

Unity Bank Digest

April 2nd, 2019



The Highlights

Federation Account Allocation Committee (FAAC) allocation up 1.55% to N619.86 billion in March

The Federation Account Allocation Committee (FAAC) disbursed a total of N619.86 billion in March, 1.55% higher than February's allocation of N610.37 billion. However, the Committee disbursed an additional N50 billion in February to the three tiers of government from the revenue earned in January.

The allocated amount in March was distributed as follows:

- Federal Government: 37% of the total amount disbursed (N223.16 billion),
- State governments: 19% (N113.19 billion)
- Local Governments 31% (N187.26 billion).

A further breakdown of the disbursement shows that Gross statutory revenue fell by 5.31% to N478.43 billion relative to the preceding month of N505.25 billion. Similarly, Gross VAT revenue declined by 7.7% to N96.34 billion. According to the Accountant General of the Federation, Mr Ahmed Idris, the balance on Excess Crude Account declined by 26.51% to \$183 million from \$249 million in February. This is despite a 35.28% increase in the Federation Crude Oil Export sales. We expect FAAC disbursement to be within the range of N600-620 billion in April, driven by Nigeria's compliance with the crude output quota and oil price volatility. This is negative for government spending and investment.

Purchasing Managers' Index (PMI) up 12.9% to 56.9pts

The FBN and CBN PMI readings expanded at a faster rate in March. FBN's PMI increased to 56.9 points from 50.4 points in February. The upward movement in the PMI, which was mirrored across four of the five sub-indices, could be attributed to the pick-up in economic and business activities post-election. This trend also tallied with the CBN's PMI.

The Central Bank of Nigeria (CBN) reading of the PMI expanded marginally by 0.53% to 57.4 pts in March from 57.1 pts in February. The report shows that four of the five sub-indices (production, employment, raw materials and suppliers' delivery times) recorded an improvement while new orders recorded a decline within the review period. The increase in PMI was likely driven by the growth of raw materials as manufacturers build up inventories ahead of Easter celebration. We expect the PMI to remain at current levels in April as forex availability reduces the need for inventory build-up by manufacturers.

Monetary Policy Committee cuts the monetary policy rate by 50 basis points

At its second meeting in 2019, the Monetary Policy Committee (MPC) reduced the monetary policy rate (MPR) by 50 basis points (bps) to 13.5 percent per annum (pa) from 14 percent pa. This is the first interest rate cut since November 2015. The committee left other monetary policy parameters unchanged. The cash reserve ratio remains at 22.5 percent pa, the liquidity ratio at 30 percent pa and the asymmetric corridor at +200/-500 bps.

The shift to an accommodative stance was driven by a continued moderation in inflation (now at 11.31 percent), a stable exchange rate (N360/\$ compared to N364/\$ at the last MPC meeting in January), and robust external reserves (now at \$44.04 billion and providing 10.96 months import cover). The committee also noted the need to boost growth to its target of 2.74 percent in 2019 through monetary and fiscal incentives such as the passage of the Petroleum Industry Bill (PIB). The interest rate cut is expected to serve as a signal of the monetary and exchange rate policy direction.

Although the committee's decision to reduce the MPR is a pro-growth strategy, the move could fuel inflationary pressures in the coming months. Inflation expectations between March – May are negative owing to output constraints and increased naira liquidity from the minimum wage review. In addition, an accommodative monetary policy stance would have minimum transmission impact if not complemented with a decline in Open Market Operations (OMO) sales.

World's most expensive cities to live in – Lagos ranks 127th

According to its annual Worldwide Cost of Living Survey, the Economist Intelligence Unit (EIU) ranked Paris, Singapore, and Hong Kong as the most expensive cities.¹ This is the sixth consecutive year that Singapore has ranked first out of the 133 cities

¹ The Economist. 2019. "The world's most expensive cities". <https://www.economist.com/graphic-detail/2019/03/19/the-worlds-most-expensive-cities>

surveyed. Other high-ranking cities include Zurich, Geneva, Osaka, and Seoul. A further breakdown of the report, showed the return of two US cities (New York and Los Angeles) owing to a weakening of the dollar against a basket of currencies. On the other hand, the cheapest cities to live in are Caracas, Damascus, Tashkent, Almaty, and Bangalore. Lagos was ranked 127th in the cost of living index, a decline from its 2018 rank of 130th.

