

Monthly Newsletter

SEPTEMBER 2024 EDITION

*Featuring Dupe Olusola
as our Woman Crush
for the Month!*

Read more on page 9...

Interesting topics

- Trailblazing tips for parents who want to win at back-to-school
- Six ways owning a home can transform your life
- Domestic dangers: What you need to know to stay safe

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Dear Ladies,

Welcome to September! It is officially the “Ember” season! Ultimately, we wish you a month full of success, joy, and abundance!

August was incredible at W, we kicked off the month with Day 2 of our business masterclass, themed, “Empowering Women: Trading Across Borders”. We also wrapped up August powerfully with our Education Forum 4.0 themed, “Preparing Children for a Changing World.” If you missed any of these events, don’t worry! You can catch all the highlights on our social media platforms: Instagram, Facebook, X, and YouTube @thewcommunity.

In this month’s newsletter edition, we have put together some exciting fresh content just for you. Grab your favorite smoothie, relax, and enjoy reading!





*Essential tips for
parents who want to win at*

**BACK
TO
SCHOOL**

Hey Mama, is your child resuming another school year? Congratulations! Feels great, doesn't it? With another school year upon us, it is crucial to prepare effectively to ensure a smooth transition for you and your child(ren). Let's talk about some valuable tips to help you successfully navigate this school year.

Essential tips for parents who want to win at back-to-school

1. Plan Your Finances

Setting aside a specific amount each month can help ease financial stress and also ensure that you are prepared for all necessary expenses. Effective financial planning is crucial for managing the expenses that come with the school year. Create a budget that includes costs for fees, supplies, extracurricular activities, and potential unforeseen expenses. Plan your purchases in advance to avoid last-minute rushes.

2. Create a Productive Home Study Space

A well-organised and conducive study environment can significantly impact a child's productivity. Designate a quiet, well-lit area in your home as a study space. Ensure it is stocked with all necessary supplies, free from distractions, and full of comfort. Personalise the space with motivational elements and a structured routine to encourage regular study habits and improve concentration.

3. Participate in School Events

School events, from parent-teacher conferences to extracurricular activities, are important for fostering a supportive school community. Keep an eye on the school calendar and plan ahead to attend key events. Volunteering or participating in school functions can help you stay connected with the school and show support for your child's participation in school activities.



4. Communicate Effectively with Teachers

Maintaining open and effective communication with your child's teachers is crucial for academic success. Establish a relationship with teachers early on by attending parent-teacher meetings and staying engaged with school communications. Use email or school platforms to address any concerns and keep track of your child's progress. This proactive approach allows you to resolve issues promptly and shows you support your child's educational journey.

5. Balance Work and School

Finding a balance between work and school responsibilities can be challenging but manageable with careful planning. Create a schedule that allocates specific times for work, study, and family activities. Use tools like calendars and planners to keep track of deadlines and commitments. Communicate with your employer/stakeholders about your unavailability and any potential adjustments needed to accommodate your child's school schedule.

Planning ahead and staying organised will help you manage both financial and personal aspects, fostering a productive and supportive environment for your child's success.

Implementing these tips would assure you of a well-prepared and balanced approach in the new school year.

SIX WAYS OWNING A HOME

can transform your life

Sometimes, the only limits that exist are the ones we place on ourselves. Your belief in yourself is the key to achieving your goals. Do you own a dream home? If not, have you ever considered going beyond dreaming, to taking active steps in acquiring one? Buying a home is a significant milestone in life, it signifies stability, personal achievement, and even financial growth.

Have you considered securing a mortgage loan in making your dream of becoming a landlord a reality? We understand that taking a loan is a serious financial commitment, however, it comes with numerous benefits that can enhance your life and financial well-being. Let's discuss why taking a loan to buy a home can be a wise choice and the advantages of homeownership that makes it worth considering.



