



SUMMER
EDITION

Relaxnomiks

www.fdcng.com

Table of **CONTENTS**



NOTE FROM THE PUBLISHER

5

LIFESTYLE

7

TRENDY STYLES

14

FOOD TO TASTE

24

FUN AND VIBES

36

MEET *the* TEAM



Clement IGBANUGO

Editor-in-chief



Dumebi OLUWOLE

Editing Co-ordinator



Cosanna PRESTON-IDEDIA

Editor



Funmi ADEBOWALE

Editor



Mirian ODEY

Writer/ Graphic Designer



Halimah ADEDIRAN

Writer



Abimbola ADIGUN
Graphic Designer



Victoria MOMOH
Writer



Oluwatomi MAYOWA
Writer



Onyeluka Emefiene
Writer



Adeiye ADEGBUSI
Writer



Ahmad ATANDA
Writer



Daniella OMUBO-DEDE
Writer



Kafayat OLANREWAJU
Editor



Babatunde OMILOLA
Writer

Note from the PUBLISHER

Dear reader,

In the blink of an eye, we are entering into the second half of the year. 2023 has brought with it a lot of change. New opportunities have presented themselves, and challenges have been faced head-on. In just less than a month since the inauguration, several reforms have occurred in the country, and Nigerians are simply waiting for better times to come.

Inflation remains on a steady rise (22.41% as of May), and the value of the naira has fallen by 66.6% at the I & E window since the end of 2022. In all, this first half of 2023 has been nothing short of a whirlwind. However, there is still a sense of excitement for what's to come at its end.

But for now, it's summer and the Eid-el Kabir Sallah holiday, and what better way to kick start the break than a copy of the Relaxnomiks. This edition is sure to fuel your excitement and take our minds off stress.

As usual, we have curated the best summer articles for your reading pleasure as well as many entertaining stories in this publication.

So kick your feet up, read, and enjoy the rest of your summer holiday.

Bismarck Rewane



*770#

Start now. Dial *770#



Contact Us: trueserve@fidelitybank.ng

SUMMER

**LIFE
STYLE**



Sunny Days

- HOW TO KEEP IT COOL & BEAT THE HEAT

Sunny days are sunny! Simple. The excessive heat and intense sunlight sometimes make it uncomfortable to be outside. But we are in summertime, and we have to be outside. So, here are some effective strategies to keep you cool and beat the heat.



USE SUNSCREEN:

Shield your skin from UV rays on sunny days by applying a broad-spectrum sunscreen with a high sun protection factor (SPF) to all exposed areas of your body. You can apply sunscreen once every two hours, but it is better to follow the directions on whatever sunscreen product you are using to get the best effect.

1

COOL REFRESHMENTS:

Indulging in cool and refreshing treats provides relief from the heat. Chilled beverages like fruit-infused water, iced tea, or natural fruit juices are helpful to stay hydrated and refreshed. You can also snack on cold fruits like watermelon, grapes, berries, and cucumbers that have high water content.

2





SEEK SHADE:

When it's hot, find a shade. Utilise any trees, structures like buildings or shades, or umbrellas, especially for outdoor activities. Importantly, avoid direct sunlight during the hottest period of the day, which is often between 10 a.m. and 4 p.m.

DRESS APPROPRIATELY:

Choose breathable, light-coloured and loose-fit clothing made from cotton or linen. These materials help sweat evaporate, circulating air through your body and keeping you cool.



TAKE COOL SHOWERS:

Cool showers or baths are soothing in hot weather. Take them frequently to lower your body temperature. If a shower isn't available, use a damp towel or handkerchief to cool your face, neck, and wrists.

Sunny days can be enjoyed, but it's crucial to take precautions to stay cool and safe. By following these tips, you can keep your body temperature regulated, protect yourself from the sun's harmful rays, and ensure a comfortable experience in the sunshine.



Health Benefits OF STRESS MANAGEMENT

The importance of taking time away from work and spending time with friends and family cannot be stressed enough. It's easy to get caught up in the daily grind of work and social obligations, but neglecting your own needs can lead to burnout and decreased productivity. Whether it's exploring a new city, lounging on the beach, or indulging in some much-needed pampering, taking time for yourself can have a positive impact on your mental and physical health. You should book that trip this summer, here's why.

BETTER SLEEP QUALITY:

Going on vacation gives us the opportunity to have a minimum of 5-7 hours of sleep. Improved sleep quality will lighten your mood.

INCREASED CREATIVITY AND PRODUCTIVITY:

Stepping away from daily routines and immersing yourself in a vacation mindset stimulates creativity and enhances productivity. Taking a break from work-related stressors allows the mind to rest and rejuvenate, leading to increased focus, fresh perspectives, and improved problem-solving abilities upon returning to work.

STRENGTHENED SOCIAL CONNECTIONS:

When we create periods to rest and step away from our usual day-to-day activities, we spend quality time with friends and family. This deepens relationships, building strong and reliant support systems.

IMPROVED MENTAL WELL-BEING:

Vacationing helps to relax your mind and muscles, preventing depression, anxiety, and burnout. After the vacation, your mental well-being will be better.





Swimming Safety Tips

FOR PARENTS TO KEEP KIDS SAFE

Summer is here! The hottest season of the year, when temperatures can remain high even after the sun has set. As a result, many families flock to public pools, backyard pools, and open waters as a way to beat the heat. While swimming can be a pleasant and healthy summer activity for children, it also poses potentially harmful scenarios of which parents should be aware. It is therefore important to prioritise the safety of children in and around water. Below are some tips to have a safe and enjoyable swimming experience with your kids.



1 TAKE THE NECESSARY SWIMMING KITS:

The most obvious items needed are swimwear and towels, but a few more things will most likely be needed, including sunglasses, sunscreen, and hats. For kids, an extra towel and underwear are often handy. Don't forget snacks and something to sip to keep the family fed and hydrated. For a home pool, swimming equipment such as flotation devices, life jackets, goggles, and even first aid kits are required. Swimming gear for toddlers should include a swim diaper so they can enjoy the fun without worrying about accidents. Make sure all equipment is well maintained and available for proper use whenever necessary.

2 KEEP THE POOL AREA SAFE:

This is particularly important in a home pool. The pool should be surrounded by a 4-foot-high four-sided fence with a self-closing, self-latching gate to prevent unsupervised access. Toys or anything else that attracts children should be kept away from the pool. When not in use, the pool should be covered with a sturdy safety cover. Ensure that it fits firmly around the pool surface to prevent a child from getting trapped beneath. For public pools or open waters, watch out for safe swimming spots or reach out to a lifeguard for help in securing a good spot for your swimming experience.