Nigeria ranks 85th happiest country in the world

According to the United Nations World Happiness Report, Finland has retained its position as the happiest nation for the second consecutive year.² Other happy nations identified were Denmark (2nd), Norway (3rd), Iceland (4th) and the Netherlands (5th). The survey, which ranks countries on six variables (income, freedom, trust, healthy life expectancy, social support, and generosity), showed that South Sudan is the least happy country followed by Central African Republic, Afghanistan, Tanzania and Rwanda. A further breakdown of the report showed that of the bottom ten countries in the index, six of them were African nations. Nigeria ranked the 85th, up from its rank of 91st in 2018. The improvement in happiness ranking occurred despite Nigeria taking the title for the largest poor population in the world, with 87 million people living in poverty.

US Fed maintains status quo

At its second meeting in 2019, the US Fed voted unanimously to keep the US interest rates unchanged at the range of 2.25 percent - 2.5 percent pa. The Committee also hinted at a slowdown in its policy normalization in 2019. Key considerations for the Fed were slower economic growth (3 percent in Q4'18) and muted inflation pressures (now at 1.5 percent in February). The decision comes a month after the US reported its highest trade deficit in 10 years (\$621 billion) and added a paltry 20,000 jobs compared to analysts' expectations of 180,000.

The Fed also revised its projections of key economic variables. The Committee's 2019 growth projection currently stands at 2.1 percent from 2.3 percent in December; unemployment rate for 2019 is now 3.7 percent from its earlier forecast of 3.5 percent in December while inflation for 2019 is at 1.8 percent compared to its forecast of 1.9 percent three months ago. Risks to the Fed's outlook include Britain's exit from the European Union and US/China trade talks. We expect the Fed's decision to hold rates

² John FH, Richard L., Jeffrey DS. 2019. "World Happiness Report". <https://s3.amazonaws.com/happiness-report/2019/WHR19.pdf>

to ease the pressure on emerging markets. This would renew interest in emerging markets securities and boost FPI inflows.

Senate approves N30, 000 minimum wage for Federal and State workers

Following months of strike actions and protests by labour unions, the Senate has approved N30, 000 as the new national minimum wage for federal and state workers. The Senate ad-hoc committee highlighted the fine of N75, 000 that has been imposed on organizations that fail to comply with the revised minimum wage. It was also advised that the revenue-sharing formula should be reviewed to assist states with the new minimum wage costs. The acting chairman of the committee, Senator Francis Alimikhena, advised the Minister of Finance, Mrs. Zainab Ahmed, to compute the amount required for the new minimum wage and forward the amount to the National Assembly for inclusion in the 2019 budget. The Technical Advisory Committee, inaugurated by the President in January 2019, also submitted their report that suggests avenues for the government to generate revenue to pay the revised minimum wage. The next step in the minimum wage revision is for President Buhari to sign the new amount into law. Once signed into law, we expect the increased naira liquidity to have a negative impact on inflation.

Power Update (Review period: March 1st – 27th)

On-grid power output averaged 4,166 megawatts per hour (MWh/hour) in the month of March, 0.34 percent higher than the average of 4,152MWh/hour in February. This was partly due to a decline in water constraint: 1,800MWh/h within the review period relative to 6,150MWh/h in the preceding month.

However, power output remains largely dependent on gas availability. Gas constraint during the review period was 64.25 percent of the total constraint. This led to a total revenue loss of N42.74billion (N512.88billion annualized). We expect an improvement in the power output in the near term on the back of the forthcoming rainy season which would result in lower water constraint and boost Nigeria's hydropower output. Average power output is expected to oscillate within the range of 4,100-4,500 MWh/hour in the coming weeks.