Six ways owning a home can transform your life

Building Equity

One of the most compelling benefits of owning a home is the opportunity to build equity over time. As you make mortgage payments, you gradually increase your ownership stake in the property. This equity can be a significant asset, increasing your net worth and providing a financial cushion for the future. Unlike renting, where monthly payments contribute to your landlord's equity, homeownership allows you to invest in your own financial future.

Take up Your Rights as a Homeowner

Owning a home provides the freedom to personalise your living space according to your tastes and needs. You can renovate, decorate, and make changes without seeking permission from a landlord. This level of control allows you to flexibly curate styles that truly reflect your personality and preferences.

Long-Term Financial Growth

Homeownership is not just about having a place to live; it is also a way to build wealth and secure your financial future.

Real estate has historically been a sound long-term investment. As property values increase over time, the value of your home can appreciate, potentially leading to a profitable return on investment.

Stable Monthly Payments

With a fixed-rate mortgage, your monthly payments remain consistent throughout the life of the loan. This stability helps with budgeting and financial planning, making it easier to manage your expenses. In contrast, rent payments can fluctuate due to market conditions and landlord's decisions, making financial stability harder to achieve.

Sense of Community and Stability

Owning a home often fosters a deeper sense of community and stability. Homeowners are more likely to stay in one place for longer periods, contributing to community development and establishing lasting relationships with neighbors. This stability can be particularly beneficial for families, providing a consistent environment for children and a sense of belonging.

Secure your dream home with Access Home Loans!

Thinking about getting a loan to purchase your dream home? Look no further, Access Home Loans offers a variety of mortgage solutions tailored to meet your unique needs. Our team of experts are on standby to help you navigate the home buying process with ease, offering competitive rates, personalised service, and financial guidance.

Don't let financial barriers stand in the way of owning your dream home. Take the first step towards homeownership today with Access Home Loans and experience the benefits of having a place to call your own.

To get started, kindly email us at wcares@accessbankplc.com to learn more about our mortgage options and how we can help you achieve your homeownership goals.

Your dream home is within reach—let us help you get there.



Financial planning for your year-end expenses

Like we mentioned earlier, it is four months till we start shouting “Happy New Year”. With the holidays right around the corner, it is very easy to get caught up in festive spending and forget about your financial goals. Now is a great time to get your financial house in order. Let us take you through a comprehensive guide on how to navigate budgeting, saving, and planning for the holiday expenses as well as your year-end financial targets.

Review Your Budget

Start by taking a fresh look at your budget. Are there areas where you have spent too much this year? Now is the perfect time to adjust and evaluate your spending to account for the upcoming holiday expenses. Rid off subscriptions that you are not actively using and prioritise your “needs” than “wants.”



Financial planning for your year-end expenses

Plan for Holiday Expenses

What are your plans for the holidays? We know how expensive they can be! From gifts boxes, to family photoshoots, decorations, get-togethers, fun outings, vacations, etc. You see why you need to plan ahead? Consider setting aside a small amount of money monthly, leading up to the holidays to avoid that last-minute scramble.

Save and Invest Smart

Check out your savings goals for the year. Are you on track? If not, find other means to boost your savings and investments in these final months. It could be an extra side hustle, investing, doubling up your savings, etc. Every small, consistent contribution can add up. Consider cutting back on non-essential expenses to redirect funds toward your savings.

Review Financial Goals

Take stock of your financial goals for the year. Have you achieved them? If not, assess what you can do in the remaining months of the to make progress. Adjust your strategy if needed and celebrate the successes you've already achieved.

Plan for Next Year

As you wrap up this year, start thinking about your financial goals for the next one. What are your priorities? Setting clear, achievable goals will help you stay focused and motivated throughout the year. These steps will help you enter the new year with confidence, knowing that your finances are in good shape. Now, raise your glass and let us make a toast to a financially savvy end of the year and a successful start to the next!

more coverage with the **W Health Loans**

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Up to NGN10 million



- Fertility treatments e.g., IVF, Surrogacy
- Child delivery (Home & Abroad)
- Fibroid treatments
- Paediatric Care
- Specialised Procedures-
 - Braces
 - Eye Surgery
 - Weight loss
 - Orthopaedic treatments etc.
- Cancer treatments*

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Woman crush for September!