3 TEACH WATER SAFETY RULES:

Teach your children important water safety precautions. These include not diving in shallow water, not pushing or dunking others, and staying away from pool drains or suction outlets. The importance of being cautious around natural water bodies should be emphasised, especially in the presence of currents and tides. Older children should be educated about water hazards, particularly the perils of swimming in unfamiliar places, such as quarries or abandoned pools, as well as the dangers of alcohol consumption while swimming.

4 LIMIT DISTRACTIONS AND INCREASE YOUR SUPERVISION:

As a parent, don't be distracted by other activities, thinking that your child is being monitored by a lifeguard. Lifeguards cannot see everyone all the time, especially when there are too many people to monitor. Active supervision is essential. You should be within arm's reach of young children or unskilled swimmers. Whether it is a home pool, a public pool, or the beach, never leave your child unattended near water.

5 HAVE YOUR EMERGENCY PLAN IN PLACE:

Parents should learn cardiopulmonary resuscitation (CPR) and basic water rescue methods. These abilities can be quite useful in an emergency. Keep a well-stocked first aid kit, a reaching pole, and a phone nearby in case of an emergency. Learn to recognize and respond to signs of distress or drowning.



Farming just got easier



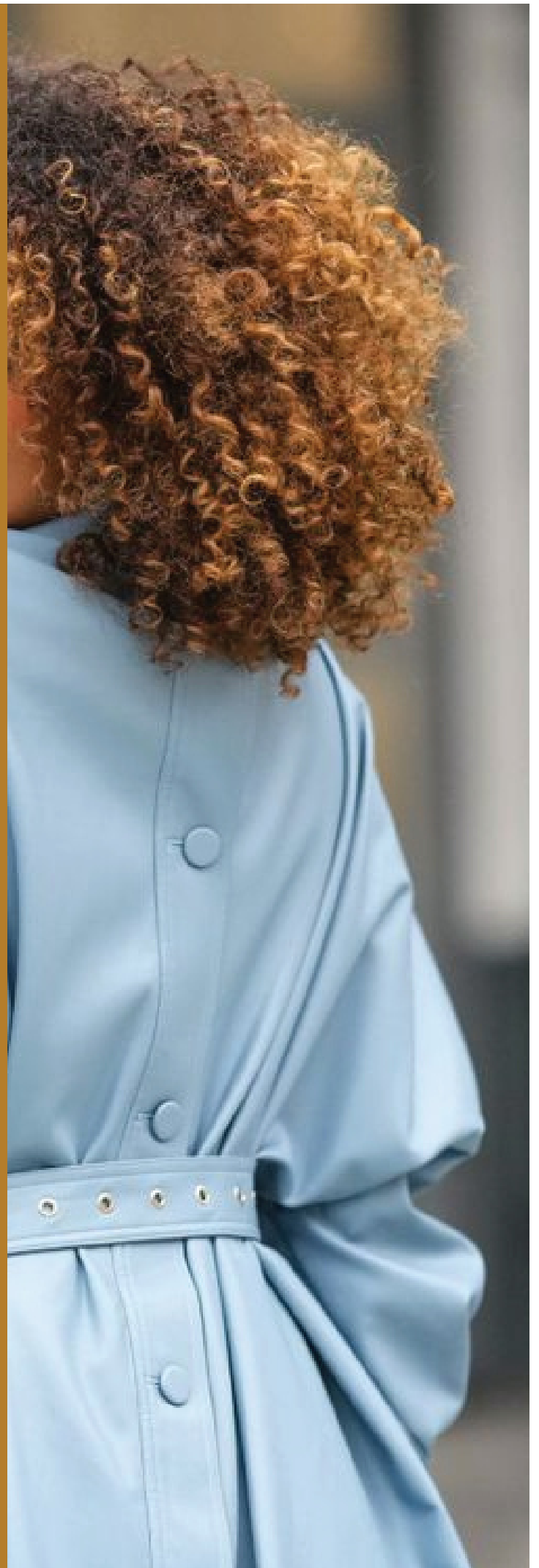
With Dangote Fertiliser Urea's low moisture that helps easy application to crops, farmers now have a choice of fertiliser that delivers healthy crop, high yield, rapid growth and quality produce.



Power to Farmers

SUMMER

**TRENDY
STYLES**



Stylish Sundresses

FOR HOT DAYS

Summer is the perfect time to embrace stylish sundresses that keep you cool and comfortable while looking fashionable. Remember to consider your personal style, body shape, and comfort when selecting a sundress.

Additionally, accessorise your dress with items like sandals, sunglasses, a wide-brimmed hat, and a stylish bag to complete your summer look.

Here are some popular choices that can help you stay fashionable and comfortable:



FLORAL MAXI DRESS:

A long, flowy maxi dress with a vibrant floral print is a classic choice for summer. Choose lightweight materials like cotton, linen, or chiffon for a breezy and feminine appearance. For an added touch of style, search for garments with halter necklines, off-the-shoulder designs, or spaghetti straps.



LINEN SHIRTDRESS:

A linen shirt dress is both fashionable and comfy, making it an excellent choice for the summer. For a stylish and laid-back look, opt for a pristine white or pastel-coloured linen dress.



WRAP DRESS:

A wrap dress is not only flattering but also versatile for various summer occasions. It cinches at the waist to highlight your curves and may be dressed up or down. To exude effortless elegance, look for wrap dresses in lightweight fabrics such as chiffon or jersey, with playful designs or plain colours.

STRIPED DRESS

Embrace a nautical-inspired look with a striped sundress. Choose dresses with horizontal or vertical stripes in classic colours like navy and white or black and white. Stripes can add a chic and timeless element to your summer outfits.



SUNDRRESS WITH CUTOUTS:

Cutout dresses can give a trendy and elegant touch to your summer outfit. These dresses give a modern look, whether it's a subtle keyhole detail or wider cuts on the sides or back. Choose plain colours or subtle prints to highlight the cuts.



Hair Diaries

OF AN AFRICAN WOMAN



Culled from Medium²

I didn't know how to take care of my hair for the first twenty-five years of my life. In case you're wondering, I turned 28 this May. That's freaking sad. But as ridiculous as it sounds, that a grown-ass woman like me had no idea how to take care of my hair, it really isn't that strange at all. See, I'm from Ghana. Many women don't know how to take care of their hair here. And by that, I mean our natural hair. Most women can't deal with their natural hair. So, to cut through the bullshit, they just perm it — which is much easier to take care of.

