



# Relaxnomiks

*Easter/Spring Edition 2018*

# A Letter from the Editor

Dear Reader,

Welcome to the 2018 Easter Edition of the Relaxnomiks!

We don't know about you, but there has been an extra kick in our steps in the last few weeks. Maybe it's because the economy is in a better place. Or because, we've been looking forward to the Easter weekend, that ushers us into the public holiday relay.

2018, is already looking like an awesome year. The numbers are speaking to the hopeful spirits.

Oil prices are expected to average \$61pb, 7% higher than 2017's average. GDP growth projections range between 2.1-2.6%, compared to 0.83% in 2017.

In a typical African parent's voice we say '2017, can you see your mate? And he doesn't have two heads'

The next pages have been specially crafted for your reading pleasure. There is something for everyone, from the football fans, to the foodies and globe trotters.

So whether you're prepared to stay indoors throughout the weekend, or you have events planned back to back, let the Relaxnomiks be your BFF. Proven for its therapeutic effect, it's just what you need to de-stress and unwind as we enter into the second quarter of the year. Enjoy your read!

Happy Easter!

Yours faithfully,

Bismarck J. Rewane

MD, Financial Derivatives Company Ltd.



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## **SOMETHING 'LIGHT' FOR EASTER (THE EASTER COOKBOOK )**

Those of us who have given up something for Lent are holding on knowing that we get to eat our favorite foods once the forty days are over. However, experts will tell you that after an extended period of abstaining from food, the worst thing you can do is overload your belly. Instead, you should start with something light. A fruit or vegetable salad, or pepper soup will do.

Once you've broken the fast, settle your cravings with any one of these mouth-watering meals on our list of traditional Easter meals from around the world.

### **Ham with Bee-Sting Glaze<sup>1</sup>**

Cooking level: Beginner

Total time: 2 hours

#### **Ingredients**

- 1 fully cooked bone-in smoked half ham
- 1 cup honey
- ½ cup brown sugar
- 1 tsp ground ginger
- 1 tsp cayenne (ground red pepper)
- ¼ tsp ground cloves
- 1 tbsp grated lemon peel



#### **Direction**

1. Preheat the oven to 450°F (230°C). Make shallow cuts diagonally across the sides of the ham. Place the meat in a large roasting pan, filled with ½ a cup of water. Cover with foil and bake for 1 hour at 300°F (170°C). Make sure to check the meat at intervals and adjust the temperature accordingly.
2. In a separate saucepan, whip together honey, brown sugar, ginger, cayenne, cloves, and ¼ teaspoon of black pepper. Heat mildly until the

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<sup>1</sup> Country Living, February 16, 2013. "Ham with bee-sting glaze", <https://www.countryliving.com/food-drinks/recipes/a34066/ham-bee-sting-glaze-recipe-ghk0413/>

sugar dissolves, whisking often. Leave to cool completely and then add a drizzle of lemon juice.

3. Remove the ham and brush generously with the honey glaze mixture. Bake uncovered for 40 - 50 minutes or until dark golden brown. Brush with more glaze every 10 minutes. Remove from oven.
4. You can serve any remaining honey glaze with the ham. Simply add the stock from the roasting pan, whisk, and serve as delicious sweet gravy.

*Serve with a side of boiled Irish potatoes and coleslaw.*

### **Turkey and Egg Breakfast Casserole<sup>2</sup>**

Cooking level: Intermediate

Total time: 1 hour

#### **Ingredients**

1 lb turkey (shredded)

1 sweet potato (peeled and sliced thin)

1/2 tsp chilli powder

1/2 tsp garlic powder

12 eggs

1 cup spinach

Coconut oil, salt and pepper

Additional toppings: (bell pepper, diced onions, tomatoes, cheese, sweet corn)



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<sup>2</sup> Aimee Mars, July 24, 2016. "Turkey and Egg Breakfast Casserole", Aimee Mars Dinner Chef, <http://www.aimeemars.com/turkey-egg-breakfast-casserole/>

### **Direction**

1. Preheat the oven to 375°F. Mix salt, chilli powder, diced peppers and onions in a bowl. Stir in 1 tablespoon of coconut oil in a non-stick skillet set to medium heat.
2. Add the shredded turkey and stir until golden brown.
3. Apply coconut oil to a baking dish and rub-in evenly. Peel and slice your sweet potato to very thin sizes and line the bottom of the baking dish with the potatoes. In a separate mixing bowl, whisk the eggs and season with salt and pepper.
4. Top the potatoes with the turkey mixture and then evenly pour the egg mixture. Add the spinach on top of the eggs as well as any other vegetable you might like.
5. Bake for 35 - 40 minutes or until edges are deep golden brown and centre is set. Serve immediately.

The true magic is in the coconut oil. Total serving size: 4

### **Snaildodo**

Cooking level: Intermediate

Total time: 40 minutes

### **Ingredients**

15 large snails

6 ripe plantains

8 tomatoes

3 red onions

Chilli pepper (2 yellow, green and red)

1 tsp (curry, thyme, ginger and garlic powder)

Salt

All-purpose Maggi/Knorr (4 cubes)

Vegetable oil





### **Direction**

1. Place the cleaned snails into a medium-sized pot. Add the sliced onions and chilli pepper, and season with curry, ginger, garlic and thyme, salt and maggi/knorr.
  2. Fill the pot  $\frac{1}{4}$  way until the snails are cooked.
  3. Sieve to separate the meat from the stock and keep both.
  4. Blend the tomatoes, onions and chilli pepper coarsely or better still, chop finely with a knife.
  5. Heat up stock with  $\frac{1}{4}$  cup of vegetable oil. Add some sliced onions and fry until golden brown. Then add the chopped tomato mixture and cook on medium heat until the sauce is almost dried.
  6. Add the snails and a little stock to the sauce. Leave to steam for about five minutes, so the Snails can absorb as much sauce as possible.
  7. Dice your plantain (into party dodo) and sprinkle with two pinches of salt. Deep-fry the plantains for about 10 -12 minutes or until golden.
  8. Mix the sauce with plantain and snails. You can also mash some of the plantains.
  9. Garnish with the remaining chopped chilli pepper and onions. Serve hot.
- If you ever crave something spicy, with great texture, think Snaildodo! You can also add some shrimp to make it the ultimate meal.

