

NEW!

Digital Transformation and Learning

What is the "Power of One"

Nuggets

ARM Digest

Issue 1 || Jan-Jun 2021

OUR PEOPLE
AND THE
POWER
OF ONE



**Group
Strategic
Objectives**

TAPPING INTO
AFFORDABLE
HOUSING
INVESTMENTS

Nutrition for
COVID-19



Our success story would be
incomplete without **YOU**



27
years
27

#STRONGER TOGETHER

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Investment Managers | Trustees | Pensions | Securities | Agribusiness | Real Estate | Infrastructure

POWER *of* ONE

It is our pleasure to introduce the maiden edition of the ARM Digest – a quarterly publication that seeks to entertain, educate, and provide you with a well-rounded knowledge of happenings across the organisation in a way that reinforces our culture and promotes the “Power of One”.

In this edition, we explore what the “Power of One” truly means for us as an organisation and the role each of us has to play. As you swipe through the pages, you’ll be entertained by stories from our people – the Humans of ARM, as well as gain invaluable advice from a section we have aptly named “nuggets”. It is essentially gold curated in text and taps into the invaluable wealth of knowledge garnered by experience. This is an interesting read, we promise.

Within this issue, is a sneak peak at a few initiatives from Human Capital Management designed to improve the overall employee experience in ARM. We also analyse key industry trends, taking into cognizance how they impact our businesses, policies and strategic initiatives.

Of course, we would be remiss not to mention how the events of the year 2020 reinforced the need to be conscious of our health, which is why we have provided tips to help you stay healthy amid the aftershock of the COVID-19 pandemic.

As you digest (pun intended) this newsletter, we trust that you will be enveloped in the unity of shared information on our journey to being stronger together. We look forward to hearing your thoughts on this “Maiden Edition” of the ARM Digest.

Till next time, enjoy the pages that follow and thank you for reading.

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OUR PEOPLE AND THE POWER OF ONE

Among the many strings that intrinsically hold up organisations and guarantees overall success are three key elements worthy of note. Neglect of these critical elements is the reason for division within organisations, while a perfect alignment of all three ensures unity and progress.

These three elements are VISION, CULTURE, and the PEOPLE.

VISION

Without vision, there simply is nowhere to go, granted there may be some form of movement but ultimately, without vision, most activities will lead to no true goal.

Many organisations exist with well-crafted vision statements that look great on paper but struggle to realise this vision because these organisations and their leaders are not aligned.

At ARM, we are driven by the Vision to be the preferred financial partner in Africa, providing access to global wealth creation opportunities. This drive is fuelled by our Mission to seek optimum wealth creation opportunities for those who entrust us with their assets. Our people are our topmost priority, custodians of our professional prowess, as well as enablers of customer satisfaction and service excellence.

As a group, we are keen on positioning Human Capital as the cornerstone of Organisational Transformation and the key to leading the organisation through new levels of scalable and sustainable business growth.

No matter how great, sophisticated or simple the vision may be, the power of the people remains topmost in bringing it to fruition. According to John Maxwell, "Everything falls and rises on leadership". While this may be true to some extent, the wrong set of followers can frustrate any great leader.



CULTURE

We cannot discuss culture without splitting it into both the culture of the people and the organisation.

Often, the organisational culture differs from that of the people, which typically leads to friction. When this is the case, many organisations engage in training to harmonise the culture of the people and the organisation. Consequently, the implementation of any vision comes down to the people, the culture, and the power of one.

You probably already know that culture eats strategy for breakfast. A great organisation can have a strategy, but a misalignment in culture between an organisation and its people can become a clog in the wheel. To this end, we work on constantly checking that every staff member across our various businesses aligns with the culture of ARM to harness the full benefits and potential of the power of one.

PEOPLE

People must be treated as 'people' to work in unity and give any organisation the Power of One. They cannot be treated as data or as less important. The onus then lies on business leaders to help the organisation by treating their team members as real people who work hard to take the business forward.

It is dangerous to the success of our business when we come across as people-users whose only concern is in getting our people to do things without a single care for their well-being.

As a staff in any of the strategic business units in ARM, you also have a role to play in getting people to understand and embrace the ideology of the power of one. Your role is to make sure that you treat everyone around you as a human being. Treat people respectfully. Do not talk down at people or treat them shabbily regardless of the position you hold over them.