Of course, black people don't have to wear their natural hair if they don't want to. I'm not in the business of telling people how to live their lives. Everyone has the right to do whatever they want with their own hair, and I'll never shame anyone for changing the texture of their hair. But... (you saw that coming, didn't you?)

I think there's a problem when black women straighten their hair as a result of internalized self-hate. Don't get me wrong. I'm not saying black women straighten their hair because they hate themselves. I'm saying that if they're straightening their hair because they hate their natural hair, then that's problematic.

Now what has that got to do with me? Everything. It took me almost the entirety of my life to finally embrace my hair. I

literally had to do that by breaking from what is deemed socially acceptable.

And what's socially acceptable in Ghana? That we as women cannot handle our natural hair. No, literally, this is how it is. Ask any random Ghanaian woman why they perm their hair. Nine out of ten women would tell you that their natural hair is too wild, too hard to tame. It's more manageable to handle permed hair.

This is the society I grew up in. And this is what I, as a young girl, constantly heard from all the women around me. So I internalized it. I cannot handle my own hair unless I straighten it. This is what I came to believe.

There are a million ways our society subtly and overtly programs us with this mindset. And it all begins in our childhood. In Ghana, it is the norm for both boys and girls to cut their hair very closely to their scalps.

While some private schools permit girls to keep their hair — although they must wear it in braids — most schools straight out ban girls from growing it. I don't know at





what point in Ghana's history this shit started. But all I know is that throughout primary school until high school, we aren't allowed to grow our hair.

I briefly had a lot of hair during the first four years of my life. Then before starting primary school, I had my first haircut, and the rest was history.

Since then, I had never let my hair grow for more than two months. Ever. I had to constantly keep it short. That was part of the school's dress code. In junior high, it wasn't that much of a big deal. In senior high though, it was madness. Senior high schools in Ghana are usually boarding schools. Out of every ten Ghanaians you meet, seven of them would have gone to boarding high schools. Also, single-sex schools were very common. I went to a girl's boarding school, miles and miles away from home.

Among many strict rules enforced in our senior high schools, such as having no phones (weird, if you ask me), and waking up at 4:30 am every day (hated that shit), another rule was that we had to regularly trim our hair. No one wants to see your fucking Afro. Cut that shit. — School Dress Code.

Keeping our hair groomed and short was so important to the school board that teachers would run scissors through the hair of students who had let their hair grow too much. And then the students would have no choice but shave the whole thing. It's fucking terrorism, I know. But it's so ingrained in our modern-day culture that no one questions this shit.

I've always wondered why this was even a thing. Why were girls forced to cut their hair? I got an explanation, albeit an inane one. According to what I was told, girls must not grow their hair

because it would distract them from learning. Instead of concentrating on their studies, they would be more focused on playing with their hair, and that would be bad for society, or some shit like that.

Because obviously, forcing our girls to cut their hair has made Ghana more advanced and wealthier than countries where girls don't have to shave their hair. Girls cutting their hair shows how strong the moral fabric of our society is. You know, it's not like Ghana has some of the most corrupt politicians in the world or anything... Oh,



wait... Growing my hair

The only time girls could finally start growing their hair, or do what they damn well pleased with it, was when they graduated from high school. This was the sign that someone had turned into a young woman. It was more like a rite of passage in Ghana. As a young woman, I was no different. Finally, after four years of high school, I was free to start my true hair journey. I could do whatever I wanted with my hair.

The first two months were exciting. Fun. I didn't have to worry constantly about terrorist teachers running their blades through my hair. And then the third month came. My hair got thicker, curlier, and bushier. The hell. This was new territory, and I had no fucking idea how to deal with it. Oh my god, it was so damn hard. And I'm literally talking about my hair. I was stumped. How do you take care of this kind of hair? I didn't know the first thing about natural hair products. I used the same bathing soap to wash my hair every day. I had no idea what to do. The larger my afro got, the more frustrated I became.

Help came sooner than later. And this help came in the form of well-intentioned advice from older female relatives who had gone through exactly what I was going through. "The way your hair is hard," they said to me, "you'll suffer if you don't use hair relaxer. Perm your hair, you'll be able to handle it better."

I never wanted to use any chemicals in my hair for whatever reason. In fact, when I began my natural hair journey, I so naively said to myself that I was not going to be like everyone else. I would never perm my hair. The first three months of my natural hair journey



taught me that I had no fucking idea what I was talking about. At eighteen, I didn't know a single woman with natural hair. So even if I wanted to keep mine, I didn't know how to do so.

My relatives were right. I had to perm my hair. So, eighteen-year-old me bought a hair relaxer, went to a salon, got my hair relaxed, and oh my god, there was nothing relaxing about that entire experience. It was a freaking nightmare. The chemicals burned my scalp like an inferno. But... my worst nightmare was just about to begin.

Sartre said that hell is other people. Well, I beg to differ. I say that hell is the fucking hair dryer. You can quote me on that. Look, all I'm saying is that if there's a hell, then I've already experienced it because those hair dryers are the literal embodiment of Satan's domain. Whoever designed it needs to go to hell. After washing my hair, I would sit under the hair dryer, and let me tell you, it was torture. The shit cooked my brain, and sometimes I could feel my last brain cells turning into an omelet. It was brutal. I don't know if those hair dryers in the salons I went to were just broken or something. I wouldn't wish that heat on my worst enemy.

Braiding was also a nightmare,



especially when I had to sit through the whole thing for hours, with four people at a time literally yanking my hair and braiding my brains out. For the first week of a new braid, I would be brain dead, my eyes watering on cue. But after a week, the pain would be gone, and I would forget the whole agonizing experience, only to repeat it another time.

Going natural

For the next two years, I continued to perm my hair. I don't remember a single time in those two years that I felt good about myself. I just hated everything. And that affected my body image and identity. That went on for a while until I got tired of it all. Fuck this shit. This was my hair. I would do what I damn well pleased with it. I would go back to my natural root, what felt most authentic to me. At least, I was happier with my natural hair even when I didn't know what to do with it. I was no longer that young and dumb teenager, who didn't for a second think about researching natural hair online. Yeah. Pretty dumb. But I didn't have access to the internet, so there was that. Anyway, as stubborn as I was, I did exactly what I said I would do.



For the next few weeks in school, I braided my hair, left it to outgrow, and never used a relaxer again. This was in 2015, and I was in my third year at the university. When I went home for vacation, I handed my mum a pair of scissors and made her cut every last strand of permed hair until all I had left was my natural undergrowth.

Saying that it was the most liberating experience of my life would be a gross understatement. It felt like I had been relieved of a huge burden on my shoulders. After the amateur haircut from my mum, I went to a barber who professionally trimmed it and got all the perming out until only my natural hair remained. Thus began the second trial of my hair journey.