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Social Corner

Apple unveils streaming TV services

- On March 25, 2019 Apple announced two streaming TV services (Apple TV Channels and Apple TV+).
- The Apple TV Channels, a new feature inside the TV app, will offer a bundle of content including popular services such as HBO and Starz. In addition, the new TV app is personalized and would be able to help users find their next favorite show. The app, which will put Apple in direct competition with other established players like Hulu and Netflix, has no cost details yet.
- Set to launch in May, Apple TV+ will feature ad-free shows from Hollywood heavyweights such as Steven Spielberg, JJ Abrams, and Reese Witherspoon. Its pricing details are also unknown.
- To diversify its revenue base, Apple also unveiled several other new services including Apple News+ and video game offerings.



Nigeria Breweries pioneers Nigeria's first solar-powered brewery

- Nigerian Breweries Plc (NB) is partnering with CrossBoundary Energy to pioneer Nigeria's first solar-powered brewery.
- The solar plant (650kw) will be installed and operated at NB's Ibadan brewery as part of its 15-year solar services agreement.
- The solar energy plant will become operational this year, supplying 1GWh annually at a significant discount to their current cost of power. It will also reduce the amount of CO2 emissions.



McDonald's to acquire a start-up that uses AI to try to make you spend more

- McDonald's, the fast-food giant, announced on March 25, 2019 that it will acquire Dynamic Yield, an Israeli company, in a bid to improve in-store ordering and online marketing experiences.
- The technology will be used to tailor the items displayed on menu boards at drive-thru outlets based on the weather, how busy the restaurant is and the time of day. It will also recommend extra items based on a customer's previous order.
- As part of the acquisition deal, McDonald's is offering to pay over \$300 million. This deal will be the company's largest purchase in two decades since it acquired Boston Market in 1999.



Domino's to launch the in-vehicle app

- In its quest to enable customers to order pizza through every device imaginable, Domino's has partnered with Xevo Inc. to launch an in-vehicle app (AnyWare) before the end of the year.
- The app will be an ordering platform pre-loaded in cars to enable customers to order pizza on the road directly from their car's infotainment system.
- Meanwhile, Domino's opened its 16,000th store in March at Cheektowaga, New York.





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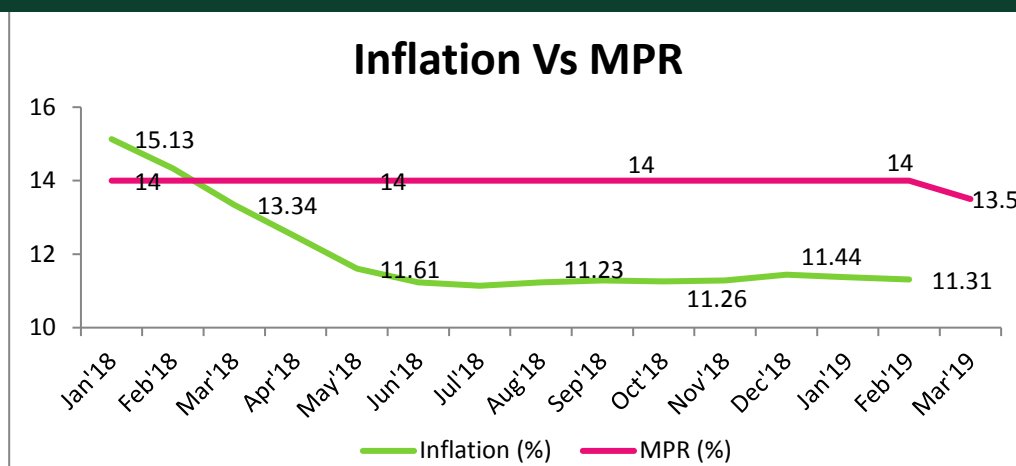
Top Stories