When people are not well treated, it is difficult to expect the maximum cooperation, commitment, and support from them. In line with our new brand archetype of the "caregiver", we must strive to establish genuine connection with the hearts and minds of our people. Knowing fully well that "emotions drive people and people drive performance." So, we all, as a team, owe it to one another to treat each other well to realise the attendant benefit of the Power of One.

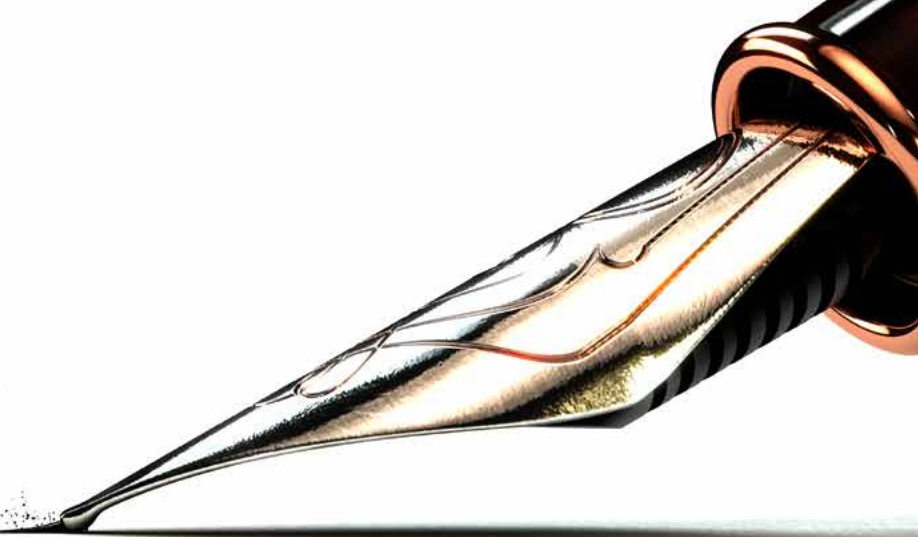


Finally, let us all bear in mind that division is made up of two words - "di" and "vision". This simply means there are two visions. It is important that we are all united in the pursuit of our vision "...to be the preferred financial partner in Africa, providing access to global wealth creation opportunities."

We must resolve to work together as One, focus on One Vision, align with One culture, and make the most of our collective Power of One.

Here at ARM, our people remain our greatest asset and the source of our competitive advantage.

WHAT IS THE POWER OF ONE?



ARM is many things to many people, primarily because of our business diversity. This evolution has been geared towards achieving our fundamental goal – helping clients navigate their financial life-cycle and achieve their ambitions, no matter who they are.

Over the years, the ARM family continues to grow in extensive asset management expertise covering Pension Fund Administration, Investment Management, Real Estate, Life Insurance (until our divestment in 2019), Trusteeship, Stock Brokerage Services and Specialised Funds. This growth has also led to the creation of client segments that enjoy the benefits of the business with which they are aligned.

However, we know that people's ambitions change with the sun's rising and setting, and one subsidiary under the ARM umbrella may not be enough to satisfy these changes as they arise. That is why other companies in the Group must be ready to seamlessly carry on where the other stops to ensure we keep that promise of being 'a life partner'.

This is the essence of "The Power of One", it is not the skill or strength we possess individually but instead our ability to use our diversity as one coherent force to create a unique advantage. As a unified entity with a 360 view of our clients, regardless of their entry point into

the ARM ecosystem, we cannot only support their immediate needs but also accurately predict their future requirements.

Considering the power of one from a strategic lens, it is about consistency and uniqueness, allowing us to focus on what is important to make coherent selfless decisions towards integrating activities and achieving a unified vision.

Leverage on shared information across the ARM brands, strategic partnerships, and collaborative processes, we will utilise the Power Of One to keep the ARM Group on the path to achieving her vision of providing wealth creation opportunities for those who entrust us with their assets.

Stronger together is our mantra for the foreseeable future that requires commitment from all of us because, like a chain, we are only as strong as our weakest link.

Our journey is only beginning, and I am excited to see where it leads us.



JO

CEO, ARM

DIGITAL TRANSFOR- MATION & LEARNING



Digital transformation has increasingly become pivotal to business strategy and success, while the speed of adoption of digital learning is fast becoming a competitive advantage of some sort for driving personal growth, career advancement and organisational performance.