This time, I was older and wiser. Much more prepared than before. I no longer had to deal with psychotic dryers and chemicals to straighten my hair. I cared less and less about what people thought of me and began to feel even more comfortable in my skin. This period of my life contributed massively to building my self-image. I learned more about myself — my style, and my values. It was thrilling, yet scary at the same time. But I loved it. Getting rid of my permed hair and going back to my natural roots was the first step in learning the subtle art of not giving a fuck. I still had a long way to go at that time, but that first step was crucial.



I researched more and more about black African hair and how to take care of it. I read blogs, watched YouTube videos, and just about everything I could. I learned more about products that could help me deal with my hair without feeling like I was weeding through a field of crystals.

I learned a lot, to be honest. But there was just one problem... actually, a big problem. I couldn't afford most of these products. At least not sustainably. There was no way in hell I would spend my money on hair products when I was barely scraping by for books and food. Keeping my hair permed was actually much, much cheaper. So if money was going to be a problem, I had three choices: I would keep shaving my head forever. This was the most affordable choice I had. But it wasn't an option since I didn't want to permanently have short hair. I would go back to perming my hair. This too was a hard no. I would never in my life perm my hair again. I would rather face the guillotine than go through that shit. I would lock my hair.

The third option was the best one for me. It was something I had seriously considered for a while but never had the guts to follow through because of people's opinions. Yeah, I was still young. And I cared a lot about what people thought of me. There were a lot of negative stereotypes associated with having dreadlocks in my country. This one time, the woman who often braided my hair got offended when I told her I wanted to lock my hair. "It doesn't please God," she told me. "Those kinds of things are evil in the sight of God. Don't do it, okay?" Yeah, she was very serious.

And she isn't the only one who thinks that way in Ghana. Religion has messed us up so much that we think the hair that grows

out of our own heads is evil. Go figure. I didn't argue with her though. To each their own. I'd already told my family about my decision to lock my hair. They actually encouraged me. They thought it would suit me well. I think they were already used to seeing me in that style since most of my braids actually looked like dreadlocks.

In October 2020, five years after keeping my hair natural, I locked my hair. In the first year of my dreadlock journey, my hair was tearing and thinning out, and I had no idea why. This went on for about a year until I changed my hair stylist. Apparently, the other stylist who was washing my hair was using conditioner, a big no-no in dreadlocks grooming. The conditioner did a lot of damage to my hair.

See, we have no fucking idea how to do this shit. Thankfully, my new stylist specialized in dreadlocks, and with her help, my hair started regaining its health. October 2023 will mark my third year of locking my hair, and I'm so damn proud of how it's turned out now.

Over the last three years, I've changed so much in every way possible. I've become even more confident in myself and have reached a level of zero fuckery that it feels like I'm living outside my body. While a lot of things have contributed to my growth, I believe that fully embracing my hair played an important role. I'm much happier now. I love myself more. And I'm committed to learning more about myself each and every day.

As a bonus, almost all my writing idols like N.K Jemisin and Chimamanda Ngozi Adichie wear their natural hair. It feels like I'm in great company, as one who hopes to be a great writer someday.

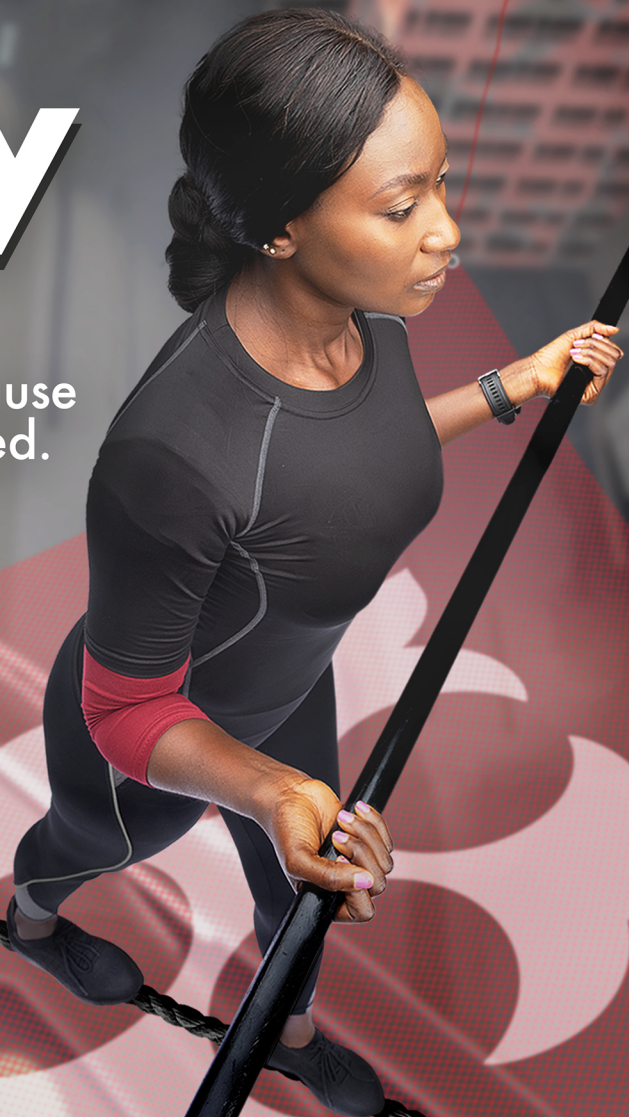




Custodian

Your focus, Our priority

Whatever your dreams are,
we will partner with you because
when you succeed, we succeed.



Call 0700CUSTODIAN
or Download the Adapt
by Custodian App



Download on the
App Store

Available on the
Google Play

INSURANCE | PENSIONS | REAL ESTATE | TRUSTEES

...exceeding expectations

www.custodianplc.com.ng

Summer

PUZZLE



ACROSS

1. the sea-sun to be jolly
3. a large inflatable ball used for playing games on the beach
6. a model of a castle built out of sand
7. a meal taken outdoors
9. a brown or darkened shade of skin developed after exposure to the sun
10. the movement of people between distant geographical locations