We are excited to spotlight the remarkable Dupe Olusola as our Woman Crush for the Month! Dupe Olusola exemplifies hard work, commitment and a consistent work ethic, inspiring us all with her impressive accomplishments. Born on September 26, 1974, Modupe Olusola is a distinguished Nigerian business executive currently serving as the Managing Director and CEO of Transcorp Hotels PLC. Appointed in March 2020, Dupe became the second woman to lead Transcorp Hotels, setting new standards with her leadership. Under her leadership, Transcorp Hotels saw a significant revenue increase to N42.7 billion in 2023 from N31.4 billion in 2022, and net profit soared to N6.1 billion from N2.6 billion. Her influence extends beyond her role; she was recognised in the Leading Ladies Africa/YNaija’s “100 Most Inspiring Women in Nigeria” for her contributions to women’s empowerment, economic development, and financial inclusion. In 2021, she earned a spot among the top 4 women in Africa in the Strategic Women in Leadership Award (SAWIL). Her excellence was further acknowledged in 2023 when she was named CEO of the Year by Nigeria’s Leadership Newspaper and honored at the Seven Stars Luxury Hospitality and Lifestyle Awards. Dupe Olusola is a shining example of what women can achieve through determination and excellence. Her story encourages us to pursue our goals with courage and perseverance. As we celebrate Dupe Olusola’s extraordinary achievements, we also celebrate you. Keep striving and believing in yourself—you’ve got this!



WORD PUZZLE

*look out for activities
you should practise this month*

E X E R C I S E T R
C S E P R L M L S R
A H A M O E E G F J
H A E E O C A A W O
L C L C P V O D T U
Q M T E K P I X W R
P E E V U U E E A N
F L C Y Z L P Y S A
S M E D I T A T E L
B A B Q J W D X J M

- CHECKUP
- EXERCISE
- EAT
- MEDITATE
- MOVIES
- JOURNAL
- READ
- SLEEP



EVENTS CORNER

Session in Branches

Is a physical workshop for women to connect, learn and network with likeminded individuals at any Access Bank branch nearest to their locations.



Lagos



Zamfara



Imo



Kogi



Crossriver



Household Dangers in Disguise

We have heard of different tragic stories of domestic accidents from celebrities, friends and even family friends. The truth is, domestic accidents can occur unexpectedly and have serious consequences for the safety and well-being of household members. From slips and falls to fire hazards, however many risks can be mitigated with proper precautions. This article will provide you with practical tips to help prevent accidents and create a safer home environment for you and your loved ones.

(A) IMPROVE KITCHEN SAFETY

The kitchen is often the centre of domestic activity, but it also presents numerous hazards. To enhance kitchen safety, kindly do the following;

Prevent Burns: Use oven mitts when handling hot pots and pans. Keep flammable materials away from the stove and ensure the kitchen is well-ventilated.

Handle Knives Carefully: Store knives in a designated block or magnetic strip. Always cut away from your body and use a stable cutting board.

Avoid Slips: Clean up spills immediately and use non-slip mats or rugs. Ensure that floor surfaces are dry and free of clutter.

Household Dangers in Disguise

(B) SECURE ELECTRIC HEATING SYSTEMS

Electrical and heating systems are critical for comfort but can pose risks if not properly managed. For adequate management, take these measures;

Inspect Electrical Cords: Regularly check for fraying or damage. Avoid overloading outlets and use power strips with surge protectors.

Maintain Heating Equipment: Have your heating system serviced annually. Keep flammable materials away from heaters and space heaters, and never use them while sleeping.

(C) PREVENT FALLS

Falls are a leading cause of injury at home, especially among children and the elderly. Let's explore some possible prevention strategies.

Install Handrails: Place handrails on both sides of staircases and in bathrooms for additional support.

Use Non-Slip Mats: Place non-slip mats in the bathtub and shower to prevent slips. Ensure rugs are secured with anti-slip pads.