The COVID-19 pandemic no doubt contributed greatly to the radical shift from traditional classroom approach to learning to wider adoption of disruptive innovation through digital learning platforms such as the Learning Management Systems (LMS), Learning Experience Platforms (LxP), Massive Open Online Courses (MOOC) and Virtual Instructor-Led Trainings (VILT).

Recognizing this massive shift, the ARM Academy has since adopted the blended learning method and omni-channels for facilitating continuous organisation-wide learning orientation and culture.

Today, the ARM Academy offers learning through a variety of ways by partnering with service providers like LinkedIn Learning, Udemy, Euromoney on Demand and PluralSight. All these are platforms that provide learners with access to a wide range of courses in addition to the specific trainings assigned by the Academy.

Below are the most frequently taken courses across the platforms by ARM staff members:

Derivatives Fundamentals	EuroMoney on Demand
Fixed Income Unlocked	
Critical Thinking Strategies for Better Decisions	LinkedIn Learning
Learning Cloud Computing: The Cloud and DevOps [2018]	
Construction Quality Management	
Data Analytics Using Excel	Udemy
Mastering Agile Scrum Project Management	
Productivity Masterclass: A Guide to Personal Effectiveness	
Designing Machine Learning Solutions on Microsoft Azure	PluralSight
Robotic Process Automation: Getting Started	

*Digital learning is the new normal.
Learn it, embrace it, leverage it!*



NUGGETS *with* BISOLA



Hard to believe but in April, I marked my 11th year in ARM Pensions. Yes, 11 years! And when I was asked to write something for new entries and soon-to-be managers, I could only start from a point of gratitude, before sharing some of my intuition to having a great time and bringing joy to life, not only here in ARM, but anywhere you may find yourself.

HAVE REVERENCE FOR LIFE.

Very few people realise just how precious life is. But once you get it, you live with deep honor and gratitude for your everyday life. You feel a daily sense of responsibility that your life here is short and your days matter.

So, at some point you must decide to live with intention, mindfulness and appreciation for the moments and beauties of it all. Don't waste your time here.

BRING THE JOY.

Much of the energy of our lives is of own choosing. We can choose our attitude and perspective. We can decide to bring joy to life, not just wait for happiness to land on us one day. The power plant doesn't have energy, it generates energy. A power plant takes energy from one source, and it transforms it, stores it, and then transmits it to a higher source. Same for you...

Take it all in, absorb everything and every experience, and use it to generate joy.

However, for this to be easier, and just like a filter makes sure debris and unwanted pollution doesn't clog the water that feeds the power-plant, filter your life of

negativity and surround yourself with positive people.

And where you cannot, your mindset should be to take that negative energy and choose to transform it. Ask yourself, "How can I see this in a different perspective? How can I avoid absorbing their energy and instead generate the energy I want to experience in life?"

I know it's not easy to be positive all the time, but you



have to try. For your sanity. I always tell people, "Be responsible for the energy you are projecting into this world. Choose the energy you want - summon it, project it, live it."

HONOUR THE STRUGGLE

We should all ANTICIPATE that life, and climbing the mountains of success, is going to be difficult. Work is hard. It is meant to be. That's why we get paid for coming in. And so is life. If you know this and are prepared for whatever it may throw at you, you have won half the battle.

But what most people do is act surprised that they have to wake up early and get into traffic to answer to bosses and meet deadlines and achieve KPIs. EVERYDAY. And then they bemoan the struggle. They approach their day with dread because they have to do hard things, and they think that's somehow unique or unfair. They complain about the struggle. They complain they are not being promoted. They envy their colleagues who are. Every time there's a challenge, they get frustrated, angry, discouraged, and then they quit.

You have to see work, and by extension, life, as a challenge. One that you must be prepared for. It requires discipline, a determination to overcome, a decision to get better with skill acquisition and subject mastery, a willingly to serve other people in preparation for that time that you will be served. And a mindset that ensures you are ready to spring right back up every time you are knocked down.

Every day is a challenge, and you must rise every morning with the intention to overcome it.

BE HUMBLE

Humility is everything.

And for the young graduate or new entry brimming with all the skills acquired from college or an MBA, it can often appear difficult adjusting to the change of coming from being the top of your class to the bottom of the totem

pole at work and be expected, with all your degrees and preppy background, to calm down and learn from others.

You can learn from anyone.

