

Unity Bank Digest

June 4th, 2018



THE HIGHLIGHTS

Fitch affirms Nigeria at B+, negative outlook

Global credit rating agency, Fitch Ratings, has affirmed Nigeria's long-term foreign currency Issuer Default Rating at B+ ('highly speculative' credit rating) with a negative outlook. The credit rating was issued against the backdrop of Nigeria's external creditor position, its low levels of domestic revenue mobilization, GDP per capita and low rankings on governance and business environment indicators. Fitch also raised concerns about Nigeria's multiple exchange rate system, oil production risks and domestic revenue mobilization. The agency projects Nigeria's growth rate for 2018 at 2.4% and 2019 at 3%. The negative outlook may force analysts and international bodies to review their economic outlook for Nigeria in 2018.

Federal Accounts Allocation Committee up to N701bn in April

FAAC allocation to the three tiers of government increased by 11.84% to N701bn in April from N626.8bn in March. This is the highest allocation since June 2014. Statutory transfers climbed 27.5% to N613.05bn, while VAT increased by 5.1% to N87.96bn. The primary driver of an increase in allocation is the rally in Brent oil prices on the back of re-imposed US sanctions on Iran's oil output. Average oil prices traded 7.77% higher in April, to 71.68 from \$66.51 in March. Meanwhile, the Committee is planning to amend its current allocation formula where the federal government receives 52.68%, states 26.72% and local governments 20.6%. According to the Adamawa State Commissioner for Finance, the review, aimed at a more realistic and equitable formula, would increase the number of Nigerians covered by the monthly allocation. FAAC allocation is expected to stay strong in the coming months driven by robust oil prices and aggressive tax collection.

N9.1 trillion 2018 Budget passed

The National Assembly has passed the 2018 Budget ahead of its May 24th deadline. The Senate had earlier revised the budget upwards to N9.1trn, 6% (N508 billion) higher than the N8.6trn proposed by President Buhari six months ago. Recurrent expenditures were raised by 0.86% to N3.52trn, while capital expenditures were increased by 8.3% to N2.87trn. The Senate also increased the budget benchmark for oil from \$47 per barrel (pb) to \$51pb. At this amount, the budget is equivalent to 6.95% of projected GDP, and 2.07% of money supply.

The budget passage will provide the much-needed stimulus to jump-start economic activity, and ultimately support growth in private consumption.

Naira falls to eight-month low at the Street Market

The naira depreciated against the dollar by 1.4% to N367/\$ at the parallel market as at May 24th before appreciating to N363/\$ on May 30th. The decline in value was prompted by a combination of external and internal developments. Firstly, the dollar strengthened against a basket of currencies to a YTD high, as the market anticipates a Fed rate hike in June. On the domestic front, there has been increased speculative demand, as investors and traders prepare for the depreciation of the naira that usually comes with budget disbursements and spending. Additionally, higher demand from travellers (summer tourists and pilgrims) has heightened pressure on the naira. Accordingly, the IATA rate also depreciated by 0.4% to N361.46/\$. Since there has not been any fundamental change in the forex market dynamics, we expect the naira to stay within the band of N362-364/\$ in the short-term.

Monthly internally generated revenue in Lagos hits N34bn

The Lagos State Government has announced that its average monthly internally generated revenue (IGR) is now at N34 billion. This is compared to monthly averages of N22 billion, N24 billion and N30 billion in 2015, 2016 and 2017 respectively. The state government has set an ambitious target of N50 billion by the end of 2018 driven by technological reforms and innovation. However, a key risk to this target is the frequency of litigation cases resulting from tax defaulters. Revenue generation in Lagos State has supported infrastructural developments like the Ikeja Bus Terminal, Fourth Mainland Bridge, and the Oshodi Transport Interchange. These projects will ease logistics challenges and lend support to its objective of becoming Africa's third largest economy by 2020.

Monetary Policy Committee maintains status quo

The MPC, in its second meeting of 2018, maintained the status quo on monetary policy parameters: monetary policy rate (14%), cash reserve ratio (22.5%), liquidity ratio (30%) and asymmetric window (+200/-500bps). This is the tenth consecutive session that the MPC retained interest rates. Key considerations for the decision include positive but weak GDP growth rate, external reserves accretion and looming inflationary risks from the expansion of the 2018 budget. However, the decision to do nothing again may lead to weak corporate earnings (now at 9%), high unemployment and underemployment rates (above 40%) and volatile stock market capitalization (-1% since April).