Keep Pathways Clear: Remove clutter from walkways and ensure that cables and cords are tucked away.

(D) ADDRESS FIRE SAFETY

Fire safety is crucial in preventing potentially devastating accidents. To ensure fire protection, let's do the following;

Install Smoke Alarms: Place smoke alarms in key areas such as the kitchen, bedrooms, and hallways. Test alarms monthly and replace batteries annually.

Have a Fire Extinguisher: Keep a fire extinguisher in the kitchen and ensure it's easily accessible. Learn how to use it properly.

Create a Fire Escape Plan: Develop and practise a fire escape plan with all household members. Ensure everyone knows how to exit the home safely.

Household Dangers in Disguise

(E) CHILDPROOF YOUR HOME

Children are naturally curious and prone to accidents. Childproofing is essential for their safety.

Lock Cabinets: Install safety locks on cabinets and drawers containing harmful substances or sharp objects.

Cover Electrical Outlets: Use outlet covers to prevent children from inserting objects into sockets.

Secure Furniture: Anchor heavy furniture to the wall to prevent tipping, and ensure that sharp corners are cushioned.

(F) MAINTAIN OUTDOOR SAFETY

Outdoor areas can also pose risks if not properly maintained. To maintain proper outdoor safety, kindly exercise these measures;

Secure Pools: Install a fence around swimming pools and ensure gates are self-closing and lockable. Never leave children unattended near the pool.

Proper Lighting: Ensure outdoor walkways and stairs are well-lit to prevent tripping accidents.

Store Chemicals Safely: Keep garden chemicals and tools in a locked shed or cabinet, out of reach of children.



Household Dangers in Disguise

Very importantly, review and update safety measures regularly to address new risks and ensure that all household members are aware of and follow safety protocols. Taking these steps will reduce the chances of accidents, promote peace of mind and foster a safer living space for everyone.

Preventing domestic accidents requires vigilance and proactive measures. With absolute focus on key areas such as kitchen safety, electrical systems, fall prevention, childproofing, fire safety, and outdoor hazards, you can create a safer home environment.

Shopping Tips for All Weekends in September

- **Plan Ahead:** Make a list of what you need.
- **Check Sales:** Look for September-specific discounts.
- **Compare Prices:** Look out for more affordable options from different vendors.
- **Shop Early:** Beat the crowd by shopping early in the day.
- **Set a Budget:** Avoid overspending by creating a budget.



Affirmations for the Month

Affirmations are most effective when they're personalised and spoken in the present tense as if the desired outcome has already occurred.

Repeat with us;