Monetary Policy Committee (MPC) cuts Monetary Policy Rate (MPR) by 50bps

- At its second meeting in 2019, the Monetary Policy Committee (MPC) reduced the monetary policy rate (MPR) by 50 basis points (bps) to 13.5 percent per annum (pa) from 14 percent pa. This is the first interest rate cut since November 2015. The committee left other monetary policy parameters unchanged. The cash reserve ratio remains at 22.5 percent pa, the liquidity ratio at 30 percent pa and the asymmetric corridor at +200/-500 bps.
- The committee was faced with a policy dilemma of maintaining status quo or an interest rate cut. The shift to an accommodative stance was premised on the continued moderation in inflation (now at 11.31 percent), a stable exchange rate (N360/\$ compared to its previous value of N364/\$ at the last MPC meeting in January), robust external reserves (above \$43 billion) and higher capital inflows.
- To meet its 2019 growth target of 2.74 percent, the CBN highlighted the need for a synergy between fiscal and monetary policies. Fiscal incentives such as the passage of the PIB would attract investments and create employment.
- Global and domestic headwinds to the committee's growth forecast include fluctuating oil prices, inflationary pressures from output constraints and increased naira liquidity.

Analysis and Outlook

The move by the CBN to an accommodative stance was contrary to many analysts' projections. The policy shift serves as a signal of the direction of monetary and exchange rate policy. The new monetary policy direction, although pro-growth, could have a limited impact on access to credit. Without an adjustment to its aggressive intervention in the Open Market Securities market, the rate cut would have a muted impact on asset prices in the near term. In addition, the decision comes at a time when inflationary pressures are mounting. In the coming months, we expect inflation to inch upwards driven by output constraints and increased naira liquidity.



US Fed slows down on policy normalization

- At its last meeting on March 19/20, the US Fed maintained status quo and left rates unchanged at 2.25 percent pa – 2.5 percent pa. The Committee also signaled a slowdown in its policy normalization strategy.
- The Committee opted to adopt a 'wait and see approach' in order to observe the development of economic fundamentals in the near to long term. Key considerations of the Committee were global economic and financial developments as well as muted inflationary pressures.
- The Committee also revised key economic projections at its last meeting:

Indicator	Earlier Forecast (as at December 2018) (% pa)	Current Forecast (% pa)
Growth	2.3	2.1
Unemployment rate	3.5	3.7
Inflation rate	1.9	1.8

- Other Central Banks have also indicated a slowdown in quantitative easing in 2019. For instance, the European Central Bank and the Bank of England maintained status quo at their last meetings in March, 2019.

Analysis & Outlook

The slowdown in the policy normalization in advanced economies eases the pressure on emerging markets. This would renew investor interest in emerging markets securities and boost FPI flows into emerging markets including Nigeria.

Business Update

(Review Period: 18th–28th March, 2019)

The Forex Market

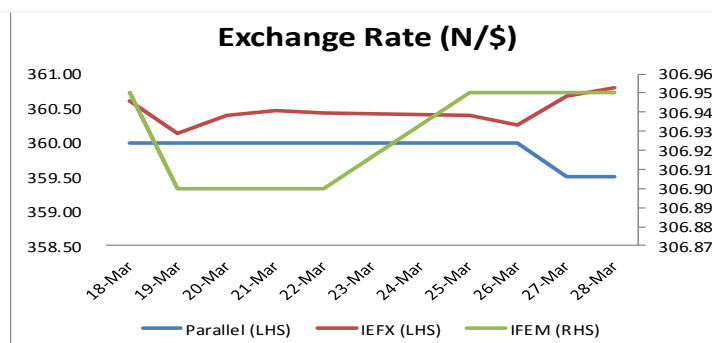
At the parallel market, the currency traded within a tight band of N359.50-N360/\$. During the review period, the CBN slowed the frequency and magnitude of its intervention in the forex market. Total forex intervention in the second half of March was \$268.6 million compared to a total of \$688.4million in the second half of February. The naira appreciated against the pound by 0.42% to N473/£ on March 20th before depreciating to N475/£ at the end of the review period while the euro depreciated by 0.25% to close the period at N406/€.

At the IEFX window, the currency depreciated by 0.05% to N360.8/\$ on March 28th from N360.61/\$ on March 18th. During the review period, total forex traded at the window fell by 35.85% to \$2.29bn from \$3.57bn in the second half of February. On the other hand, the naira appreciated at the Interbank Foreign Exchange Market to N306.90/\$ on March 19th from the start of the review period before depreciating to end the period at N306.95/\$.

