Generation – Gen Z, Millennials, Gen X, and Baby Boomers.

Curate and Optimise Your Digital Presence Authentically

Your online presence is often the first impression people have of you. When people visit your profile, they should be able to connect with your brand and remember what you stand for. On LinkedIn, share thought-leadership content, career achievements, and professional updates. On Instagram, highlight your creative side, personal projects, or advocacy work. On TikTok or YouTube, engage your audience with relatable or educational content in a creative format. Ensure your profiles are consistent in style and messaging to reinforce your brand identity across platforms.

Highlight Your Expertise

Showcase what you are great at by sharing value with others. This positions you as a trusted authority in your field. Write blog posts or articles about topics you're passionate about. Host webinars or speak at events to share your knowledge. Create social media content that educates, inspires, or solves a problem for your audience. When you consistently show up as an expert, people begin to associate you with your strengths.

Network with Intention

Networking is a key driver of personal and professional growth. It will help you build meaningful relationships that open doors to new opportunities, gain valuable insights and expand your influence. It also fosters collaborations that amplify your brand. Your personal brand is your legacy. It is how people remember you and what opens doors to your dreams. Stay consistent with your



It's back, it's bigger and it's better



Watch out for a women's platform with global standards where we **inspire, connect and empower**



more than banking



Reintroducing The W Initiative by Access Bank!

Ada had always dreamed of expanding her small bakery into a thriving business, but between juggling family responsibilities, limited finances, and access to resources, her dreams seemed out of reach. Until she discovered the W Initiative by Access Bank; a platform curated specially for women like her.

Despite the remarkable progress women have made, challenges in business, education, and health remain significant. This is where the W Initiative comes in, to provide tailored solutions and support for women across different stages and walks of life.

The W Initiative is the hub for all Access Bank programs for women, categorised into five key groups: Women Professionals, Women and Family, Women in Business, Female Gen Zs, and Quintessential Women.

Through these categories, W is committed to Inspiring, Connecting, and Empowering women with innovative initiatives and resources. Let's explore these opportunities together!



The W Health Loan

Our Health Loans provide peace of mind by easing financial worries and allowing you to focus on your recovery and well-being. With the WHealth Loan, you can access timely medical care, address health concerns promptly, and prevent conditions from worsening due to delayed treatment.

The W Health loan covers;

The Maternal Health Service Support Loan (Access up to N10 million for fertility treatments, fibroid treatments, child delivery (home & abroad), pediatric care, and specialized procedures such as dental implants/braces, optical surgery, orthopedic, bariatric (weight-loss) treatments, etc.

W Cancer Support (Get up to N10 Million for treatments of Breast cancer, Gynaecological cancers (cervical, ovarian, uterine, vaginal, fallopian tube, and vulvar), Head & Neck cancer, Prostate cancer, blood cancer, colorectal cancer, childhood cancers, and Cancer diagnostic scans).

W Medical Emergency Support (finance for Accidents, intensive care unit emergencies, interventional neonatal care, etc with up to Ngn 2 Million).

The W Academy

The W Academy is designed to bridge knowledge gaps through impactful workshops, training, and capacity-building programs. A standout initiative of the Academy is the Womenpreneur Pitch-a-ton—Africa’s first women-only business pitch competition. To date, it has empowered over 5,000 women across five African countries, offering mentorship, IFC-certified mini MBAs, financial grants, free business insurance, and more.



The W Loan Variants

Every entrepreneur understands the importance of funding for growth. That’s where the W Power Loan comes in—offering up to ₦100 million at discounted rates to help you scale your business.

There’s a unique sense of freedom and convenience that comes with owning your own car. Whether you’re an entrepreneur, a corporate professional, or a work-from-home mom, the W Vehicle Loan makes it easier for you to own a brand-new or pre-owned car, with flexible repayment options designed to suit your needs.

Our W Home Loan empowers women to invest and secure their own homes, while our W switch to solar enables women in business light up their environment

The Ladies Let’s Drive Initiative!

Driving is more than a skill; it’s a survival tool that boosts confidence and independence. Through the Ladies Let’s Drive Initiative, over 1,000 women have received driving lessons at 40% discounts from FRSC-accredited driving schools.



The W Debit Card

The W Debit Card is an exclusive card for women in the W Community. With it, you can: Shop online, pay bills, and make withdrawals, enjoy exclusive discounts and perks. Over 60,000 women in the W community use this card to access events, discounts, webinars, and networking opportunities like the International Women’s Day Conference. From networking to financial empowerment, the W Initiative is constantly transforming the lives of women across Africa.



Goodbye Ladies!

You are the heartbeat of everything we do at The W Initiative of Access Bank, and our commitment to empowering you remains unwavering. Last year, we launched a series of impactful programs, including the Womenpreneur Pitch-a-ton, Ladies Let's Drive, W Health Month, our Webinar Series, the International Women's Day celebration, and strategic partnerships with women empowerment platforms, among many others. With you, it only gets bigger and better! This year, we invite you to stay connected with us across our social media platforms @thewcommunity on Facebook, Instagram, X, and YouTube. You can also send us an email at wcares@accessbankplc.com, to access any of our offerings. Be among the first to benefit from our exciting new lineup of activities for 2025.

At W, we believe every woman has the power to chart her path and achieve greatness. Whether you're building your career, scaling your business, nurturing personal connections, or prioritising your well-being, 2025 is your year to dream boldly and act intentionally. Cheers to a year of inspiration, progress, and success!

From All of us at The W Community!



• *Inspiring* • *Connecting* • *Empowering*