If you are not humble, you will miss many opportunities.

And how do you recognize humility?

It is not in some self-deprecating behaviour or false modesty. It is being confident in yourself, in your journey, in who you are, in what you've become, and in where you're heading. It is to have such comfort in where you're going that it costs you nothing to learn from others as a subordinate, to edify others as a teammate, or to help and assist in bringing others up as a supervisor or manager.

A good manager is not the one who closes all the deals, creates the biggest market cap or concludes the merger. No. He is the one through which most who come in contact with him feel the most complete, the most challenged, and subsequently, the most wholesome.



YOU CAN LEARN FROM ANYONE

IT'S ALL ABOUT RELATIONSHIPS.

Everything you want to feel, experience, celebrate, and grow into in life will not happen in a vacuum. It happens in relationship to yourself, to your family, friends, partner, teams. Learning to understand people, create deep friendships, communicate and influence better, have fun with other humans... that's the thing that matters.

At the end of your career - and I know this because I've had to restart mine thrice now - you will realize that nothing is more valuable than the relationships you make.

Enjoy your time while you are here.

INDUSTRY TRENDS AND OUTLOOK

Ebunoluwa Abiola (Corporate Strategy)



Despite the challenging macroeconomic environment caused by the COVID-19 pandemic, the industries we participate in across the group have remained resilient. Some of the key trends that are currently shaping our industry include the following:

1 Technology, the gift that keeps on giving

Industry players are recognizing that effective delivery of customer value, satisfaction and efficiency can only be achieved with the use of technology. We expect that advancement in, and uptake of technology will continue to innovate and re-shape all segments of the value chain, including business models, talent acquisition, product distribution and operations.



2 Who ordinary "Kolo" help?

We are seeing an increasing positive perception of the populace towards pension, mutual funds and other capital market products. Financial literacy is on the rise, as such people are getting more comfortable with exploring traditional and alternative means of savings and investment other than banking. In response, industry players are actively focusing on improving their brand visibility and awareness. From an active presence in both traditional and digital media to strategic CSR initiatives and the launch of several programs and forums, industry players are paying significant attention to the importance of consumer engagement to create visibility and awareness among the target audience.



3 There is only one BOSS - The Customer

In the competitive business environment which we operate in, the ability to anticipate macroeconomic market trends and client needs are key elements required by industry players strategies. The clients we serve today expect organisations to anticipate their product and service needs and meet them seamlessly across multiple channels. Firms are thus relying heavily on data analytics to gather useful customer intelligence and obtain in-depth insights to enhance product innovation, ensure better targeted sales and marketing as well as deliver a personalised customer experience.

**TECHNOLOGY,
THE GIFT
THAT KEEPS
ON GIVING**



4 Everybody wants a piece of the pie



We continue to witness a rise in new entrants in some of the industries we participate in, particularly asset management, stockbroking, and trusteeship. This includes both new traditional players as well as fintech disruptors, and global players either setting up shop, partnering with existing players or even acquiring firms. In addition, some of the giant banks are also pursuing a transition into a holding company structure to expand their service offerings. As such, now is a great time to improve upon our existing product and service offerings and ensure alignment with client needs.

5 Regulators are not smiling

We have observed a rise in introduction of regulations by the SEC, PENCOR and even the CBN, aimed at improving investor confidence, transparency, and standards within the industry. These new regulations are impacting business as usual, from the ability to provide certain services or partner with companies to improve efficiency and distribution, to necessitating business consolidations and staffing changes. Now more than ever before, proactive engagement with regulators is the fundamental to remain and thrive in business.



The common facts of today are the products of yesterday's research.





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HEALTH & WELLNESS

"The doctor of the future will give no medicine, but will instruct his patients in care of the human frame, in diet, and in the cause and prevention of disease."

– Thomas Edison

NUTRITION ADVICE FOR COVID-19

When we think of nutrition, we typically think of food staples that we consume regularly. We live busy lives and often settle for easy meals, street food or poorly made concoctions which are greasy and oily.

However, proper nutrition and hydration are vital. People who eat a well-balanced diet tend to be healthier with stronger immune systems and lower risk of chronic illnesses and infectious diseases. This is especially true in a pandemic.

To greatly reduce the chances of becoming infected with COVID-19, it's useful to pay attention to what you eat and drink.