## **BRANDING HACKS FOR SOCIAL MEDIA SUCCESS**

Frankly, when the average millennial thinks of newspapers, they think of paper maché and planes. It's 2018. Unless you're over 60 the chance that you frequently read a hard copy newspaper are very slim. Sixty percent of today's adult population (15-65) get their news update from the internet and television.

Unlike traditional media, social media exposes you to a larger and growing audience. And, it is much more cost-effective. It's also a great way to promote products to the youth. The average millennial spends three to four hours on social media daily.

Thus, social media is a perfect marketing tool for building brand awareness. It will take long-term commitment but overtime, you will build a presence for yourself that will drive your marketing strategy.

### **1. The platform you choose is everything**

Resist the urge to open accounts on every platform. As they say, "Jack of all trades, master of none". In picking platforms, you must consider relevance, demography and flexibility of content.

*Linked In* is the better option if you're building a professional brand focused on corporate or career related activities. *Instagram* is great for creative brands, such as fashion, food, or media that need pictures to effectively convey messages of value.



Don't know where to start? Start with *Facebook*. It is a well-rounded platform and is great for just about any service or product on offer. Also, it is easier to get someone to like your page on *Facebook*, than it is to get them to follow you on *Instagram*.

### **2. Content**

Ensure your posts answer possible questions your customers might have. If you're selling real estate, it's not enough to show pictures of an empty house.

Try featuring 360° tours. You can also ask existing customers to post on your page.

One of the benefits of social media is its ability to facilitate immediate two-way communication.

You must leverage this by keeping your followers engaged through:

- *Giveaways.* In return for a follow, or re-post, users will be entered into a competition to win gifts or get discounts on your products.
- *Captioning.* Don't just post a picture of your nicely baked donuts or cake. Instead write, 'Cakes are our guilty pleasure. What is yours?'
- *Challenges.* Challenges spread like wildfire on social media. In 2014, the Ice Bucket challenge went viral. The challenge was to have a bucket of icy water poured on yourself, to promote awareness of the disease amyotrophic lateral sclerosis (ALS). It was so popular, even Barack Obama, and Bill Gates shared videos of themselves doing it.
- *Stirring emotions.* It's easier to get shares when your post is funny, deep, or inspirational. Feel free to re-post memes or quotes from other pages, as long as you tag them to acknowledge the originators.
- *Investing in a quality camera.* Another option is to pay for professional pictures through the services of a photographer or subscribing to a stock photo site.
- *Sticking to one filter.* Use the same logo, and choose a color palette consistent with your brand colors.
- *Avoiding posting more than two to three times a day.*
- *Hash tags:* this makes it easier for people to engage in conversations about your brand and start trending topics.



**3. Celebrity endorsements:** This involves using a well-known person on social media to promote your product. Now, on first look, this might appear expensive, but if done well, you could get it for free. You can start off with B-

listers (on-air personalities, upcoming artists), who usually have an average of 300k followers. You can follow them, slide into their DMs. Start with some flattery, of course, but end with telling them you'd like to send them some of your items. If asked why, try not to mention your marketing agenda, because that could then lead to them issuing you an invoice. This is especially useful for fashion items; send them some of your best designs. For other products, such as food, this strategy is less applicable. No surprise there, would you eat food sent to you by a random stranger from the internet? But all hope isn't lost. Restaurants or lounges, can offer to sponsor the celebrity and a group of their friends to a brunch or a night out. This will be costly, but expect lots of social media posts afterwards, well at least if your brand is worth the hype.

*Tip of the day: There is a difference between your brand and your product. Your product is the item for sale, the brand is created from consumers' perceptions and experiences with your product. The product can be easily duplicated, but the brand is unique. For example, Chanel produces fashion items, but its brand is associated with chic luxury. It is the brand that stirs customer loyalty. If you could describe your brand in one adjective what would it be? This should be reflected in your social media. Anyone who stumbles on your page should be able to immediately sense the personality of your brand.*





## *Africa... United by One Bank*



### *We know our way around finance in Africa*

United Bank for Africa Plc is one of Africa's leading financial Institutions, offering banking services to more than 11 million customers through diverse global channels.

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## HOW EVIL IS TECH- CULLED FROM THE NEWYORK TIMES<sup>3</sup>



Not long ago, tech was the coolest industry. Everybody wanted to work at Google, Facebook and Apple. But over the past year the mood has shifted. Some now believe tech is like the tobacco industry — corporations that make billions of dollars peddling a destructive addiction. Some believe it is like the N.F.L. — something millions of people love, but which everybody knows leaves a trail of human wreckage in its wake.

Surely the people in tech — who generally want to make the world a better place — don't want to go down this road. It will be interesting to see if they can take the actions necessary to prevent their companies from becoming social pariahs.

There are three main critiques of big tech.

The first is that it is destroying the young. Social media promises an end to loneliness but actually produces an increase in solitude and an intense awareness of social exclusion. Texting and other technologies give you more control over your social interactions but also lead to thinner interactions and less real engagement with the world.

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<sup>3</sup> Source: New York Times. Available at < <https://www.nytimes.com/2017/11/20/opinion/how-evil-is-tech.html> >

As Jean Twenge has demonstrated in book and essay, since the spread of the smartphone, teens are much less likely to hang out with friends, they are less likely to date, and they are less likely to work.

Eighth graders who spend 10 or more hours a week on social media are 56 percent more likely to say they are unhappy than those who spend less time. Eighth graders who are heavy users of social media increase their risk of depression by 27 percent. Teens who spend three or more hours a day on electronic devices are 35 percent more likely to have a risk factor for suicide, like making a plan for how to do it. Girls, especially hard hit, have experienced a 50 percent rise in depressive symptoms.

The second critique of the tech industry is that it is causing this addiction on purpose, to make money. Tech companies understand what causes dopamine surges in the brain and they lace their products with “hijacking techniques” that lure us in and create “compulsion loops.”

Snapchat has Snapstreak, which rewards friends who snap each other every single day, thus encouraging addictive behavior. News feeds are structured as “bottomless bowls” so that one page view leads down to another and another and so on forever. Most social media sites create irregularly timed rewards; you have to check your device compulsively because you never know when a burst of social affirmation from a Facebook like may come.



The third critique is that Apple, Amazon, Google and Facebook are near monopolies that use their market power to invade the private lives of their users and impose unfair conditions on content creators and smaller competitors. The political assault on this front is gaining steam. The left is attacking tech companies because they are mammoth corporations; the right is attacking them because they are culturally progressive. Tech will have few defenders on the national scene.