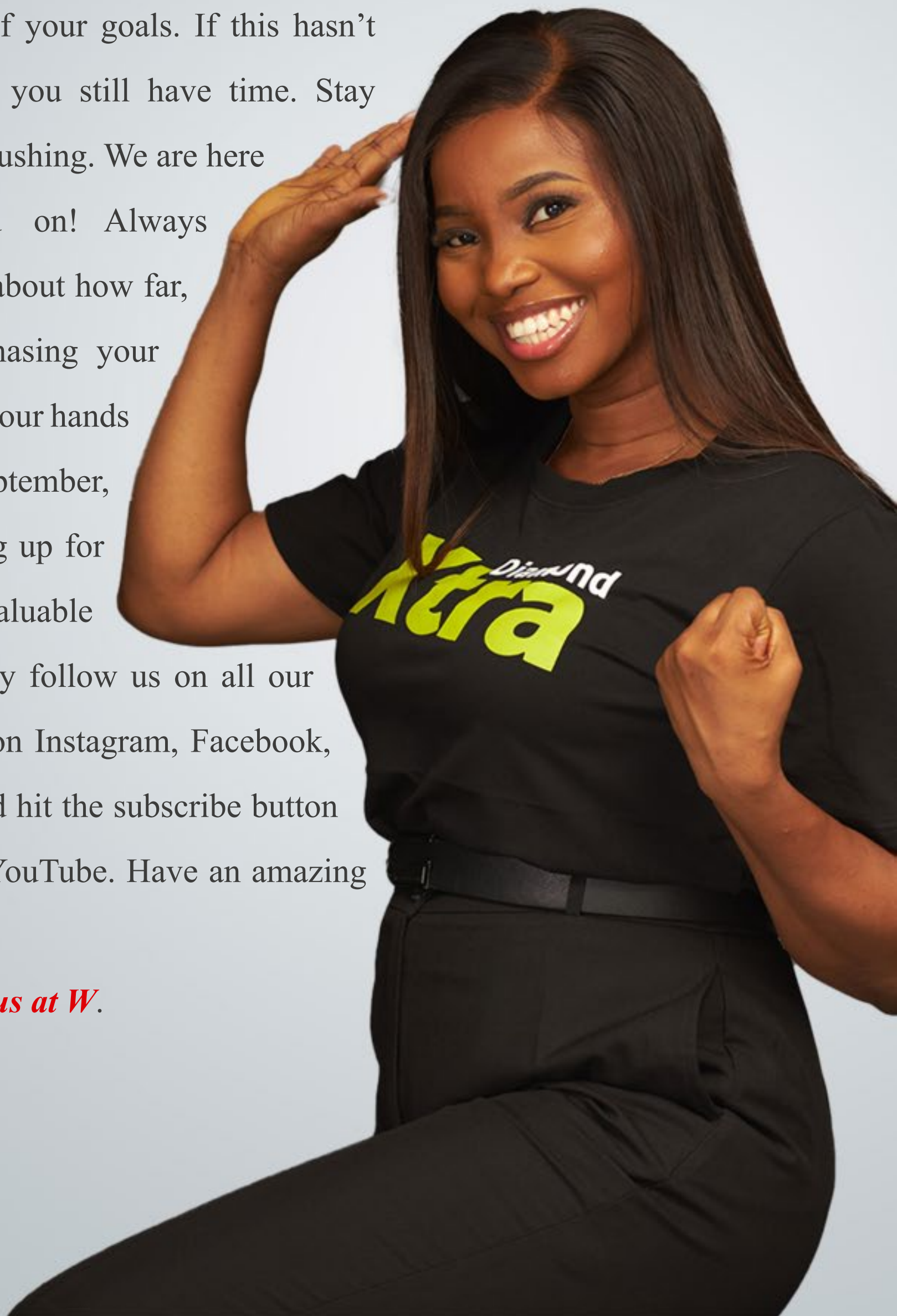
- *I embrace each opportunity to grow and evolve, becoming the best version of myself every day.*
- *I am open to new experiences and challenges that help me expand my horizons and reach my full potential*
- *I attract positive energy and celebrate the good news that comes into my life and the lives of others.*
- *I prioritize my well-being and take time to care for myself, knowing that self-care is essential for my overall health.*
- *I nurture my mind, body, and spirit, creating balance and harmony in my life.*
- *I am committed to my personal growth journey, and each step I take brings me closer to my goals.*
- *I see every challenge as a chance to learn and grow, and I face them with confidence and resilience.*
- *I am grateful for the positive experiences and good news that enrich my life and inspire those around me.*
- *I honor my needs and set healthy boundaries, ensuring that I am always at my best.*
- *I cultivate a positive mindset and embrace practices that enhance my overall well-being and happiness.*



Goodbye Ladies!

Thank you for reading our September Newsletter Edition. We hope the year has been easy on you and you are keeping track of your goals. If this hasn't been the case for you, you still have time. Stay positive and don't stop pushing. We are here to always cheer you on! Always remember, it is not just about how far, but how well. Keep chasing your goals, W is here to hold your hands on this journey. This September, we hope you are gearing up for all of our amazing valuable offerings for you. Kindly follow us on all our social media platforms on Instagram, Facebook, X @thewcommunity and hit the subscribe button @ The W Initiative on YouTube. Have an amazing September!

With Love, From all of us at W.





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