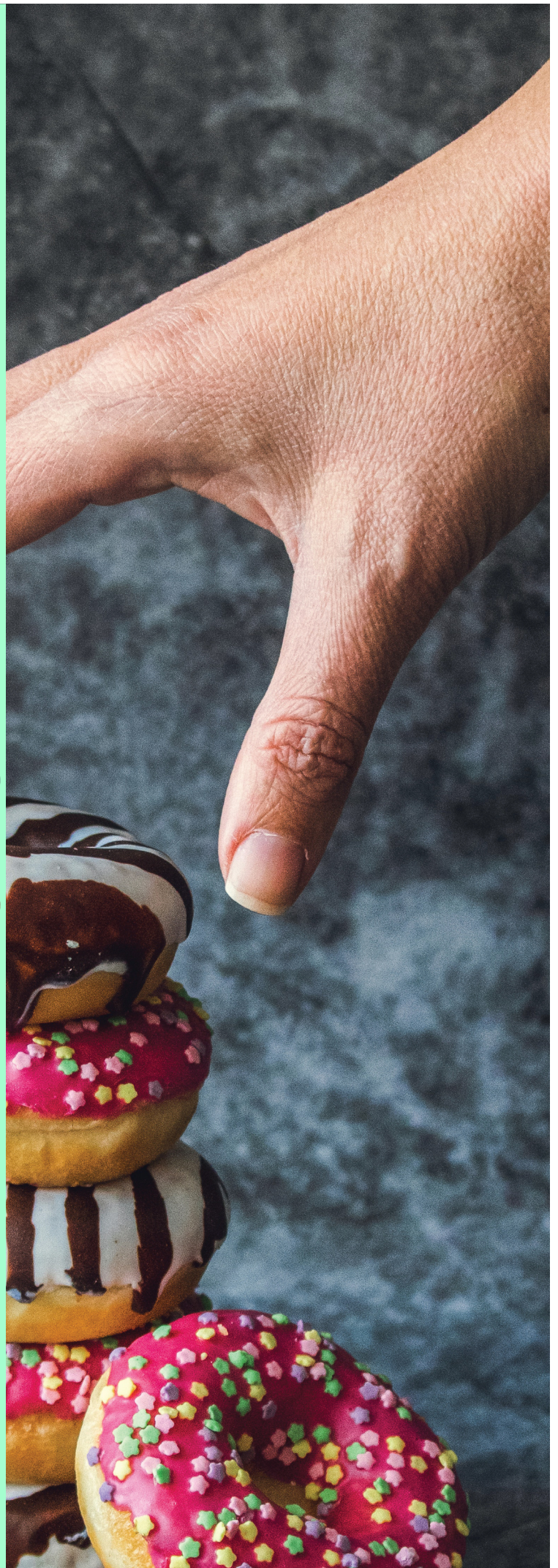
DOWN

1. a convex lens for converging the sun's rays
2. a landform alongside a body of water
4. is a sweet lemon-flavored juice
5. a sweetened frozen food eaten as snack or dessert
6. a garment worn for swimming
8. the quality, state, or sensation of being warm



SUMMER

FOOD
TO
TASTE





Simple but Exquisite

HOME COOKED MEALS

PREPARATION
TIME:

10 MINS

TOTAL TIME:

22 MINS

PESTO CHICKEN & VEGGIES

Chop the bell pepper and the red onion.

In a large pan, heat olive oil

Add the chicken and sauté

Cut into strips, then place aside

Add green beans and cook until thawed.

Add the tomatoes, onions, pepper and pesto to the pan after adding the chicken strips back in. Stir until all is mixed evenly.

Give the vegetables a taste and add salt, pepper, or more pesto if desired

INGREDIENTS

- 2 tablespoons olive oil
- 4 boneless, skinless chicken thighs, sliced
- salt
- pepper
- 1 lb green beans(455 g)
- 2 cups cherry tomato(400 g)
- 1/2 cup basil pesto(115 g)
- Bell pepper
- Onion



STUFFED BELL PEPPER

PREPARATION TIME: **20**_{MINS}

TOTAL TIME: **20**_{MINS}

Set the oven to 400 degrees.

Prepare the rice as directed on the package in a small saucepan.

For about 5 minutes, cook the onion until soft.

Cook after adding tomato paste and garlic.

Add and cook ground beef and remove fat.

Transfer the beef mixture to the pot and add the cooked rice and the diced tomatoes.

Add oregano, salt, and pepper for seasoning.

Simmer until the liquid has slightly diminished.

In a baking dish, arrange the peppers cut side up and drizzle with oil. Top each pepper with the meat mixture and Monterey jack cheese.

Wrap foil around the baking dish.

Bake for about 35 minutes, or until the peppers are soft.

Bake uncovered for an additional 10 minutes or until the cheese is bubbling.



INGREDIENTS

- **Uncooked rice, 1/2 cup**
- **Extra virgin olive oil (two tablespoons)**
- **1 chopped medium onion**
- **a half-cup of tomato paste**
- **3 minced garlic cloves**
- **1 pound of ground beef**
- **1 (14.5-oz) tomato dice can**
- **1 1/2 Oregano, dried**
- **Cooking salt**
- **black pepper freshly ground**
- **6 bell peppers**
- **Monterey jack, shredded, one cup**
- **parsley, freshly chopped, as a garnish**





TURKEY CHILLI

PREPARATION
TIME:

20_{MINS}

TOTAL TIME:

45_{MINS}

INGREDIENTS

- 1 tablespoon olive oil
- 2 pounds ground turkey, white and dark meat combined
- 2 cups coarsely chopped onions
- 2 tablespoons chopped garlic
- 1 large sweet red pepper, cored, deveined and coarsely chopped
- 1 cup chopped celery
- 1 jalapeño, cored, deveined and finely chopped
- 1 tablespoon fresh oregano, chopped, or 1 tablespoon dried
- 2 bay leaves
- 3 tablespoons chilli powder
- 3 cups canned diced tomatoes
- 2 cups chicken broth, fresh or canned
- Salt and black pepper
- 2 cups shredded Cheddar

Heat the oil over high in a large heavy pot and add the turkey meat.

Cook until lightly browned for about 5 minutes

Add the spices

Bring to a boil, reduce the heat, cover, and simmer for 30 minutes.

Serve with Cheddar

If desired serve with sour cream and lime wedges



Prevention of Chronic Diseases

THROUGH DIET

The summer season is always an amazing period of the year when fresh food is abundant, especially fruits and vegetables. However, it is paramount to make better use of these seasonal crops to improve our health and to prevent non-communicable diseases like diabetes.. Here are some essential nutrients to add to your summer diet, along with the appropriate quantities to keep you fit and energized.

ADULT:

A healthy diet includes;

FRUIT, VEGETABLES AND WHOLE GRAINS

Fruit, vegetables, legumes (e.g. beans and lentils), nuts and whole grains (unprocessed wheat, local rice, oats, millet, maize etc.)