The aim should be to consume an array of fresh, unprocessed foods every day to get the vitamins, minerals, dietary fibre, protein and antioxidants needed. To avoid clogging arteries and gut, avoid sugar, fat and high salt intake, and drink plenty of water.

Do:

1 Eat fresh fruits and vegetables – salads are a great way to do this

2 Eat grains, cereals, legumes, milk and eggs;

3 Drink 8-10 cups of water every day;

4 As much as possible don't cook vegetables for too long – steam, or blanch them in hot water briefly before eating

5 Carefully plan meals and cook at home – the time spent with family or friends at a lunch or dinner table boosts endorphin release which in turn aids improved immunity.

6 Eat 'good' animal protein – chicken, goat, turkey

7 Drink lots of tea as well.



Don't:

1 Add sweeteners, especially artificial ones, to tea or water

2 Drink copious amounts of coffee

3 Consume processed foods (pizza, pies, cookies, et. al.)

4 Eat out often



A close-up, high-angle photograph of a dark, textured surface featuring a brass compass rose. A black chess king piece is positioned directly on the center of the compass rose. Four other black chess pieces (pawns) are placed at the cardinal directions: North, South, East, and West. The compass rose has gold-colored markings for degrees and cardinal directions (N, NE, E, SE, S, SW, W, NW). The text "STRATEGIC POSITIONING" is overlaid in a large, white, outlined font across the center of the image.

STRATEGIC POSITIONING

GROUP STRATEGIC OBJECTIVES (2021-2025)



Improve Employee
Experience



Unify ARM Group
(Power of One)



Improve Customer
Experience



Enhance Distribution
Capability



Leverage
Technology and
Data Analytics



Improve
Operational
Efficiency




Effective
Stakeholder
Engagement



Capital
Optimization



Business Diversification
and Expansion



Our Human Capital at HCM is our greatest resource - people make ARM tick. Their knowledge skills, technical abilities, networks, and outstanding abilities got us to where we are and will take us much further into the future.

At ARM, our employees are the key drivers of all our goals, hence we are committed to developing our people and building an inclusive, healthy culture that values everyone and their skills, talents, and abilities.

ARM is invested in our tomorrow.

**HUMAN
CAPITAL**

&

**DEVELOP-
MENT**

HUMAN CAPITAL BROADER PURPOSE AND VALUE PROPOSITION

Purpose: To enable ARM become a company that provides wealth and lifestyle solutions through its efforts at improving the skills, competences and lives of its people

By making ARM a great place to work, our people will in turn commit to the legacies that will guarantee long term business success and sustainability.

EMPLOYEE VALUE PROPOSITION

A strong commitment to develop our people while building an inclusive culture where every person is valued in their own unique and diverse way.

We aim to be flexible and agile as we give our people the opportunity to define and create personal fulfilment and balance, propelling them to realise their ambitions.

STRATEGIC FOCUS AREAS

- Manage and optimize talent
- Make ARM a great place to work
- Drive Enterprise Digital Transformation Agenda
- Drive business value optimization



MISSION STATEMENT

We aspire to be a strategic partner delivering superior value to all key stakeholders by building an agile talent pool and creating a delightful employee experience that drives improved productivity and superior performance, while affirming a progressive organisational culture and ethical work environment.

BUILDING BLOCKS

- Immersive and engaging employee experience
- Knowledgeable and competent workforce
- Exponential business outcomes and success
- Executive management and leadership commitment

HCM STRATEGIC PILLARS

Given the importance of how our team shapes, impacts, and propels the organisation forward, our HCM Operational Plan has been developed to ensure that we give the best value possible to our ARM employees. Our Strategic Imperative is to make ARM a great place to work by improving our communications, streamlining our policies and processes for heightened effectiveness, and increasing focus on employee health, wellness, and safety.

Our Strategic Imperatives as outlined in our 2021 Operational Plan under four core pillars:

1 Making ARM a Great Place to Work

Deploying a robust Employee Reward & Recognition System, outlining a strong Employee Value Proposition, re-introducing celebration of Work Anniversaries, deployment of surveys to gauge employee satisfaction and experience.

2 Optimizing Talent

Re-aligning jobs via the Job Evaluation Project, developing and deploying a Career Management Programme in line with the integrated talent and career management practice, establishing a clear Succession Plan, as well as a Recognition & Awards system.