US, China trade war at a crossroad

The looming trade war between superpowers, U.S. and China, is now at a crossroad. The trade battle appeared to be over after the nations reached a preliminary deal to delay the imposition of tariffs. The US requested for China to hold back on its exports into the country in a bid to trim the US trade deficit from \$375bn to \$200bn. However, President Trump announced the decision to move ahead with the U.S tariffs on \$50bn worth of Chinese goods effective from June 15th. In response, Beijing has said that it is ready to fight back should the US intend to start a trade war.

MTN lists on Ghanaian Stock Exchange

The largest telecom operator in Ghana, MTN, has opened a historic Initial Public Offering (IPO) capable of raising as much as \$743 million worth of fresh capital. The largest West African IPO is set to last till the end of July with MTN selling about 4.63 billion shares at \$0.16 per share (0.75 cedis). With approximately 17.8 million voice subscribers, the success of the IPO would push MTN Ghana to be the most valuable company listed on the Ghana Stock Exchange. Meanwhile, MTN Nigeria is progressing with its plans to list on the Nigerian Stock Exchange before the year-end.



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Note that all transactions are subject to Central Bank of Nigeria (CBN) guidelines.



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SOCIAL CORNER

Billboard Awards 2018

- The 2018 annual Billboard Music Awards was held on May 20th in the MGM Grand Garden Arena in Las Vegas.
- The show ran for over three-hours with live performances from top artists – John Legend, Christina Aguilera, Demi Lovato, Ed Sheeran and Ariana Grande among others
- The show kicked off with a tribute to the victims of the May 18th, 2018 mass shooting at Santa Fe High School in Texas by the host – Kelly Clarkson.
- Kendrick Lamar bagged six awards (out of 15 nominations); Ed Sheeran received six (out of 15 nominations) while Bruno Mars took home five awards (out of 15 nominations).
- Janet Jackson was honoured with the Billboard Icon Award. The 52-year old singer became the first black woman in history to be recognized by the award body for her contributions to the music industry. She also gave her first TV performance in nine years and delivered a mash-up of her hits.



The British royal wedding

- Prince Henry, Duke of Sussex, married Megan Markle, former co-star of the hit TV series, Suits, on May 19th, 2018.
- The wedding ceremony took place at the St. George's Chapel at Windsor Castle, making the lovebirds the 16th royal couple to tie the knot at the castle since 1863, when it was first used by King Edward VII and Queen Alexandria. The couple's decision to marry on a Saturday went against tradition, as royal weddings usually take place on a weekday.



- A group of 1,200 non-VIPs or 'Community Champions' were invited for the wedding service, while 600 close friends/family attended the wedding reception. This is a small crowd compared to Prince Williams' 1900-guests reception. Celebrities in attendance included the 'Suits' co-stars, the Beckhams, Oprah Winfrey, Serena Williams, Priyanka Chopra, George Clooney and Idris Elba amongst others.
- The Community Champions invited were given gift bags to commemorate the occasion. The bag contained a bottle of Windsor Castle branded water, a chocolate coin, some shortbread, and a 20 percent off coupon for the castle gift shop. After the ceremony, some of the gift bags were sold off on eBay for as much as £420 (\$570).

Facebook unveils the first African hub in Lagos – NG_HUB

- The US social media giant, Facebook, has opened its first African hub in Yaba, Lagos as part of its ongoing investment in Nigeria.
- NG_HUB is aimed at providing a viable platform for innovators to express their talent as well as create solutions to challenges faced by countries across the continent.
- Facebook has also disclosed its plans to train 50,000 Nigerians to develop technology start-ups and digital skills.
- The social media giant has an average of 1.37 billion daily active users worldwide and 26 million monthly users in Nigeria.



US firm proposed to build a \$10bn speed rail in Nigeria

- Ameri Metro Incorporation (AMI), a US based firm, has declared its plans to construct a high-speed rail in Nigeria.
- The proposed project, which will be financed by contractual debt from AMI, would run from Lagos – Calabar – Port Harcourt.
- According to the Minister of Finance, the project was initially planned to be handled by a Chinese group but since they could not deliver due to lack of funds, the US firm proposed to take over.