Fruit and vegetables per day should be at least 400g (5 portions) excluding starchy root vegetables like potatoes, cassava etc. Daily intake of 400g of nutritional fruit and vegetables helps to reduce the risk of Non-Communicable Diseases (NCDs) and ensures adequate dietary fibre. The intake can be improved daily as follows;

- Always include vegetables in your meal.
- Eat fresh fruit and vegetables as snacks.
- Eat a variety of seasonal fruits and vegetables.

SUGARS/ CARBOHYDRATES

Consume less than 5 -10% (50g) free sugar calories/ total energy intake for a person with a healthy body weight. Free sugar is sugar added to foods or drinks either by manufacturers, cooks or consumers e.g. refined juices, drinks, syrups etc.

- Drink more home-made juice and drinks
- Take more water than sugary/refined fruits, vegetables and beverages



BMI Measurement	Weight Category
Below 18.5	Underweight
18.5 – 24.9	Normal weight
25.0 – 29.9	Overweight
30.0 and above	Obese

FATS

Consume less than 30% of total energy intake from fats, which help to prevent unhealthy weight and reduce the risk of developing NCDs.

- Reduce the intake of saturated fat to less than 10% of total energy daily
- Reduce trans-fats to less than 1% of total energy intake daily
 - Replace both saturated fat and trans-fats with unsaturated fat.
- Industrially produced trans-fats should be avoided (are not healthy diet)

Unsaturated fat is found in fish, avocado and nuts, sunflower, soybeans, canola and olive oils. Saturated fats are found in fatty meat, butter, palm and coconut oil, cream, cheese, ghee and lard. Trans-fats are found in baked and fried foods and pre-packaged snacks like frozen pizza, pies, cookies, biscuits, meats and dairy foods.

How to reduce fat intake?

Steaming and boiling raw food instead of frying

Replace saturated fat with unsaturated fats

Reduced fat dairy foods and lean meats.

SALT, SODIUM AND POTASSIUM

Consuming less than 5g of salt (one teaspoon) per day helps to prevent hypertension and reduces the risk of heart disease and stroke for adults.

High sodium and low potassium intake increases the risk of cardiovascular diseases. Salt intake can be reduced as follows;

- Limit the consumption of salty snacks
- Choose foods with lower salt content
- Limit the amount of salt and high-sodium ingredients/ seasons when cooking.



Luxury Restaurants

TO VISIT IN LAGOS THIS SUMMER

We must have all heard this saying, “There’s no place like Lagos”. There’s always something to do in Lagos, ranging from visiting the beach to concerts to clubbing, fine dining, etc. However, deciding on where to eat in Lagos can be quite tasking, especially for first-time visitors, as the food scene is dynamic. Yes, we’ve seen restaurants with high-end prices that seem overreaching, but then, that’s why they are luxury. So, if you’re ready to be outside this summer and spend money on good food in a classy restaurant, then this is for you.



Musa Yaradua Street, Victoria Island

Slow Lagos is one of those restaurants you just have to visit if you’re in Lagos. Its unmatched atmosphere gives a great feeling before you even walk in. It has beautiful interior décor and is a nice place to visit with friends or even have a formal lunch with your business associates. Their food is slowly cooked to perfection. And if you go for brunch on a Sunday, you might be lucky enough to meet their live band.



Tiamiyu Savage Street, Victoria Island

La Chaumiere is another lovely French restaurant located in the heart of Victoria Island. Aside from its unique umbrella decor, the wave of the smell of coffee and fresh pastries make you feel at home immediately as you step in. They have an impressive taco platter, alongside other great meals like their stir fry noodles and turkey pizza. If you’re a pasta lover, their shrimp alfredo creamy pasta is definitely worth trying. They also have a playground to keep the kids active.



Lennox Mall, Admiralty Way, Lekki Phase 1

If you’re all about aesthetics, then **Mood Lagos** is a go-to. It is one of the new restaurants in town and has become a popular spot in a short period. It is an ideal space for daytime brunches, regular dining or just hanging out with friends. They have great food and their signature cocktails are superb. Just like the name implies, its ambience sets the mood for a perfect night out.





Osborne Road, Ikoyi

Eric Kayser is a top-notch spot for breakfast, lunch and even meetings. It is a beautiful Paris-inspired café well known for its amazing desserts like gelatos, brownies and croissants, alongside other delicious meals. You can even stop by after work for a relaxing time as it has aesthetically pleasing scenery. It is a place to go to if you want to have a feel of Paris in Nigeria.

VISIT NOW



Water Cooperation Road, Landmark Center, Victoria Island

Shiro is a pan-Asian restaurant with a wonderful ambience and above-average customer service. It is located in Landmark, a great hub for entertainment. The restaurant takes pride in delivering great food consistently with its loaded menu and various sushi options. You can also make a reservation for “Teppanyaki”, their live kitchen experience. It gives an exceptional feeling that just makes you want to come back.

VISIT NOW



Isaac John Street, Ikeja

Yes, most of the “IT” restaurants seem to be on the island, however, we made sure not to leave out those on the mainland. **Cut Steakhouse** restaurant is located in Radisson Blu Hotel, Ikeja. They serve excellent food at sizable portions and deliver well when it comes to fresh and tasty meat and seafood. From the name Steakhouse, you just know they make a good steak, which you can even ask to be cooked as you wish. It is also a very interesting place for group dinners.

VISIT NOW



Is dark chocolate good for you?

VERY. EXPLORE THE HEALTH BENEFITS.

Culled from USA TODAY¹

We may feel that eating chocolate is good for the soul – but did you know that those feelings are real and backed by science?

Eating chocolate, especially dark chocolate, can improve mood and feelings of well-being. It is also jam-packed with helpful nutrients like antioxidants and minerals that can improve your overall health.

Feeling sluggish? Dark chocolate is high in fiber. Need better sleep? The magnesium in dark chocolate can help. Headed out into the sun? Dark chocolate's flavanols might help protect your skin from UV (ultraviolet) rays. Those flavanols can also help improve blood flow, lower blood pressure and may help prevent some cancers.

We break down all of the science so that you can justify eating your guilty pleasure even more.



1. <https://www.usatoday.com/story/life/health-wellness/2023/06/17/is-dark-chocolate-good-for-you-benefits-healthy/70290192007/>



WHAT ARE 3 BENEFITS OF EATING DARK CHOCOLATE?

The soul-soothing effects of chocolate are not just speculation. A recent study found that people who consumed dark chocolate (85% cacao) for three weeks reported a less negative effect than the control group. However, the 70% cacao group did not have the same effect, which suggests that the dose of cacao may play a role. So, if you're looking to boost your mood, you may have better luck with dark chocolate than milk chocolate.