3 Drive Business Value Optimization

Benchmark Compensation via Industry Surveys, Develop & Deploy a Workforce Contingency Model, Review Job Descriptions, and continuously improve and update Human Capital Management policies in line with law and best practice.

4 Drive Enterprise Transformation Agenda

Implement and Manage HR Cloud Technology to streamline and optimize employee data storage & security, with updates made to Officelime to enable employees update and upload their documents for ease of access in line with the digitalization approach/e-file system.

The Operational Plan is in deployment across the business with Performance Appraisals for H2, 2020 concluded and Objective Setting & Validation/Alignment of 2021 OKRs for 2021 completed. In addition, the Job Evaluation Project (to be tied in with alignment of jobs Compensation and Benefits Review), review of defined policies and processes for optimization and value-add; and implementation of Alternative Work Arrangements post-pandemic are in progress.

Where necessary, and flowing from the 2021 ARM Business and People Strategy, required adjustments may be made to the Operational Plan in response to ARM's Business and People Strategy in the course of the year.

We remain invested in the growth of our people, and commit to ensuring a safe, healthy, and progressive workplace.





HOLDING COMPANY



TRADITIONAL ASSET MANAGEMENT

*Scaling of traditional
asset management
business to ensure
annuity income streams*



PENSIONS



SECURITIES



INVESTMENT MANAGERS



TRUSTEES



FUNDS BUSINESS

*Strategic investments
in high growth areas of
Nigeria's emerging
economy*



INFRASTRUCTURE FUND MANAGERS



AGRIBUSINESS



CAPITAL PARTNERS



REAL ESTATE AND HOSPITALITY

*Property development
projects on the African
continents in both real estate
and hospitality sectors*



TRAINING TESTIMONIALS



Vera Adigo Eleme, HCM, ARM Pension

The program has enabled me to reflect on my current and past approaches and attitude towards performance management, and how these may have impacted my previous results. It has also enabled me to identify new approaches that I can adopt to become more effective in increasing my contributions and value to the business.

I have learnt that Self-appraisals increase ownership of my work and makes me more accountable for my actions. Now I know better that Productivity is never an accident. It is always the result of a commitment to excellence, intelligent planning and focused effort. It empowers me to give account of my work and contributions to the organisation. It also adds voice to the evaluation of my performance.

Training

Performance Management Workshop
Intermediate Level facilitated by H.C Bonum.



Steve Omali, Data Management, ARM Pension

It was a great honour to be part of the workshop. I learned a lot, I found this course to be highly relevant as a manager of people especially as it regards to carriers of your direct line and in our daily communication with colleagues and friends.

The faculty was exceptional in their delivery at every point. One very important take away amongst others were the Ice breaker sessions which was to be fun but hey, the number sequencing game was a huge learning for me. Learnt new concepts like SMARTI, OKR's and P.E.R.I etc and how to put them to very good use. The P.E.R.I framework will go a long way in improving communication between teams and their managers. I am also now very clear about accountability and responsibility. Overall the training is 5 star.

Training

Performance Management Workshop
Intermediate Level facilitated by H.C Bonum.



Fiyinfoluwa Mafe, Fund Accounts ARM Investment Managers

I had a great learning experience. I understand that to perform well, I need to maximize my relationship with my Line Manager and colleagues while utilizing the available resources to aid the company in achieving its set objectives. Performance management effectively ensures goals are achieved, with the understanding of how significant the role I play, impacts the company as a whole significantly.

Performance managements builds my competency on my job, so I am able to take on more responsibilities, while contributing to the growth of the company. It provided guidance on the application of key principles that would ensure my career goals are aligned with the goals of the company. Performance management is like a tracker for tasks and goals, guided by the words of Peter Drucker that says "What's measured improves".

Training

Performance Management Workshop

Beginner Level facilitated by H.C Bonum.



Andrea Cameron-Cole, Mixta Africa

The training was detailed and impactful. I enjoyed the individual and group assignments because it made the training process practical and applicable where necessary. The videos also helped in making the topics vivid and hard to forget.

Training

Communicating with Impact

facilitated by KBS Prime Institute



Anwuli Okonji, Corporate Transformation

The Performance Management Workshop was interesting and rewarding. A key takeaway from the training is how to create effective performance objectives and key results (OKRs) using the SMARTI framework and the OKR formula. I also learned that successful performance planning discussions and one-on-one meetings provide the right opportunity to connect and communicate with team members, as well as establish and clarify performance expectations and work goals.