Obviously, the smart play would be for the tech industry to get out in front and clean up its own pollution. There are activists like Tristan Harris of Time Well Spent, who is trying to move the tech world in the right directions. There

are even some good engineering responses. I use an app called Moment to track and control my phone usage.

The big breakthrough will come when tech executives clearly acknowledge the central truth: Their technologies are extremely useful for the tasks and pleasures that require shallower forms of consciousness, but they often crowd out and destroy the deeper forms of consciousness people need to thrive.

Online is a place for human contact but not intimacy. Online is a place for information but not reflection. It gives you the first stereotypical thought about a person or a situation, but it's hard to carve out time and space for the third, 15th and 43rd thought.

Online is a place for exploration but discourages cohesion. It grabs control of your attention and scatters it across a vast range of diverting things. But we are happiest when we have brought our lives to a point, when we have focused attention and will on one thing, wholeheartedly with all our might.



Rabbi Abraham Joshua Heschel wrote that we take a break from the distractions of the world not as a rest to give us more strength to dive back in, but as the climax of living. "The seventh day is a palace in time which we build. It is made of soul, joy and reticence," he said. By cutting off work and technology we enter a different state of consciousness, a different dimension of time and a different atmosphere, a "mine where the spirit's precious metal can be found."

Imagine if instead of claiming to offer us the best things in life, tech merely saw itself as providing efficiency devices. Its innovations can save us time on lower-level tasks so we can get offline and there experience the best things in life.

Imagine if tech pitched itself that way. That would be an amazing show of realism and, especially, humility, which these days is the ultimate and most disruptive technology.

## RUSSIA & FOOTBALL: THE PERFECT MATCH



World Cup season is upon us and all roads lead to Russia! The world's largest country is gearing up to receive an influx of tourists and host the most anticipated match of the year in 11 of its cities- Moscow, St. Petersburg, Sochi, Kazan, Saransk, Kaliningrad, Volgograd, Rostov-on-Don, Nizhny Novgorod, Yekaterinburg and Samara. Football fans around the world are saving their pennies and impatiently marking their calendars as they wait for June to draw closer.

If you are planning a trip to Russia, don't put yourself in a box by only engaging in football activities. And if you have no concrete vacation plans yet, resist the urge to holiday in the usual spots (Ghana, US, UK... boring!). There are several things to do in this Eurasian country which boasts of a rich history and picturesque landscapes.

### **Before you go**

A good trip away requires proper planning. The preparation does not stop after tickets are booked and visas obtained. That's where we come in! Below are a few things to guide you in the preparation.

*Accommodation:* If you are planning to go to Russia for the World cup, it is important to book your accommodation well in advance. For a five-star experience we recommend Hotel Astoria, Ritz-Carlton, Marriott Royal Aurora,

Belmond Grand Hotel and Casa Leto. There are also neat budget friendly venues such as Tri Kota, Kuptsov Dom hotel, Villa Déjà vu and Yaroslavskoye Podvorye Hotel.

*Weather guide:* On an average day, when you think of Russia you probably think of mittens, snow, and sled dogs. We, however, bring you glad tidings of warmer weather forecasts during the games, with Moscow likely to hover around 26 degrees while Sochi city might even enjoy a high of 30 degrees. So, go ahead, pack your Raybans, fedora hats and shorts.

*Language Tips:* Approximately 40% of Russians speak English to some degree. It will be helpful if you can learn a few words and phrases in Russia. This will enable you to engage in smoother communication with the locals, and get that true Russian experience. A few basic phrases as hello (zdrastvooyte), thank you (xpaseeba), excuse me (prasteete) and sorry (dezveeneete) could help to an extent. Meanwhile, if you hear ukrast' svoy koshelek ('steal his purse'), izbili yego ('beat him up') or xleduy za nim ('follow him'), you might want to watch your back and walk faster! You can also get some language apps, to help with day to day translations. Download Duolingo, Memrise or Babbel on your smartphone app store before you travel.

### **While in Russia**

*Attractions to visit:* Whether you are planning a trip with le boo, your friends or family, there is something in Russia for everyone. For the lovers of history and culture, attractions such as the St. Basils Cathedral, Suzdal, Hermitage Museum, Catherine Palace and Park, the Moscow Metro and St. Petersburg Palace Square would catch your fancy. For a fun filled day out with friends or kids, you could explore Gorky Park, Limpopo zoo, Dream Gardens Park or Stolby National park. Lovers can take a romantic walk or picnic in the Hermitage garden and Serebryany Bor Park.





*Russian cuisine:* As much as possible, explore Russian staples during your stay. You can aim to try something different every day. You can start with the famous Borsch soup, a vegetable soup, typically served with bread. You can also



add meat and a sprinkle of black pepper to get the soup tasting a little more like what you eat back home. Another Russian staple worth trying is the Makarony po-flotski, a pasta dish made with stewed ground meat, fried onions, seasoned with salt and black pepper. Other dishes include Okróska, Oladyi, Paskha, Pirozhki, Pozharsky cutlet and Shchi.

*Getting around:* Even with no black cabs in sight, easy movement is still possible during the games. Russia is set to make movement across host cities as seamless as possible. With the possession of valid match tickets and fan ID, you can have access to free inter-city train rides.

*Security Tips:* World cup season is often plagued with football fanatics, pickpockets and hooligans and we would hate to see what should have been a fun-filled adventure turn sour due to a lack of precautionary measures. It is important to stay alert and make a quick beeline for the exit after matches; otherwise sour losers would transfer their aggressions to you. Also, Russian police are known to carry random searches on people, it is advised that you keep internationally accepted form of identification (such as your passport) with you always.

## OTHER USES OF COMMON FOODS



**Bananas:** contain vitamins, such as potassium and vitamin E that are naturally good for the skin. They are perfect for soft, smooth skin, and help prevent wrinkles, blackheads and pimples. Vitamin C and antioxidants are other active ingredients which work to reduce inflammation, and get rid of dead skin to reveal glowing perfection. For a glowing skin, mash half a banana in a container, add a few drops of fresh lemon juice, and mix well. Apply the mixture to your pre-washed face. Leave for 10 minutes, and then wash off. This procedure could be repeated twice a week for best results.



Wait, before you throw away the peels, they are very useful. Banana peels contain mild natural whiteners that will be perfect for your teeth. Gently rub the inside of the peel on your teeth for about two minutes. Rinse, and then brush your teeth as normal. This process can be repeated daily between 2 to three times a week for best results.