The level of Nigeria's external reserves closed the review period at a 5-month high of \$44.14 billion from its level of \$43.32 billion on March 18th. Nigeria's import cover now stands at 10.99months from its earlier position of 10.79months on March 18th.

Outlook & Implications

We expect the increase in Brent prices to boost Nigeria's external reserves and increase the CBN's ability to defend the naira. Hence, the naira is expected to remain stable within a range of N359-N361/\$ at the parallel market, barring any shocks to the forex market.



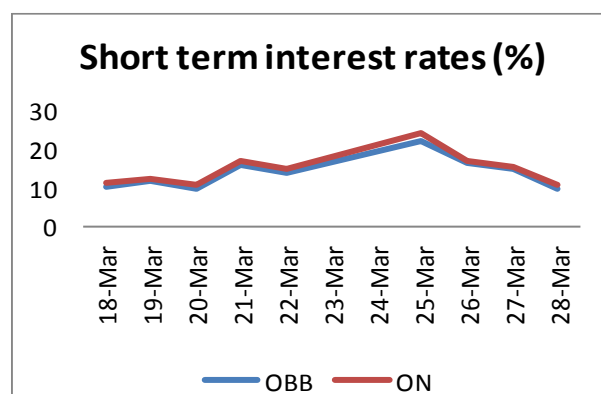
SOURCE: FDC Think Tank, CBN, FMDQ

The Money Markets

Average liquidity within the banking system was positive at N127.27 billion during the review period, 39.47% higher than the position of N91.25billion positive recorded in the second half of February. The increase in naira liquidity in the money market resulted in a decline in short term interest rates (OBB & ON). OBB & ON declined by an average of 69bps to close the period at 10.07% pa and 10.71% pa respectively. Total OMO sales during the period was N409.7billion relative to maturities of N217.40billion. This resulted in a net outflow of N192.3billion. At the last primary market auction on March 20th, the three T/Bills tenors (91-day, 182-day and 364-day) declined by an average of 42bps. At the secondary market, all but the 91-day tenor increased by an average of 13bps while the 91-day tenor declined by 88bps. At the Nigerian Inter-Bank Treasury Bill True Yield (NITTY), the 30-day and 180-day tenors increased by an average of 95bps while the 90-day tenor declined by 66bps.

Tenor	Secondary market rates as at March 18 th , 2019 (%)	Secondary market rates as at March 28 th , 2019 (%)	% change	Primary market rates as at March 13 th , (%)	Primary market rates as at March 20 th (%)	% change
91-day	11.69	10.81	-0.88	10.75	10.30	-0.45
182-day	13.02	13.20	0.18	12.50	12.20	-0.30
364-day	12.68	12.76	0.08	12.85	12.35	-1.50

Tenor	NITTY rates as at March 18 th , 2019	NITTY rates as at March 28 th , 2019	Change
30-day	9.15%pa	10.86%pa	171bps
90-day	11.84%pa	11.18%pa	-66bps
180-day	13.91%pa	14.10%pa	19bps



The Stock Market




The Nigerian Stock Exchange All Share Index (NSE ASI) declined by 0.94% to 30,833.50pts on March 28th from 31,125.39pts on March 18th. The bourse's YTD return is now at -1.90%. Total market capitalization also lost 2.19% to close at N11.59trn compared to N11.61trn at the start of the review period. The market recorded 2 positive days and 7 negative days within the review period.

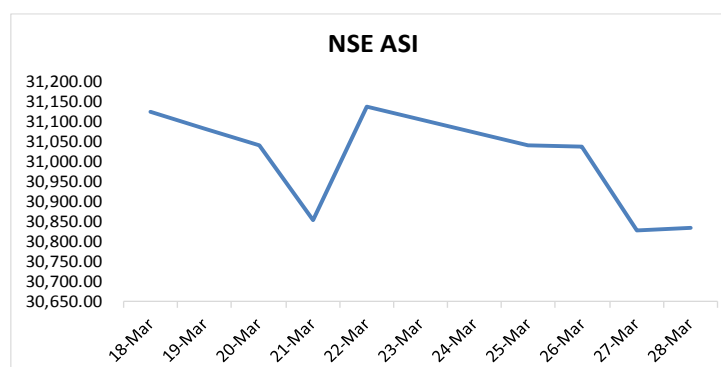
Outlook & Implications

We expect the CBN's shift to an accommodative monetary policy stance to boost the demand for equities in the short term. This will lead to an increase in stock prices.