Barclays exploring a possible merger with standard chartered

- British Investment bank, Barclays is reportedly planning a merger with rival bank, Standard Chartered with representative directors discussing possible benefits of such a merger.
- Activist investor Sherborne, who holds more than a 5% stake in Barclays, has called on the bank to cut its under-performing investment banking unit in order to minimize costs and boost returns.
- Shares in Standard Chartered rose by 2.2% following the news of a likely merger while Barclays' shares declined by 0.4%.



TOP STORIES

Fitch reaffirms Nigeria's B+ rating, negative outlook

- Global credit rating agency, Fitch, has affirmed Nigeria's long term foreign currency Issuer Default rating (IDR) at B+, with a negative outlook. The rating is reflective of Nigeria's low level of domestic revenue mobilization, GDP per capita, ranking on governance and business environment indicators.
- The agency is concerned about the sustainability of Nigeria's growth momentum given its increased borrowing, high-interest service ratios and tight monetary conditions. There are also concerns about the segmented foreign exchange market and the naira stability in 2019.
- Fitch forecasts Nigeria's 2018 growth rate to accelerate to 2.4% while in 2019 growth would rise slightly to 3%.

Analysis & Outlook

Fitch Rating system range from AAA (highest credit quality) to D (Default). According to this system, at B+, Nigeria's credit presents material risks and is highly speculative. Thus, adverse changes to economic conditions might disrupt the country's ability to meet financial obligations. Ratings of other SSA countries include Ivory Coast (B+), Kenya (B+), Angola (B) and South Africa (BB+).

While the increased external borrowing by the FGN would reduce debt service costs, there are still concerns for Nigeria's total debt stock. Debt to export revenue ratio is expected to reach 56.4% in 2018. In addition, the upcoming 2019 general elections and the looming political tensions is a major cause of concern for international investors.

Nigerian crude oil threatened by discount pricing and US shale oil boost

- Nigeria's crude oil output is currently being threatened by the boost in the US shale oil with traditional buyers like India increasing their demand for shale oil instead.
- Discount pricing, the sale of low-priced items in high volumes, by oil producing countries to buyers in the east and Western Europe is also hurting demand for Nigeria's crude oil.

- In addition, the closure of the Trans Forcados pipeline has affected crude oil exports to the tune of approximately 250,000 barrels per day. This equates to a revenue loss of approximately \$19 million per day.

Analysis & Outlook

India, the owner of the world's biggest refining complex, has reduced its West African oil imports by 10.7% compared to 2017 levels. The trend in lower demand for Nigeria's oil is expected to worsen in long term, as the increased prominence of electric cars and green energy leads to sharper dips in global demand and an obsolescence of oil.

Monetary Policy Committee maintains status quo

- The MPC, at its second meeting of 2018, maintained the status quo: monetary policy rate (14%), liquidity ratio (30%), cash reserve ratio (22.5%) and asymmetric window (+200/-500bps). This is the tenth consecutive meeting that the MPC have maintained interest rates.
- Key considerations of the Committee were positive but weak Q1'18 GDP growth rate, external reserves accretion and the disruptive effect of an expansion in 2018 budget.
- The decision comes at a time when African countries, including Ghana (17%), Kenya (9.5%) and South Africa (6.5%), have reduced interest rates at least once in 2018.

Analysis and Outlook

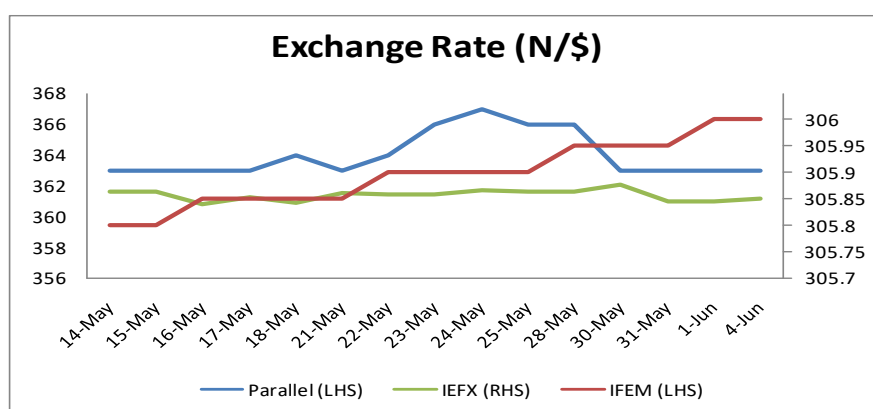
The decision of the MPC to maintain status quo, although anticipated by analysts, was disappointing to many. According to the governor, the rate would be changed once the CBN achieves its target of single digit inflation.