*How is a banana peel on the floor like music? Because if you don't C sharp, you'll B flat.<sup>4</sup> 😊*

<sup>4</sup> Source: <https://www.kidsjokes.co.uk/jokes/riddles/troublerriddles9.html>

**Coconut oil:** is not only excellent for the skin during the dry Harmattan season, it will also help improve the look and feel of your skin. Its antioxidant properties help remove flaking skin and delay the appearance of wrinkles. So swap your regular lotion for coconut oil, all year round.



You can also put a few drops in your night face cream. This will help regularize oil production on your skin and leave your skin tight and smooth. This magic oil will also speed up the healing process of a wound. Add a few drops on a bandage after cleaning with methylated spirit. In addition, rubbing coconut oil on washed hands after touching pepper for an extended period will help alleviate that unpleasant, burning feeling.

*My smart friend once said onions are the only food that makes him cry. I proved him wrong after throwing a coconut at his face<sup>5</sup>*



**Eggs:** are perfect for recreating that salon experience at home. The yolk of the eggs is excellent for a deep moisturizing treatment for both relaxed and natural hair. It will help fight dryness and dandruff; this, in turn, will prevent hair loss and shedding. Separate the yolk of an egg and mix with



a table spoon of olive oil. Massage the mixture into your hair, from the root to the ends of your hair. Leave in for 1 hour, and then wash thoroughly with cold water, followed by your favorite conditioner.

*What did the eggs do when the light turned green? Egg-celerate!<sup>6</sup>*



<sup>5</sup> Source: <https://en.dopl3r.com/memes/dank/bro>

<sup>6</sup> Source: <http://www.jokes4us.com/miscellaneousjokes/foodjokes/eggjokes.html>

## LUXURY LABELS COMING OUT OF AFRICA- CULLED FROM BBC.CO.UK<sup>7</sup>

Luxury labels from the African continent are expanding rapidly and some hope they will become the next generation of global household names.

The global luxury goods industry is worth more than \$1.5tr (£1tr), according to research by global business consulting firm, Bain & Company. This market is expected to grow by up to 5% annually over the next three years.



The new wave of brands targeted at big spenders could mean brands from Africa might start competing with some of the best known labels in the world.

That said, a look at the top luxury goods companies shows European countries and the United States still dominate the industry. The question is, how soon until we start seeing African brands take a place alongside the leading luxury powerhouses?

Vania Leles is one of many African-owned luxury firms integrating the continent into their brand ethos.

Born and raised in Guinea-Bissau, the gemmologist set up her London-based jewellery shop called Vanleles Diamonds in 2011. Seven years on, the shop is now based in Mayfair, placed between French brands Cartier and Chanel.

She said that Africa was a source of inspiration for her, particularly childhood memories of trips around the continent - she travelled to around 15 countries between the ages of 15 and 18.

Most of the gemstones used in the jewellery shop are from ethical sources across Africa, she said.

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<sup>7</sup> Source: BBC Available at<<http://www.bbc.co.uk/news/world-africa-43240809>>

"Probably 80-90% [of gems and diamonds] come from Africa, but you don't see brands saying: 'These diamonds are from Botswana.' I think it's about time that we champion our own natural resources."

Ms Leles explains that the popularity of Colombian emeralds and Burmese rubies is not rooted in their real value, but instead it is to do with branding and marketing.

"Money being thrown into it, auction houses buying into it, big brands advocating it. When we talk about how popular the Colombian emeralds are, there's been a great investment in marketing.

"But in terms of beauty and value, Zambian emeralds are just as beautiful and are just as valuable. It's just a matter of educating the general consumer."

Ms Leles consciously places the brand's heritage at the heart of its identity, heavily marketing the origins of her gems in contrast to other jewellers.

### **Black beauty products for Hong Kong**

High-end department shop Harrods is host to Epara Skincare, a beauty product that blends African botanical ingredients such as argan oil, Shea butter and liquorice root extract. Each pot comes with a price tag of more than \$100.

Epara's founder, Ozohu Adoh, created the brand specifically to address the beauty concerns of women of colour, but she has noticed the product's appeal has extended beyond her target market.

"When I did my original business model, I thought our biggest market would be London and then some select countries in Africa. So I was very surprised when I was approached by an agent in Hong Kong saying they would like to sell the brand. That's been one of our biggest orders to date."

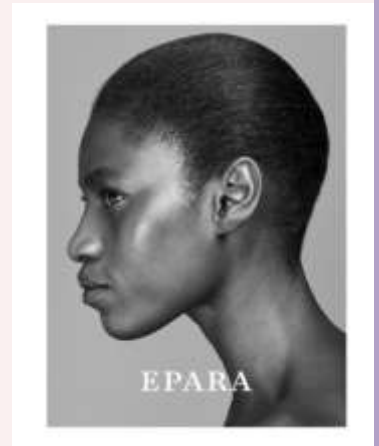




Ms Adoh sees parallels between her brand and Asian beauty labels that have crossed over to appeal to women of all heritages.

"We have [seen] Korean beauty and Japanese beauty products, which were created for Korean and Japanese women, but have become mainstream and everyone is buying into it."

More and more companies like Vanleles and Epara are entering the global market and doing fairly well.



Heritage brands like Chanel and Hermès were built over centuries and have had time to develop and be recognised globally.

People like branding consultant Uche Pezard think technology can help to fuel a shift in the luxury market to let newcomers leave their mark.

### **'Real footprint'**

Ms Pezard, who is the founder of Luxury Connect Africa, says she has noticed a growing demand for luxury products from Africa.

According to her, the interest in these products comes from consumers around the world and not just from those living in African or members of the African Diaspora.

She says: "We're currently in the age of content and consumers consume content before they consume products. People use social media, digital media and the ease of sharing information.

"Consumers are generally aware of brands' back stories, heritage stories, authentic stories and people buy into that first before they buy into the products."

When speaking about her new business platform, Luxury Connect Africa, she explains the aim is to help African companies make the transition into much bigger global businesses.

She represents several clothing fashion labels including South Africa's Maxhosa by Laduma, Nigeria's Tiffany Amber and plans to nurture the new wave of heritage luxury brands.

In Ms Pezard's opinion, until now many luxury firms from Africa have not been prepared to compete, lacking strong business mechanisms behind them. However, this is gradually changing.