The facilitator - H.C Bonum, maintained an engaging and interactive class. They encouraged healthy arguments allowing people with different perspectives to share their views and learn from each other, while maintaining the principles of effective performance management. There were opportunities to practice the principles and see how effective they can be in reality. This made the training relatable and a truly invaluable learning experience for me.

Training

Performance Management Workshop

Beginner Level facilitated by H.C Bonum.



TAPPING INTO AFFORDABLE HOUSING INVESTMENTS IN NIGERIA



Over the past few decades, housing affordability has gradually declined for most low-income renters and homeowners in many African countries including Nigeria. Addressing these housing affordability challenges has been a key focus in actualising our strategy at Mixta Africa which is to lead the transformation of African cities.

Let's find out how to not lose out on this investment opportunity.

First, find a suitable project to invest in. Just because it is affordable does not mean it should be low quality. Find homes in gated estates that are what we like to call “affordable luxury”. Our housing units in Beechwood Park I and II are uniquely designed and affordable properties in the city. Located within the fast-developing new city; Lagos New Town, along KM 40 on Lekki- Epe expressway, Beechwood Park is a gated community that has on-site laundromats, recreational centre, sports area and 24/7 security and facility management.

It is strategically situated to allow easy access to financial institutions, reliable health care centres, schools, and shopping complexes. The first phase of the BWP was sold out with more than 500 homes sold. Phase 2 is fast selling with 2-bedroom, 3-bedroom apartments and 3-bedroom terraces listed with prices starting from N23,000,000. Once you have identified a suitable property for your budget and taste, then funding comes into play.



Permit us to make an announcement: BORROWING IS OKAY. Most Nigerians tend to shy away from loans especially from commercial banks but as the world continues to evolve, there are more loan options and borrowing is becoming a more common phenomenon for the average working-class person. So, Mortgage.



Mixta Flex is one of our innovative solutions to help the average Nigerian access affordable housing. Under this scheme, purchasers benefit from the National Housing Fund (NHF) mortgage scheme that allows owners to spread payment for up to 25 years depending on the age of the customer. It gets better as the scheme allows purchasers to build up their equity contribution in monthly installments for as much as 36 months. The balance will thereafter be paid, based on the NHF mortgage terms.

Finally, bulk investments. This is mostly common for corporations or a group of individuals looking to manage some cost saving when investing. Bulk purchase of real estate often allows for discounts and other perks that single purchasers do not get to enjoy. You can generate revenue from your units as rental properties while positioning your organisation as a prime employer. For corporations, beyond the promise of a high yield on return on investment for both staff and the corporates, companies can also be assured of a positive impact on the recruitment and retention of top talents as they are afforded a chance to build a community for staff to work, live and play.

Affordable home ownership is the ultimate employee perk. Because the traditional process of finding a home can be cumbersome, time-consuming and stressful, a significant number of millennials are reported to be open to making a salary sacrifice if the employer provides them with benefits that improve quality of life and stability of their careers.

*For more information on Beechwood, visit bwp2.mixtafrica.com
For more details on investment tips, follow Mixta Africa on all
social platforms @mixtafrica*





TARIYE APPOINTED TO SERVE AS THE CO-CHAIR OF THE VOLUNTARY CARBON MARKET INTEGRITY INITIATIVE (VCMI)

Tariye Gbadegesin, Managing Director, ARM Harith, was recently appointed to serve as the co-chair of the Voluntary Carbon Market Integrity Initiative (VCMI) alongside Co-Chair Rachel Kyte (the Dean of the Fletcher School of International Relations, Tufts University).

VCMI is a multi-stakeholder platform to drive credible, net-zero aligned use of the voluntary carbon markets. VCMI aims to develop and communicate guidance on how voluntary carbon credits can be used and claimed by businesses and others as part of credible net-zero decarbonization strategies. VCMI also engages countries to support the development of strategies to access the voluntary carbon market to drive ambitious climate mitigation and protect and restore natural ecosystems.

The VCMI is funded by the UK Government's Department of Business, Energy, and Industrial Strategy and Children's Investment Fund Foundation (CIFF) and managed by the Meridian Institute. The Committee that will play a key role as the high-level decision-making body for the Initiative. The attached Terms of Reference provide additional information.

This initiative is supported by the UK Government and the COP26 Presidency and constitutes a pathway to ensure private finance contributes to National Determined Contributions and SDGs implementation.