Corporate Earnings

During the review period the following companies released their FY'18 results:

Company	Sector	Profit After Tax (N'billion)	Dividend (N/share)
Cadbury Nigeria Plc	Consumer Goods	0.823 	0.25
Julius Berger Nigeria Plc	Construction	6.10 	2.00
11 Plc	Oil & Gas	9.33 	8.25



SOURCE: NSE

The Commodities Market

- **Brent oil** prices gained 0.41% to close the period at \$67.82pb from \$67.54pb at the beginning of the review period.
 - This was driven by a drawdown in the US crude oil stockpiles.

Outlook & Implications

- OPEC's plan to extend output cut till its bi-annual meeting in June would support crude prices. Therefore we expect Brent to trade within a tight range of \$67-\$69pb in the coming weeks. This is positive for fiscal and external buffers
- **Natural gas** lost 4.91% to close the period at \$2.71/mmbtu.
 - On expectations of increased natural gas exports from Iran.

Outlook & Implications

- Prices expected to be bearish in the near term due to an increase in the global supply of natural gas. Natural Gas accounts for 12.6% of Nigeria's export earnings. The decline in prices would reduce the country's export revenue and have a negative impact on proxies such as FAAC.
- **Corn** prices rose by 0.54% to \$3.74/bushel on March 28th from \$3.72/bushel on March 18th.
 - Driven by growing concerns over the delay of corn planting in the US.

Outlook & Implications

- Prices are expected to decline in the coming weeks due to expectations of higher South America's corn output. Nigeria imports approximately 0.5% of world output. A lower corn prices will reduce the country's import bill.
- **Wheat** prices increased by 1.75 % to close the period at \$4.65/bushel from \$4.57/bushel at the beginning of the review period.
 - Driven by increased demand for North America's wheat export.

Outlook & Implications

- We expect wheat prices to be bullish in the near term owing to a drop in Zimbabwe's wheat output. An increase in prices could have a negative impact on the operating expenses of wheat dependent manufacturers such as Honeywell plc.

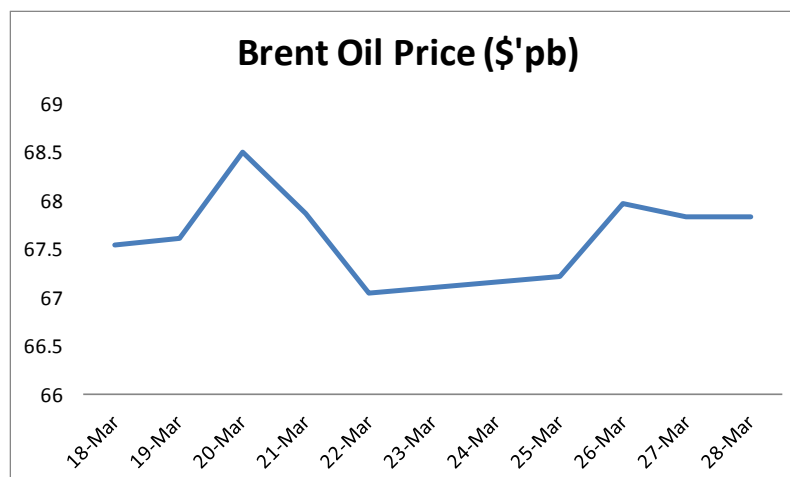
- **Sugar** prices declined by 2.41% to close at \$0.1253/pound.
 - This was despite expectations of a decline in the EU's sugar output.