However, current inflation is being driven by low supply, not high demand. Output from interest rate-sensitive sectors (such as real estate, construction and trade) has remained constrained, as shown in the Q1 GDP figures, which showed non-oil sector growth of 0.76%. A reduction in the key policy rates would boost access to capital, ease debt obligations and support activity in the real sector. This will ultimately drive prices down. The committee is scheduled to meet next on July 23rd and 24th.

BUSINESS UPDATE (Review Period: 14th May – 04th June 2018)

The Forex Market - Naira weakens to N367/\$, 8-month low

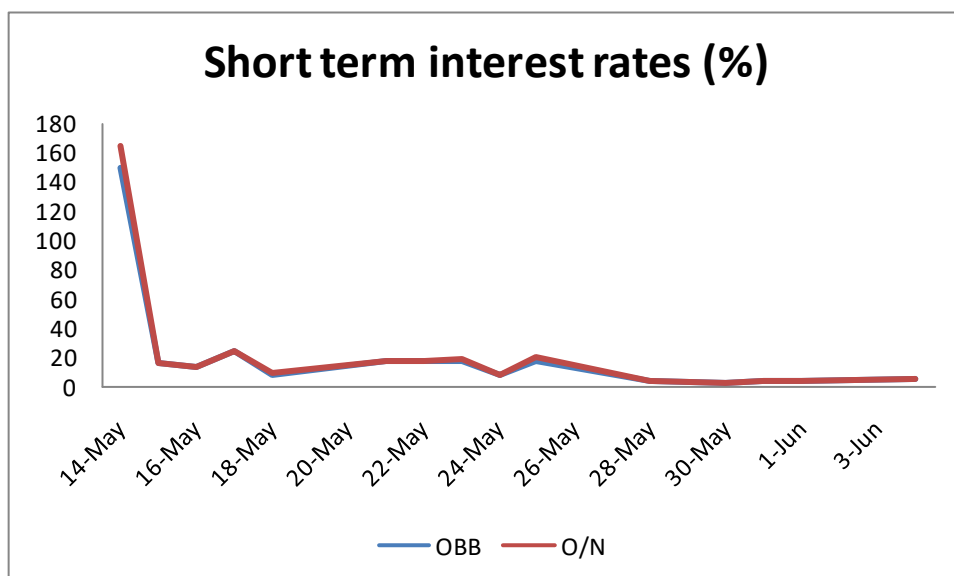
- At the parallel market, the naira traded at N363/\$ for the first four days of the period before depreciating to an 8-month low of N367/\$ on May 24th
 - Depreciation was driven partly by dollar strengthening, as the market anticipates a Fed hike in June. Also, increased speculative demand, ahead of the budget disbursements and increased tourist demand heightened the pressure on the naira.
 - Market appreciated to close at N363/\$ on June 4th.
- Naira appreciated against the pound by 2.04% to close at N490/£ from N500/£ on May 14th
- Appreciated against the euro by 1.65% to close at N423/€ from N430/€ on May 14th
- At the interbank foreign exchange market, the naira depreciated marginally by 0.07% to close at N306.00/\$. The exchange rate continues to trade within a tight band of N305.80/\$- N305.95/\$.
- The naira depreciated by 0.12% to close at N361.12/\$ at the IEFX window on June 4th. Total forex traded at the IEFX window during the review period (14th May – 4th June) was \$3.95bn, compared to \$3.34bn in the corresponding period in April.
- The level of Nigeria's gross external reserves decreased after 18 months of consistent accretion. In the review period it decreased by 0.36% (\$170mn) to \$47.62bn on May 30th from \$47.79bn on May 14th.
 - This was partly due to the increase in forex intervention.
 - The import cover decreased to 13.23 months from 13.28 months on May 14th.