"African creators, designers, entrepreneurs and innovators are beginning to take advantage of the new access to international markets whether through e-commerce or social shopping or international travel. They're beginning to gain a real footprint in the international market space."





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**QUIZ: ARE YOU SMARTER THAN A 5<sup>TH</sup> GRADER?<sup>8</sup>**



**1. What causes tides?**

- a) Gravitational pull of the sun
- b) Gravitational pull of the moon and sun
- c) Gravitational pull of the stars

**2. What is the closest star to the Earth?**

- a) The Sun
- b) The Moon
- c) The North Star

**3. The moon casts a shadow on the Earth during the \_\_\_\_\_?**

- a) Lunar eclipse
- b) Solar eclipse
- c) Half moon

**4. How many times a minute does the adult normal heart beat?**

- a) 110-140
- b) 60-100

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<sup>8</sup> Source: <https://grizly.com/quizzes/smarter-6th-grader/>  
Answers on page 48

c) 40-50

**5. The food chain begins when \_\_\_\_\_?**

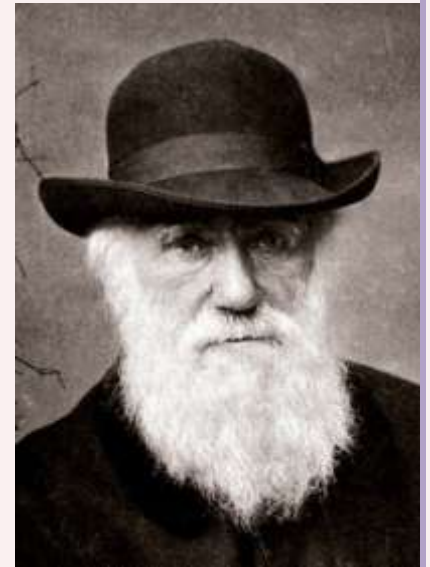
- a) The animal/insect eats a plant
- b) An animal eats other animals
- c) A human eats a plant

**6. What is the greenhouse effect?**

- a) The moon cools the Earth
- b) Gases are trapped in the earth's atmosphere and warm Earth
- c) Trapped gas cools the earth

**7. Charles Darwin is responsible for the theory of \_\_\_\_\_?**

- a) Mutation
- b) Hibernation
- c) Evolution



**8. What is condensation?**

- a) When gas changes to liquid
- b) When liquid changes into gas
- c) When ice becomes steam

**9. What is a spore?**

- a) A cell that grows into new plants
- b) A cell that transports nutrients to the leaves
- c) The visible veins of a leaf

**10. What is a lipid?**

- a) A chemical that helps break down food
- b) Substances that are generally insoluble in water
- c) A group of atoms that are soluble in water



**11. How many cups are in 28 fluid ounces?**

- a) 3.5
- b) 14
- c) 7

**12. The War of the Roses took place in which country?**

- a) France
- b) Germany
- c) England

**13. VHF, a common type of radio wave, is an acronym for \_\_\_\_\_?**

- a) Variable High Frequency
- b) Very High Frequency
- c) Video High Frequency

**14. Budapest is the capital of which country**

- a) Hungary
- b) Portugal
- c) Austria



**15. What is the simple predicate in the following sentence? 'Tayla body-slammed her opponent'**

- a) Body-slammed
- b) Tayla
- c) Opponent

**16. How many congruent bases does a Prism have?**

- a) One
- b) Four
- c) Two

**17. What is the homophone for the word 'now'?**

- a) Later
- b) At the moment
- c) Bow

**18. Mozambique is bordered by Tanzania and \_\_\_\_\_?**

- a) Kenya
- b) The Indian Ocean
- c) Madagascar

**19. Which of the following words cannot be used as an adjective?**

- a) Rapidly
- b) Smooth
- c) Clear

**20. Which of the following is not true about an auxiliary verb?**

- a) Helps form tense and mood
- b) Usually comes before another verb
- c) Expresses possession



## INVESTMENT 101: MAKING YOUR MONEY WORK FOR YOU



'All that glitters is not gold'. This is a popular phrase that most of us have continually ignored. We continue to patronize wonder banks, and engage in speculative trading, forgetting that we got burnt the last time. 'Once bitten twice shy', doesn't apply in this case. Instead, we think, 'Maybe this time will be better, I'll pull out my investments in time to make returns and avoid the crash and burn'. But there is one thing common to these make money quick ventures – easy come, easy go!

The secret to ensuring that your money works for you entails doing the ground work to shortlist investment options based on predetermined criteria. This is particularly important in an unpredictable economy such as ours, characterized by policy somersaults and bureaucratic processes. Considerations will generally assess options based on holding period (time to maturity), risk and reward, entry barrier, liquidity (ease of exit), complexity and technicality among other prerequisites. These criteria help to narrow down potential options and provide alternatives in line with your personal bias.

We will consider a few investment options based on some of the general considerations identified earlier to ensure you are better informed the next time you consider investing money. The list is non-exhaustive, but we adopted the 80/20 rule in arriving at these investment alternatives – selecting key

investment options that account for a substantial part of the securities market.

### *Equities*

The Nigerian Stock Exchange recorded a 42% growth in 2017, identified as one of the best performing equities market among global peers. This impressive performance was due to improved investor confidence on the back of some key monetary policy interventions.

With the help of a broker, you can trade in stock in no time, with no limitation on holding period or initial investment amount. However, there are considerable risks involved in investing in Nigeria's stock market and investors need to select stocks



with sound fundamentals and robust growth plans. The most potent risk of investing in equities is systemic risk, which could arise as a result of macro-economic and/or financial instability. For instance, an exogenous shock like a slump in oil prices will adversely affect the Nigerian economy and ultimately the financial markets such as the equities market. These investments are suitable for risk seekers.

### *Government Securities*

These include both long and short-term fixed income securities. They are the least risky among investment options under review, due to government's backing. They may return between 11% and 17% per annum in 2018. Treasury bills, which are short-dated, have a tenor of 91 days, 182 days or 364 days. They only accommodate subscriptions above N50 million and interest payments are made upfront. On the other hand, Federal Government of Nigeria (FGN) savings bonds are longer dated, with a tenor of 2, 5, 10 and 15 years. The minimum subscription is N5,000 and additional units in multiples of N1,000, subject to a maximum of N50 million. Lastly, we have FGN bonds,

which are also long-dated, with maturity of 5, 10 and 20 years. The minimum investment is N10,000 and multiples of N1,000 thereafter. Bonds are quite liquid, as holders need not keep them until they mature. They can be traded on the secondary market before their respective maturity date. However, rates on these investments vary widely as investors put forward rates in a bid. Only rates below the marginal rate, which is the average of all interest rates quoted, will be accepted. Government securities are suitable for risk-averse investors.