Additionally, dark chocolate is rich in important minerals like iron, magnesium and phosphorous. In a previous interview with USA TODAY, Dr. Travis Nemkov, an assistant research professor in biochemistry and molecular genetics at the University of Colorado Anschutz Medical Campus, discussed the essential role of iron in the body, "Iron is critical for the body to produce hemoglobin, which is the protein in red blood cells that uses iron to transport oxygen throughout the body."

What iron-rich foods are on Nemkov's list of recommendations? "Rich sources of iron include fortified cereals, red meat, poultry, fish, oysters, kidney/red beans and lentils and chickpeas, tomatoes, tofu, spinach, dark leafy greens, potatoes, cashews and, most importantly, dark chocolate (45-69% cacao)," he explains.

The flavanols in dark chocolate are also antioxidants that may help prevent cardiovascular disease.

ARE THERE ANY RISKS TO EATING DARK CHOCOLATE?

Like most things, the key is moderation. Chocolate can be dense in calories, which could lead to weight gain over time. Additionally, dark and milk chocolate may be high in sugar (although dark chocolate is better in this regard). But eating a small amount of dark chocolate will likely have a greater benefit than risk.



Classy Wines

TO ADD TO YOUR COLLECTION



NAPA VALLEY CABERNET SAUVIGNON

Napa Valley in California produces world-class Cabernet Sauvignon wines.



BURGUNDY

Burgundy has the ability to express the full flavour, aroma, and texture spectrum, and are among the most collectable wines in the world.



BORDEAUX

Known for producing some of the finest wines in the world, Bordeaux wines from France are renowned for their elegance and age-worthiness.



KVV

KVV is a renowned South African winery known for its diverse wine selection. It combines several red grape varieties and it usually offered during special occasions.



BAROLO

Hailing from the Piedmont region in Italy, Barolo is often referred to as the "King of Wines." Barolo wines are known for their complexity, and ability to age gracefully.



J.C. LE ROUX

J.C. Le Roux is a South African sparkling wines. Their range includes Brut, Demi-Sec, and Rosé sparkling wines, perfect for celebrations





Alpha Morgan Capital

**Growing
Your Wealth**

FUNDS MANAGEMENT

INVESTMENT BANKING

FINANCIAL ADVISORY



Head Office (Lagos)

Union Bank Building (2nd floor)
Plot 1668b, Oyin Jolayemi
Street, Victoria Island, Lagos.
081 51 71 71 71

Abuja Branch

Phase 1, 5th Floor, Suite F5. 1
Rivers House, Plot 83 Ralph
Shodeinde Street, CBD, Abuja.
+234 09 292 5164



www.alphamorgan.com



info@alphamorgan.com

SUMMER

**FUN
AND
VIBES**





June Holidays

AND OBSERVANCES

June is a month that is filled with holidays and observances that hold significant meaning to people all over the world. While most people only see June as the start of summer, there is so much more to this month than meets the eye. Here's a list of serious and not-so-serious holidays and observances that happen in June every year.

WORLD BICYCLE DAY (JUNE 3)

Cycling has become increasingly popular in recent years, with more people biking instead of driving. This trend is not only in developed countries but also in developing countries. In 2018, the UN General Assembly decided to declare June 3rd as World Bicycle Day to recognize the bicycle's uniqueness, adaptability, and durability after more than 200 years of existence. World Bicycle Day aims to raise awareness of the advantages of riding a bicycle, which is a straightforward, inexpensive, eco-friendly, and sustainable mode of

transportation.

WORLD OCEAN DAY (JUNE 8)

In addition to World Earth Day (April 22), the UN General Assembly declared June 8 as World Oceans Day. The idea of "World Oceans Day" was put forth in 1992 at the Rio de Janeiro Earth Summit as a way to celebrate the ocean and our connection to it. The day serves as a reminder of the many ways that we rely on the ocean for our survival, from providing us with food and resources to regulating our climate and weather patterns, and the vital ways that people can contribute to its protection.



INTERNATIONAL DAY OF THE AFRICAN CHILD (JUNE 16)

The yearly ceremony on June 16 pays tribute to the memory of the school children who were killed in Soweto, South Africa, in 1976 after protesting against educational injustice and inequality under the apartheid regime. It was established as the Day of the African Child in 1991 by the African Union. Each year, activities are planned to raise awareness about the challenges facing African children and to highlight the progress that has been made in recent years. This year's campaign focuses on eliminating harmful practices that affect children, such as child marriage, female genital mutilation, and child labour.



JUNETEENTH (JUNE 19)

In 1980, Texas declared Juneteenth a state holiday, and several other states did the same. The celebration is observed in remembrance of the abolition of slavery as well as to celebrate the heritage and accomplishments of African Americans. In the 21st century, its celebrations have persisted across the US and frequently involve prayer, religious services, speeches, educational activities, family get-togethers and picnics, as well as festivals featuring music, food, and dance.

INTERNATIONAL YOGA DAY (JUNE 21)

In his 2014 speech to the UN, Indian Prime Minister Narendra Modi proposed the date of June 21 as an annual Day of Yoga since it is the longest day of the year in the Northern Hemisphere and has significant meaning in many cultures. Yoga means to join or to come together, representing the fusion of the body and consciousness. The philosophy has its roots in India, where it dates back roughly 5,000 years. As more of yoga's health advantages are revealed, its popularity continues to rise.





Fun Things

TO DO BEFORE SUMMER ENDS

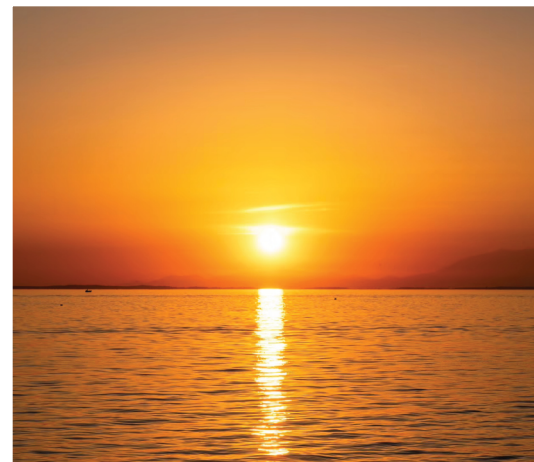
Summertime is a fun time! There are a million and one things to do during this period while basking in the warm and sunny weather. However, if you are having trouble deciding which activities to add to your summer itinerary within Nigeria, then this is for you.

ATTEND A MOVIE DRIVE-IN

Movie drive-ins are growing in popularity across Nigeria, particularly in Lagos. It's definitely worth the drive if you can find one close by and you're looking for something new and exciting. It's a great way to escape the mundane routine of everyday life and create lasting memories. Plus, with the convenience of streaming services and portable projectors, you can easily set up your own outdoor movie theatre in your backyard.