Outlook & Implications

- Lower sugar production in Brazil would drive up prices in the coming weeks. Nigeria imports approximately 1.8% of global output. A decline in prices could affect the bottom line of sugar-dependent FMCG companies.
- **Cocoa** prices increased by 2.78% to close the period at \$ 2,257/mt from \$2,196/mt, driven by weak global supply.

Outlook & Implications

- Prices are expected to trend upwards in the near term due strong China demand for cocoa. Nigeria is the 4th largest exporter of cocoa, an increase in prices is positive for its export earnings.



SOURCE: Bloomberg, EIA, Newsnow

Press Release- Unity Bank Results

Unity Bank recently released its full-year 2018 financials, with the result showing a superior performance over that of 2017 in various metrics. Customer acquisition rate sharply higher, especially in gender inclusivity and younger demography. This depicts the emerging trends of Nigeria's consumer patterns.

Apart from aggressive increase in the number of clients, up 172%, customer activity, utilization and traffic to the rural and urban branches were higher than industry average. The bank opened over 800,000 new accounts in 2018 with transaction volumes and values across payment platforms all recording double-digit growth. This alludes to the bank's strides in the deepening of financial inclusion.

The bank recorded a strong increase in its loan portfolio without compromising on asset quality. Gross loans increased by 369% to N44.4bn with non-performing loans at near zero per cent – best in the industry. Profit after tax (PAT) increased to N1.27bn in 2018 from a loss before tax of –N14.2bn in 2017.

The bank's liquidity was 5% higher than the statutory limit of 30% as a consequence of higher patronage at the small scale industry and retail segment of the industry.

The operating income also increased by 112% to N22bn in 2018. The efficiency test of the banking performance i.e. return on assets showed a remarkable increase from -1.1% to 0.7%. The improvement in asset utilization despite the intense competitive rivalry across tiers remains a milestone for Unity Bank.

Staff cost, operating expense and controllable expenses were all below national inflation rate. The bank continued to record a decline in its low-cost funding ratio, which improved to 71% in 2018, from 68% in 2017. Overall, Unity Bank's cost-to-income ratio improved significantly by 146%.

We are satisfied with where our revenue sources and diversification especially against the background of fierce competition and a challenged economy. We will continue

to focus on our cost efficiency measures to further improve cost-to-income ratio in line with industry average.

We will deepen our core competencies in Agriculture financing and enhance our risk management processes, as we refuse to be complacent and rest on our oars.

We remain focused on increasing our earning capacity to further enhance profitability. We look with confidence our renewed efforts and capability to deliver superior returns going forward. We shall optimize our branch network, leverage technology and put in place appropriate strategies to respond to possible scenarios that 2019 and coming years portend.

MEASURES	SCORECARD
☑ Gross earnings:	₦37.3 billion
☑ PBT:	↑ ₦1.41 billion
☑ PAT:	↑ ₦1.27 billion
☑ Loan/Deposit Ratio (all-in):	18.4%
☑ Cost-Income Ratio:	94%
☑ Liquidity Ratio:	35%
☑ NPL Ratio:	near 0%
☑ Net Interest Margin:	9.3%
☑ ROA:	0.7%
☑ Earnings Per Share (EPS):	13.03kobo
☑ Yearly OPEX reduction:	₦4.24billion
☑ Stock Price (closing):	₦1.07k
☑ Stock Appreciation index:	102%
☑ Market Capitalization:	₦12.508billion
☑ NSE Stock Rating Index:	2 nd Most Performing Stock – 2018FY
☑ Number of Awards:	3
✓ Federal Government of Nigeria Award on Agriculture and Anchor Borrowers' Scheme	
✓ CBN 2018 Sustainable Banking Award for Sustainable Transaction of the Year in Agriculture	
✓ CBN/NIBSS Efficiency Award for the Financial Services brand with the "Most Extensive Fraud Channel Coverage"	