### *Corporate Bonds*

Corporate bonds are issued by large companies in search of public funding. They are fixed income securities offered between 2 to 15 years for periodic interest disbursement. Unlike government securities, corporate bonds are riskier and as such, command higher rates. They can also be traded on the secondary market. Generally, credit rating agencies, such as Augusto & Co. and Global Credit Rating Co. (GCR), give guidance on the level of risk involved in dealing with these companies. These investments are suitable for investors with a moderate risk appetite.



### *Mutual Funds*

For investors who do not have the technical competence or the time to carry out investment analysis and monitoring, mutual funds should be your preferred choice. Mutual funds are portfolios managed by experienced fund managers. They invest your funds in a cross-section of viable investments in equities, money markets and other investments, and charge a fee for services rendered.

Here, the most important consideration is not the asset under the management, but the track record of the managers in terms of returns on investment. What differentiates an effective manager from a good manager is the ability to 'do more with less'.



The level of risk is determined by the investment mix of the fund. Money markets are relatively low risk compared to equities. As a result, mutual fund managers maintain a diverse portfolio of investments leveraging on informed qualitative and quantitative research (to deliver on their mandate).

Investment Options	Criteria				
	Maturity (short/long)	Risk & Reward	Entry Barrier	Liquidity	Complexity
Equities Market	No limit	Varies	Low	High	High
Government Securities	Short Long	- Low	High	Moderate	Low
Corporate Bonds	Short Long	- Moderate	High	Moderate	High
Mutual Funds	Varies	Varies	Moderate	Moderate	Moderate

I'll leave you with a famous quote by Mark Twain, which says "the secret to getting ahead is getting started". So why not get started today? Invest in mutual funds, invest in securities with sound growth strategies and watch your wealth grow – you might just be able to finance your next big idea without taking a loan.

## CRYPTO CURRENCIES AND THE REGULATORY ENVIRONMENT



There has been a lot of fanfare about Bitcoin and other lesser known crypto currencies in recent months. But first what is a crypto currency? Is it a financial asset? Is it a viable store of value or medium of exchange? A crypto currency is defined as a digital currency, generated from a computer algorithm, designed to make online transactions more secure. In direct contrast to traditional financial systems, crypto currencies are not regulated and do not respond to conventional monetary policy.

While the Blockchain technology, from which crypto currencies are an offshoot, makes transactions safe to a degree, this also means investors will be extremely vulnerable should their digital wallets be stolen or hacked. It is estimated that cyber attackers have managed to steal close to \$400 million from investors participating in crypto currency trading since 2015.

With market after market becoming compromised due to weak security parameters, the marketplace is fast-becoming a risky venture. Crypto currency is also beginning to have an impact, albeit indirect, on traditional exchanges. Interest in crypto currency and the Blockchain technology is increasing to the point that any media spotlight on these technologies leads to a movement in the value of the asset. With any report of a known cyber-

attack or regulatory clamp down, the share price plunges markedly. Companies riding on the crypto currency bandwagon, without a related product, are causing problems for regulators, who have little or no precedent to rely on in the rapidly evolving marketplace.

Regulators worldwide are beginning to clamp down on fraudulent cyber practices. These will impact the crypto space in the short to medium term. India's government has ruled out crypto currency as legal tender, Vietnam has banned payments in Bitcoin and China has outlawed Initial Coin Offerings (ICOs) in totality. China has called crypto currency a "disruption to the financial order". This attitude appears to have



spilled over to South Korea, which intends to ban virtual accounts currently used for crypto currency trading. In other words, the country's Financial Services Commission (FSC), Financial Supervisory Service (FSS) and the Korea Financial Intelligence Unit (KoFIU) want to make sure that crypto currency investment and trading comes under the umbrella of traditional financial structures.

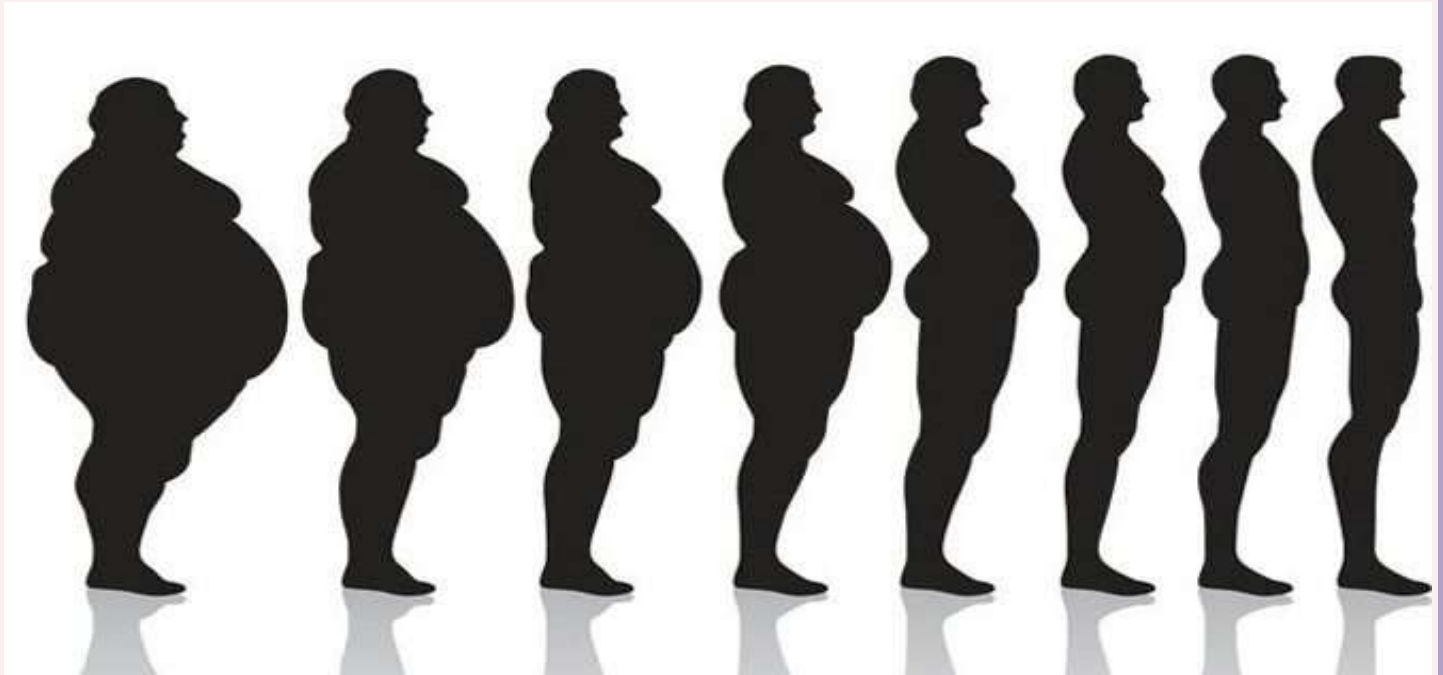
In Africa, most central banks have warned about the high level of risk associated with crypto currency trading and kept a considerable distance from it. Nigeria's central bank said it would carry out extensive research on crypto currencies before officially endorsing the asset class.