SOURCE: FDC Think Tank, CBN, FMDQ

The Money Market – OBB & O/N declines

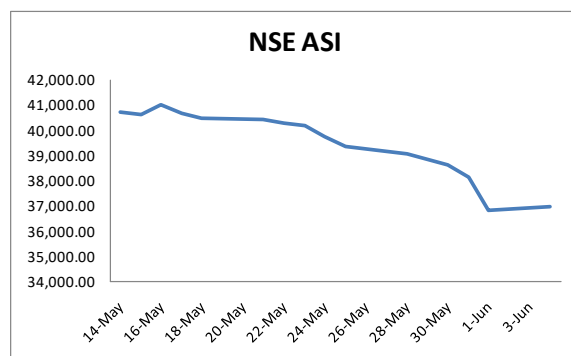
- Short term interbank interest rates (OBB and ON) declined sharply by 14,608bps and 15,959bps respectively to:
 - OBB: 3.92% pa
 - O/N: 4.58% pa
 - The decline was as a result of increased market liquidity following FAAC disbursements, OMO and bond maturities
 - This occurred after a brief spike to 150% pa (OBB) and 164.17% (O/N) on May 14th, due to high market illiquidity (CBN's forex auction of an undisclosed amount).
- OMO sales during the period was N927.59bn compared to maturities of N959.47bn resulting in a net inflow of N31.88bn. Average opening position of banks, during the period, remained positive despite declining to N169.74bn compared to N451.23bn in the corresponding period in April.
- Secondary market T/bills rates all declined during the review period.
 - 91-day lost 1.44% to close at 11.82% from 13.26% on May 14th.
 - 182-day slid 1.25% to close at 11.69% from 12.94% on May 14th.
 - 364-day declined by 1.00% to close at 12.24% from 13.24% on May 14th.
- There was a primary market auction on May 30th with a total amount of N49.6bn offered. Rates on all tenors fell by an average of 368bps compared to the April 18th auction
 - 91-day declined to close at 10% from 10.9% on April 18th
 - 182-day slid to close at 10.30% from 12% on April 18th
 - 364-day decreased to close at 11.00% from 12.08% on April 18th



SOURCE: FMDQ, CBN

The Stock Market- *Lost 11.3% since March*

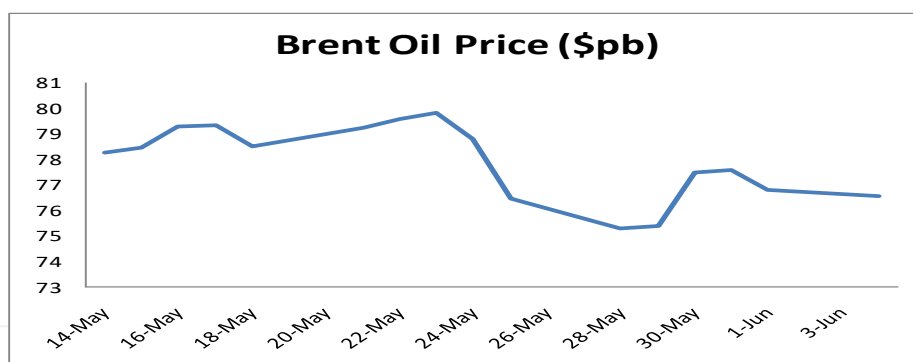
- The Nigerian Stock Exchange All Share Index (NSE ASI) lost 10.09% to close at 36,950.98pts on June 4th, compared to 40,677.61pts on May 14th.
 - This is the first time in 4 months that the ASI would fall below the 38,000 threshold
 - NSE is now in correction mode. The index has lost 14.0% since February, due to widespread profit taking
- Total market capitalization closed 9.16% lower at N13.38trn on June 4th from N14.73trn on May 14th.



SOURCE: NSE

The Commodities Market- *Oil crosses \$80pb*

- Brent crude prices declined by 2.15% to \$76.55pb on June 4th, from \$78.23pb on May 14th.
 - On expectation of increased Russia and Saudi Arabia's output.
- Natural gas up 3.45% to close at \$2.940/mmbtu from \$2.842/mmbtu in the review period.
 - Driven by the prospects of robust Chinese demand.
- Corn prices decreased by 3.79% to close at \$3.81/bushel from \$3.96/bushel.
 - Due to the renewed U.S-Chinese trade tensions.
- Wheat prices rose 3.46% to \$5.08/bushel from \$4.91/bushel.
 - Due to unfavourable weather conditions in the US growing regions.
- Sugar prices increased by 1.97% to \$0.1189/pound from \$0.1166/pound.
 - As Brazil mills shutdown due to financial constraints.
- Cocoa prices slid 15.69% to \$2,343/mt from \$2,779/mt in the review period.
 - On increased profit taking, as commodity traders sought to take advantage of higher prices



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SCAN TO OPEN



UNITY BANK NEWS

UNITY BANK PARTNERS 2018 YOUNG PROFESSIONALS MENTORSHIP INITIATIVE

Unity Bank has partnered with Young Professionals Breakfast Roundtable to push the frontiers of mentorship as a prerequisite for business/career success among youths in the country at the 2018 edition of the youth programme that took place at the MUSON Centre in Lagos.