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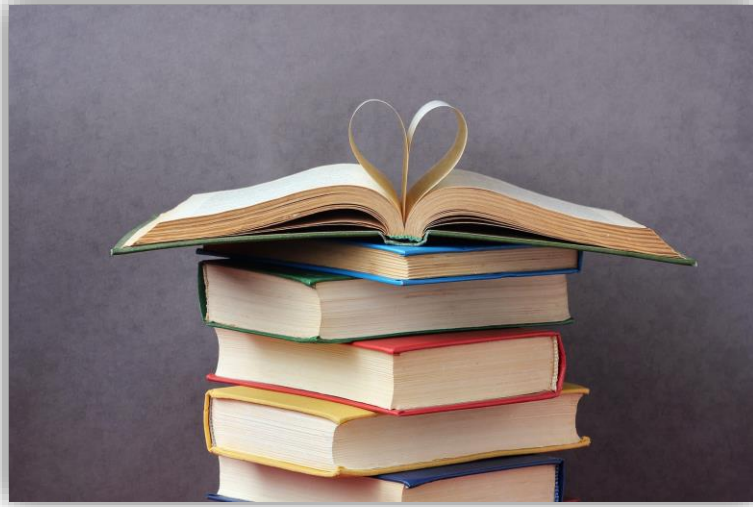
**January 3rd,
2019.**



For more enquiries, contact:
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Lifestyle



How to Make Time for Reading- Culled from Female First³

Reading - it's something you constantly plan to do more of but somehow it never quite happens. And you're not alone either - a recent survey found that almost three quarters of people in the UK said they would like to read more, citing 'not having enough time' as the top reason why they don't feel able to. To solve this problem, Lija Kresowaty, Head of International Publishing at Bookchoice, a membership service for book-lovers, gives her top tips:

Set realistic goals - to begin with, rather than focusing on daunting long-term targets, such as how many books you want to get through in a year, why not set a sustainable goal to read for at least 15 to 20 minutes a day, every day. This will seem far more achievable and will help you develop a consistent habit that integrates into your daily life. If you find it easy to fit in this amount of reading, you can always up your target time but even if on busy days you can only manage the bare minimum, this approach will ensure that reading becomes a realistic priority.

Find your optimum reading time - it sounds simple but working out your ideal reading time can go a long way to helping you read more books and get more out of them when you do. Reading is great for relaxation but if you find your eyelids constantly drooping if you read last thing at night, set your alarm half an hour earlier and try switching your reading time to first thing in the morning, or, if you're more alert in the

³ <https://www.femalefirst.co.uk/books/how-to-make-time-for-reading-1123976.html>

afternoon, make time on your lunch-break to get away from the office and zip through a few pages.

Listen to audiobooks - it is a surprising fact that although many people find it difficult to find time to read, over two thirds of Brits say they've never listened to an audiobook. Audiobooks are fantastic for time-poor readers, as you can listen to your chosen book while commuting - especially good for rush-hour public transport, as you don't even need a seat or even a free hand! You can



also cut down on your to-do list by simultaneously taking in a great novel while completing other activities and chores, such as exercising or cooking.

Use technology wisely - used in the right way, technology can help you read more rather than act as a distraction. Investing in an e-reader or phone with a good-sized screen can ensure you have access to books wherever you go. This is extremely useful for filling dead-time during the day, including travel delays, queues and waiting for appointments. If you use multiple devices, you can also sync them so you don't lose your place and flight mode is a reader's best friend for resisting the temptation of social media and emails.

Get outside your comfort zone - in the age of algorithms, we're used to being told 'if you liked that, you'll like this too', which is helpful sometimes but can also lead to a bit of a cultural rut. If you're finding your reading ambitions flagging, it could be time to mix it up a bit and try some different genres or writers. So if you're a period classics fan, for example, perhaps a modern thriller could be just what you need to get some momentum back into your reading routine.

Enlist a book buddy - if starting a full-blown book-club seems a bit daunting, it might be more realistic to form a book-duo. Enlist the help of a friend / partner / family member who also likes reading, choose a book each month and set a deadline so you can sit down over a drink and discuss it once you've finished. This means you'll have something to aim for, as people are more likely to get through a book quickly if they have a goal in mind, plus it's fun to talk over a plot you loved, or that character that drove you mad!



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nomoigui@unitybankng.com

For all other enquiries, contact:

Phone number: 07080666000 / 07057323225-30

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