There does seem to be mixed messages or perhaps an element of confusion when it comes to crypto currencies, with some countries clamping down heavily, while others have jumped on the bandwagon. The largest state-owned bank in Russia, Sberbank, plans to open a crypto currency bank in its Swiss center to avoid the current ban in Russia, as crypto currency trading is legitimate in Switzerland. However, Russia is now drafting a bill to allow crypto currency trading on permitted platforms in the country. Estonia, Denmark,

and Sweden allow trading, and Venezuela's president intends to launch a crypto currency backed by oil to fast-track the economy's recovery.

The bottom line is that, although governments need to put in place efficient regulations that prevent investors from getting into compromising situations, the way such regulations are drafted will largely depend on their perception of crypto currencies as a useful financial innovation rather than a risk or threat to traditional banking. It is this difference of outlook which is leading to inconsistent regulatory actions. As crypto currency trading is a global concept, it is unlikely that any true control of the marketplace will ever be possible for regulators.

## HOW TO LOSE WEIGHT FAST: 3 SIMPLE STEPS, BASED ON SCIENCE- Culled from [healthline.com](https://www.healthline.com/)



There are many ways to lose a lot of weight fast. However, most of them will make you hungry and unsatisfied. If you don't have iron willpower, then hunger will cause you to give up on these plans quickly.

The plan outlined here will:

- Reduce your appetite significantly.
- Make you lose weight quickly, without hunger.
- Improve your metabolic health at the same time.

Here is a simple 3-step plan to lose weight fast.

### **1. Cut Back on Sugars and Starches**

The most important part is to cut back on sugars and starches (carbs).

When you do that, your hunger levels go down and you end up eating much fewer calories.



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<sup>9</sup> Full piece available online: <https://www.healthline.com/nutrition/how-to-lose-weight-as-fast-as-possible#section2>

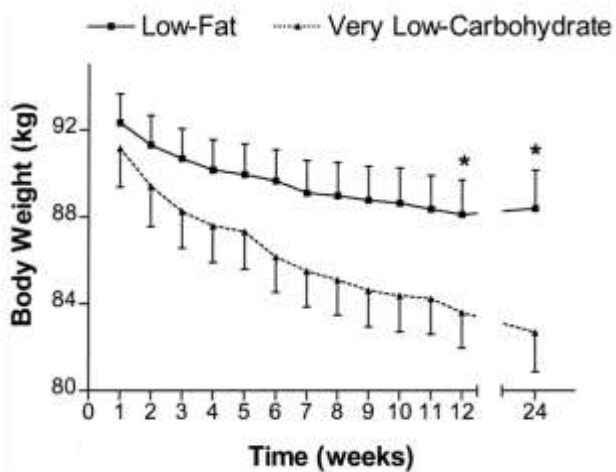


Now instead of burning carbs for energy, your body starts feeding off of stored fat.

Another benefit of cutting carbs is that it lowers insulin levels, causing your kidneys to shed excess sodium and water out of your body. This reduces bloat and unnecessary water weight.

It is not uncommon to lose **up to 10 pounds** (sometimes more) in the first week of eating this way, both body fat and water weight.

This is a graph from a study comparing low-carb and low-fat diets in overweight or obese women.



The low-carb group is eating until fullness, while the low-fat group is **calorie-restricted and hungry**. Cut the carbs and you will start to eat fewer calories automatically and without hunger. Put simply, cutting carbs puts fat loss on autopilot.

**SUMMARY:** Removing sugars and starches (carbs) from your diet will reduce your appetite, lower your insulin levels and make you lose weight without hunger.

## 2. Eat Protein, Fat and Vegetables

Each one of your meals should include a protein source, a fat source and low-carb vegetables.

Constructing your meals in this way will automatically bring your carb intake into the recommended range of 20–50 grams per day.



### Protein Sources

- **Meat:** Beef, chicken, pork, lamb, etc.

- **Fish and Seafood:** Salmon, trout, shrimp, etc.
- **Eggs:** Whole eggs with the yolk are best.

The importance of eating plenty of protein cannot be overstated.

This has been shown to boost metabolism by 80 to 100 calories per day. High-protein diets can also reduce cravings and obsessive thoughts about food by 60%, reduce the desire for late-night snacking by half, and make you so full that you automatically eat 441 fewer calories per day — just by **adding** protein to your diet.

When it comes to losing weight, protein is the king of nutrients. Period!

### **Low-Carb Vegetables**

- Broccoli
- Cauliflower
- Spinach
- Tomatoes
- Kale
- Brussels sprouts
- Cabbage
- Swiss chard
- Lettuce
- Cucumber



Don't be afraid to load your plate with these low-carb vegetables. You can eat massive amounts of them without going over 20–50 net carbs per day. A diet based mostly on meat and vegetables contains all the fiber, vitamins and minerals you need to be healthy.

### **Fat Sources**

- Olive oil

- Coconut oil
- Avocado oil
- Butter

Eat 2–3 meals per day. If you find yourself hungry in the afternoon, add a 4th meal.

Don't be afraid of eating fat, as trying to do both low-carb AND low-fat at the same time is a recipe for failure. It will make you feel miserable and abandon the plan.

To see how you can assemble your meals, check out this low-carb meal plan and this list of 101 healthy low-carb recipes.

**SUMMARY:** Assemble each meal out of a protein source, a fat source and low-carb vegetables. This will put you in the 20–50 gram carb range and significantly lower your hunger levels.