Unity Bank MD/CEO Mrs. Tomi Somefun, who was among the over fifty Chief Executives of companies and ventures that facilitated the 2018 programme, joined participants to see “pursuit for greatness as a process rather than a one-off-event”.

The programme, tagged ‘YP 2018’, is the third edition and Mrs. Somefun has facilitated in all the sessions in the past three years. The commitment of Unity Bank Plc matches the enthusiasm of promoter of the Young Professions Breakfast Roundtable, Mr Wale Adenuga, a multi-talented entrepreneur whose initiative assembles an array of accomplished professionals cutting across sectors periodically to mentor up-coming professionals.

For Mrs. Somefun, the motivation to participate as one of the facilitators of the programme lies in the discovery of the impact mentors have had in redirecting the mentees towards the options they could leverage on to attain success in life. This disposition, according to Mrs. Somefun, also aligns with the current thinking in Unity Bank which enabled the bank to make significant inroad into the youth market segment through the introduction of youth-centric product, particularly the recently launched UniFi app, as a model for promoting financial inclusion among the unbanked youth/students. Unifi is a banking product tailored to allow youths to carry out financial transactions with ease. It is developed as a lifestyle app to enable customers do more banking on digital platform and from anywhere, anytime in their comfort zones.



The Executive Governor of Bauchi State, His Excellency, Mohammed Abdullahi Abubakar flanked to the right by MD/CEO Unity Bank Plc, Mrs. Tomi Somefun and Executive Director Finance & Operations, Ebenezer Kolawole and to the left by Executive Director, Business Development & Compliance, Usman Abdulqadir, Regional Manager, Bauchi, Mahmoud Ahmad Arabi, Group Head Resources, Abu Jibril and Ronal Head, North East, Mustapha Mohammed during Unity Bank's courtesy visit to the State Governor, recently.

UNITY BANK HOSTS KINGS COLLEGE STUDENTS TO COMMEMORATE CHILDREN'S DAY

As part of its Youth & Digital Banking initiative, Unity Bank Plc has hosted students of Kings College, Lagos to promote financial literacy, leadership and advocacy against anti-social behaviour among Youths in commemoration of this year's Children's Day celebration.

The theme of the event is 'digitalization' and the students received presentations on Cyber-bullying and Drug abuse, after undertaking facility tour of the Bank. The Kings College Head Boy, Omohowovo Uyota, performed the role as 'One-Day CEO' of the Bank.

Receiving the Students on behalf of the Managing Director/ Chief Executive of the Bank, Mrs. Tomi Somefun, the Executive Director, South Bank, Unity Bank Plc, Mr. Itemising Tuedor, said that the visit of the Kings College Boys has afforded the platform for the students to appreciate financial services offerings as well as stimulate interest on the whole essence of financial literacy". "We need to catch them young and this has to be demonstrated as we mark the Children's Day", he said.

Speaking on anti-social behaviour which has manifested mostly as drug abuse and Cyber Bullying in recent times, Mr. Tuedor enjoined the students to resolve to say no to undesirable

values irrespective of peer pressures. “Nobody can bully or intimidate you without your consent. Refuse to be inferior and be strong and firm. This is called ‘self-esteem’ he stated.

Asked what government could do to support the initiative, he noted that the Central Bank of Nigeria has already set the ball rolling and called on government at other levels to amplify the enlightenment and education of kids; particularly from lower levels.

Reacting to the visit by the students, the leader of the delegation, Mr. Osifala Olaseni, an Assistant Director of Education, commended Unity Bank for the initiative and enjoined other corporate organizations to emulate this gesture. “The lessons of this visit are invaluable. Much of the theories we discuss in the classroom have been demonstrated today and learning could only get better with such exposures”, he said.

Unity Bank hosts students of different schools each year to mark the children’s day which holds on May 27. Last year, it hosted the students of Holy Child College, Ikoyi.