The Steering Committee will work together with the COP 26 presidency in the run-up to COP26.



MIXTA AFRICA WINS THE LUXURY LIFESTYLE AWARD

Following a thorough research process, Mixta Africa has become announced Winner of Luxury Lifestyle Awards in the category of The Best Luxury Real Estate Developer in Nigeria.

This was in recognition of Mixta Africa's impeccable reputation and professional performance. As a seal of validation, Mixta Africa has been distinguished as one of the best in this market.

Luxury Lifestyle Awards is a global award selecting, recognizing, celebrating, and promoting the best luxury goods and services all over the world. This Award was set up with the objective of connecting people with the best of luxury, to recognize excellence across the whole range of industry sectors and maintain the highest standards in the property industry worldwide.





KUDOS

H1 HIGH PERFORMERS

NAME	TEAM	ACHIEVEMENT
INVESTMENT MANAGER		
Fajuyagbe Olukayode	Retail - Lagos 1	262% Growth
Godwin Otu	Retail - Port Harcourt 2	134% Growth
James Ewah	HNI - Abuja	132% Growth
PENSIONS		
Rebecca Addy	Customer Experience	Top Performer
Gregory Ayim	Top BDE – Southern regions	
Amos Awotuyi		
Opeyemi Ige		
Aminu Yusuf	Top BDE – Northern regions	
Palang Agujah		
Umar Mohammed		
Susan Nwankwo		
Gregory Ayim	Overall Best BDE in Net Transfers	
Samuel Monday	Overall Best BDTL in Net Transfers	
Oluwafemi Adegoroye	Overall Best Region in Net Transfers	

KUDOS



THREADS

with

DEBO

ONE YEAR
LIKE A
THOUSAND...





"By the time a man realizes that his father was right, he has a son who thinks he's wrong." **Charles Wadsworth**

"At every party there are two kinds of people - those who want to go home and those who don't. The trouble is, they are usually married to each other." **Ann Landers**

"As a child my family's menu consisted of two choices: take it or leave it." **Buddy Hackett**

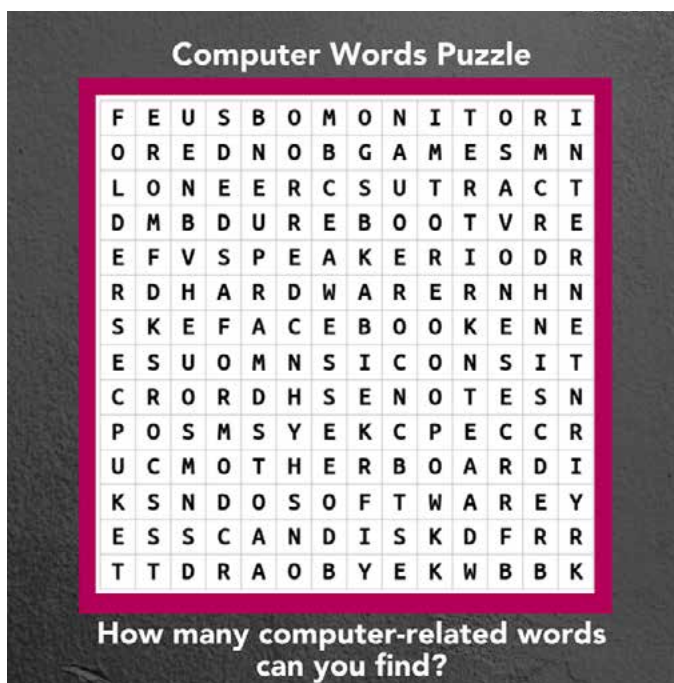
"To err is human; to admit it, superhuman." **Doug Larson**

"A computer once beat me at chess, but it was no match for me at kick boxing." **Emo Philips**

"Whoever said money can't buy happiness didn't know where to shop." **Gertrude Stein**



By Shannon Wheeler, with cartooncollections.com.



Lagos New Town

A blend of beautiful and functional cities



Reliable Infrastructure
Serene Environment
Large Land Bank



Over 25,000 Families
Over 5,000 Homes Sold
Proximity to free trade zone



Golf Course
Recreational Centres
World Class Hospitality

ADIVA



BEECHWOOD
PARK



NEW TOWN
PLOTS



LAKOWE
LAKES