### 3. Exercise 3 Times per Week

You don't need to exercise to lose weight on this plan, but it is recommended.

The best option is to go to the gym 3–4 times a week. Do a warm-up and lift some weights. If you're new to the gym, ask a trainer for some advice.

By lifting weights, you will burn lots of calories and prevent your metabolism from slowing down, which is a common side effect of losing weight.



Studies on low-carb diets show that you can even gain a bit of muscle while losing significant amounts of body fat.

If lifting weights is not an option for you, then doing some cardio workouts like walking, jogging, running, cycling or swimming will suffice.

**SUMMARY** It is best to do some sort of resistance training like weight lifting. If that is not an option, cardio workouts are also effective.

## AN UPDATE ON THE ENGLISH PREMIER LEAGUE



The winter transfer window is closed; now comes the business half of the season. It's the time when teams begin to have a picture of where they are likely to end up. Top of the table, with only one defeat so far, Manchester City is in a league of its own. The sensational performances of Belgian playmaker, Kevin De Bruyne and German winger, Leroy Sane have been one of the highlights. Clearly, Pep Guardiola's tactical astuteness is evident as the team has amassed a whopping 78 points out of an available 87, averaging 2.9 goals per game! This has placed the team, 16 points ahead of the current runner up (Manchester United). This was despite the club's unsuccessful efforts to sign its key transfer target, Leicester City's talisman, Riyad Mahrez and its withdrawal from the Alexis Sanchez deal. The team is now the clear favourite to win the title.

Meanwhile, Manchester United keeps dividing opinions with its inconsistent performances. The club's successful signing of the former Arsenal marquee player, Alexis Sanchez after a prolonged transfer saga, is noteworthy. With the addition of Sanchez to the array of talent at the club's disposal, Manchester United should have had a stronger attempt for the title challenge. However, the manager's defensive setup has largely affected the



team's success. This is fuelling doubts about the manager's ability to effectively utilize the team's attacking personnel.

Conversely, Liverpool, often berated for its defensive frailties, signed Virgil Van Dijk for £75 million (\$104.2m), making him the world's most expensive defender. The Reds appear to have found the right balance between attack and defence. Mohammed Salah, dubbed the Egyptian Lionel Messi, has been a sensation for the team.



This is evident by his astonishing number of goals and assists. Worth mentioning is the performance of the team's striker Roberto Firmino, which has seen English striker Daniel Sturridge depart Liverpool on loan in search of more playing time.

The gulf between the top five teams and the rest of the premier league teams has widened this season, as a gaping eight points separates 5<sup>th</sup> placed Chelsea and 6<sup>th</sup> placed Arsenal. As usual, Arsenal's title hopes have gone down the drain in the second half of the season. Clearly, the inevitable loss of Alexis Sanchez has been a bitter pill to swallow. The Gunners appear to have lost confidence and are often criticized for lack of drive. There are also rising questions about the squad's ability following strings of four successive defeats in five competitive games. Arsenal's defensive ineptitude is evident by the 41 goals it has conceded so far, eight short of its worst record under Arsene Wenger. The Arsenal manager is now under intense pressure to turn things around as fans have renewed calls for his contract to be terminated. The gunners are on course to surpass their worst defensive record and miss out on Champions League spots.

On a positive note, Swansea's performance has been commendable. Football pundits had written off the team's chances of survival, especially when its board appointed Carlos Carvalhal - a relatively unknown name- as

its manager. However, the team's performance following his appointment has truly wowed football enthusiasts and has pundits eating their words. Swansea has taken 17 points from a possible 30 points, moving up the table gradually.

The battle for survival at the bottom of the table has intensified. All teams from 13<sup>th</sup> place Newcastle to 19<sup>th</sup> place Stoke City appear to be in danger of relegation as only three points separate the seven teams. Thus, the goal difference is likely going to be the sole determining factor of which teams get relegated. If you are a football enthusiast, (99% chance that you are, seeing that non-football fans would have stopped at the first paragraph), I bet you cannot wait to see how it plays out. Fingers crossed, your favourite wins the title!

## THE HIDDEN BENEFITS OF SMILING



Life is full of challenges. We cannot change that. What we can change is how we go through each trial or obstacle. You can choose to be overwhelmed, or you can choose happiness, with the outward evidence of a smile.

In the words of a wise man: 'Show me your thirty-two o!'

The truth is, smiling is deeper than it seems, and it has several proven benefits to your psychology and health.

- Smiling attracts goodwill from people. A smile gives you a softer and more approachable appearance. Smiling is the secret to excellent customer service.

*"Your smile will give you a positive countenance that will make people feel comfortable around you". - Les Brown<sup>10</sup>*

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<sup>10</sup> [https://www.brainyquote.com/quotes/les\\_brown\\_386638](https://www.brainyquote.com/quotes/les_brown_386638)

- Science has proven that smiling lowers the heartbeat, reducing stress and anxiety. It enhances the proper functioning of the immune system, boosting physical and mental fitness.
- A smile brings out the best in you and enhances productivity. This is because it relaxes you. Have you been bothered about how to improve your performance? Simple solution: smile while you work.
- Popular aphorisms indicate that smiling uses fewer facial muscles than frowning. While the accuracy of this claim is yet to be backed by science, research shows that smiling makes you appear much younger.
- Smiling helps get you in a good mood. It activates areas of the brain associated with reward, triggering the production of dopamine, a hormone which responds to pleasure.



So remember these the next time you're stuck in traffic!

**“Ain’t got no cash, ain’t got no style, ain’t got no girl to make you smile?**

**Don’t worry, BE HAPPY!” - Bobby McFerrin**

## **ANSWERS TO QUIZ**

Question 1: b) Gravitational pull of the moon and sun

Question 2: a) The Sun

Question 3: b) Solar eclipse

Question 4: b) 60-100

Question 5: a) The animal/insect eats a plant

Question 6: b) Gases are trapped in the earth's atmosphere and warm Earth

Question 7: c) Evolution

Question 8: a) When gas changes to liquid

Question 9: a) A cell that grows into new plants

Question 10: b) substances that are generally insoluble in water

Question 11: a) 3.5

Question 12: c) England

Question 13: b) Very High Frequency

Question 14: a) Hungary

Question 15: a) Body-slammed

Question 16: c) Two

Question 17: c) Bow

Question 18: b) The Indian Ocean

Question 19: a) Rapidly

Question 20: c) Expresses possession