Executive Director South, Unity Bank Plc, Mr. Temisan Tuedor, presenting gifts to students of Kings College, Lagos, who were hosted by the Bank as part of activities marking the 2018 Children’s Day. With them is Assistant Director of Education, Mr. Osifala Olaseni, who led the students to Unity Bank’s head office in Lagos.

LIFESTYLE SECTION

Five Healthy Eating Tips for Executives and Entrepreneurs with Busy Lifestyles - Forbes¹



A career as an executive or entrepreneur entails one of the busiest and most unpredictable lifestyles. There are times when it can bear quite a burden on your body. And without health, business pursuits rarely mean much. It is hard to be at peak performance when your body is falling behind.

This might sound familiar: You wake up early in the morning, grab a cup of coffee and immediately rush out of the house to make it in time for your 8 a.m. work meeting. You have not gotten a chance to eat anything all morning, but you need to tackle your long to-do list for the day. Life gets hectic at times, so eating healthy foods may seem difficult. However, there are multiple ways to incorporate healthy eating into your lifestyle. Here are five healthy eating tips for busy people like you:

Keep a stash of snacks.

Leave some snacks in your bag, in your car and even at your desk. When you are busy running to meetings, you may randomly get struck by hunger. During those times, you might be tempted to grab a bag of candy or chips at the closest convenience store. Instead, keep

¹ <https://www.forbes.com/sites/forbeslacouncil/2018/05/10/five-healthy-eating-tips-for-executives-and-entrepreneurs-with-busy-lifestyles/#631df9ff96a1>

healthy snacks on hand, such as an apple or banana, nuts or whole grain crackers. If you have a refrigerator at work, leave some plain Greek yogurt, fresh fruit cups, string cheese or hummus with baby carrots in there. Always make sure you have a filling, nutritious snack on you so you are not tempted to reach for those sugary snack bars and bags of chips.

Take some time to prepare each week.

Before heading to the grocery store, make a list of staple foods such as bread, bagels, nut butter, fresh fruit, fresh veggies, and bags of pre-washed salad, sweet potatoes and more. Set aside some time over the weekend to wash, cut and prepare your vegetables, meats and grains for the week. Some great options are making a batch of rice, pre-roasting veggies, chopping up raw salad veggies and cooking your protein in bulk. Portion out your foods into re-sealable containers so you will not need to cook every day. It is surprising how time and resource-efficient this batch cooking and preparation method can be.

Invest in a slow cooker.

If you do not own a slow cooker, it might be time to consider getting one. This appliance cooks anything from stews to soups to meats. You just throw all the ingredients in and wait for four to eight hours, depending on your dish. The convenient thing is that it can cook overnight – so before you head to bed, throw all your ingredients in, and it will be ready for you in the morning! Alternatively, throw them into the slow cooker in the morning, and let it cook all day. You can prepare a great meal of proteins, vegetables and sauce this way.

Find simple recipes.

Some simple breakfast recipes include overnight oats topped with fresh fruit, as well as bagels, whole wheat breads or English muffins topped with avocado and hard-boiled egg. Personally, I love salads for lunch, and there is not anything easier than throwing a salad together with pre-washed ingredients. Some mixed greens are triple-washed and ready to eat with very affordable pricing. Even if you do not have dressing, some high-quality oil, fresh ground pepper, lemon juice, soy sauce or balsamic vinegar works perfectly. Meals do not need to be complicated to be healthy.

Opt for balance.

Lastly, try to be sure each meal has adequate amounts of complex carbohydrates, protein and fats. Carbohydrates break down in your body to be absorbed and used as fuel; therefore, it is important to get proper amounts of complex carbohydrates (not simple carbs) through a variety of sources such as whole wheat breads, brown rice, potatoes, leafy greens, fruits and

more. In addition, your body uses protein to build and repair tissues – making protein an important building block of bones, muscles and skin.

Try to work some protein into every meal. This may include eggs, chicken, fish, tofu or beans. Finally yet importantly, consuming fats helps insulate us and protect our organs (especially healthy fats like those that come from avocados), and provides us with satiety after consuming meals, keeping us full for longer.

Overall, eating healthy does not require you to spend significant amounts of money. In fact, you might even save money from all the previous times you have bought lunch at work. It definitely takes time to develop these habits, so by incorporating these tips one at a time, I believe you will naturally be making these choices in no time. After all, healthy body and mind is what you need to run your business (and life) to the fullest.

CONTACT INFORMATION

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