WATCHING THE SUNSET

There is a fantastic location to see the sunset within an hour of everywhere. There might be hills nearby or a beach. Sunsets are well-known, and they are regarded as a universal symbol of peace and beauty. There's something magical about seeing this natural phenomenon up close, whether you're sitting on the sand or watching from your window.





HAVE A BARBECUE.

Take a moment to enjoy the warm summer breeze, the sound of laughter filling the air and the sweet-smelling aroma of grilled meat, chicken or fish. Grilling is an excellent way to gather loved ones and make memories that will last a lifetime. As you flip burgers and turn skewers, you'll feel a sense of accomplishment knowing that you're nourishing those closest to you.

DANCE AND LISTEN TO MUSIC

A show outdoors is fantastic to see in the summer. There is something enjoyable about lounging in the grass with a drink and listening to music from your favourite artists. If you are an outdoor person, then you should definitely try this.



VISIT THE ZOO.

Even as an adult, visiting the zoo is often enjoyable. In addition to observing the animals, many zoos offer interactive experiences such as feeding, petting certain species and gaining some basic knowledge about wildlife. The number of activities available at the zoo could fill an entire day, and surprisingly, they are not too pricey.



Exploring

THE EXQUISITE BEAUTY OF LAGOS STATE

Nestled along the stunning coast of Nigeria, Lagos State embodies the perfect blend of rich history, vibrant culture, and breathtaking natural beauty. As the economic and cultural hub of the country, Lagos offers a myriad of captivating attractions that will leave visitors awe-inspired. We invite you to discover the remarkable beauty of Lagos State and explore some of its must-visit destinations.



1

THE LEKKI CONSERVATION CENTRE:

Embrace the tranquility of nature at the Lekki Conservation Centre, a sprawling nature reserve located in the heart of Lagos. Spanning over 78 hectares, this sanctuary is home to an array of unique flora and fauna. You can take a stroll along the elevated canopy walkway, offering mesmerizing views of the surrounding forest and its inhabitants. Birdwatchers will also delight in spotting various species, while the rare and majestic Mona monkeys provide a delightful sight.



2

NIKE ART GALLERY:

Immerse yourself in the vibrant world of Nigerian art at the Nike Art Gallery, located in Lekki. Founded by renowned artist Nike Davies-Okundaye, this four-story gallery showcases a remarkable collection of traditional and contemporary artworks. Marvel at the intricate designs of Nigerian textiles, pottery, paintings, and sculptures. The gallery also offers workshops and art classes for those interested in exploring their creative side.





3

TARKWA BAY:

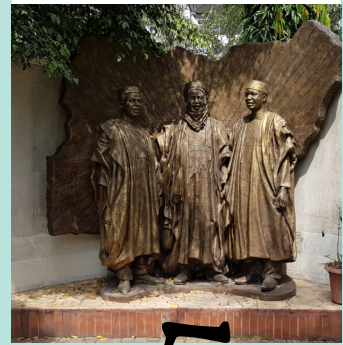
You can escape Lagoscity's hustle and bustle with a short boat ride to Tarkwa Bay, a serene and secluded beach accessible only by water. Surrounded by clear turquoise waters, this hidden gem offers a peaceful retreat for sunbathing, picnicking, and swimming. Adventure enthusiasts can also partake in jet skiing, surfing, and other water sports activities. Unwind, soak up the sun, and relish the soothing sounds of the ocean waves.



4

NATIONAL MUSEUM LAGOS:

Delve into Nigeria's rich cultural heritage by visiting the National Museum Lagos. Located in the heart of Lagos Island, this museum houses a remarkable collection of artefacts and artworks that span the country's diverse history. Explore exhibits ranging from traditional Nigerian costumes and tribal masks to ancient sculptures and archaeological findings. The museum provides an educational and immersive experience that offers a glimpse into Nigeria's past.



5

FREEDOM PARK:

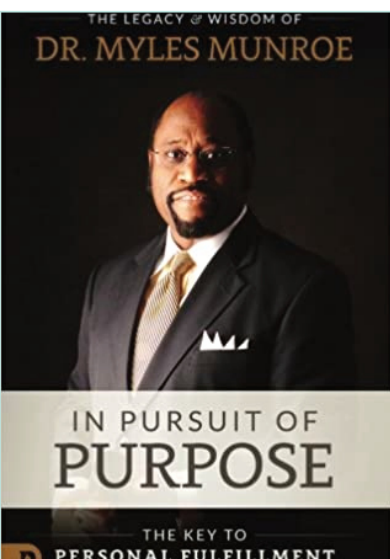
Step into history at Freedom Park, a significant monument that once served as a colonial-era prison but has been transformed into a vibrant cultural centre. Located in the heart of Lagos Island, the park offers beautifully landscaped gardens, historical displays, and a serene atmosphere. Enjoy live music performances, art exhibitions, and theatrical shows that celebrate Nigerian arts and culture.

Lagos State is a testament to Nigeria's rich cultural heritage and natural splendour. From its pristine beaches and lush conservation centres to its vibrant art scene and historical sites, Lagos offers a myriad of unforgettable experiences for visitors. Embark on a journey through this enchanting state and immerse yourself in its beauty, warmth, and diversity.



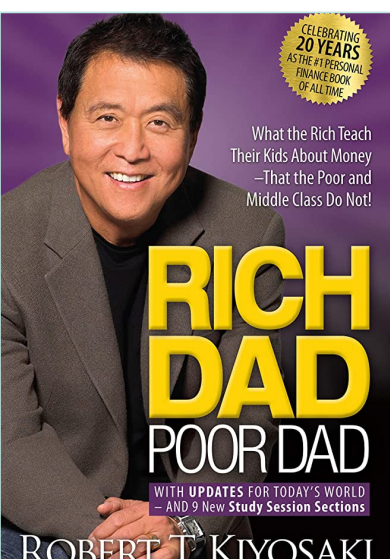
Books to Add TO YOUR READING LIST THIS SUMMER

While there is a popular belief that most Nigerians avoid books like the plague, there is a significant population that can't wait to bury their faces in the next book they get their hands on. If this is you, then this is for you. From thrilling books to motivational and entertaining novels, we've got you covered.



IN PURSUIT OF PURPOSE:

Every individual has a unique purpose for their existence, and we must discover the reasons behind our presence on this earth. In his acclaimed book, renowned author Myles Munroe presents practical and profound ways that guide us towards the path of discovering a life filled with significance and purpose.



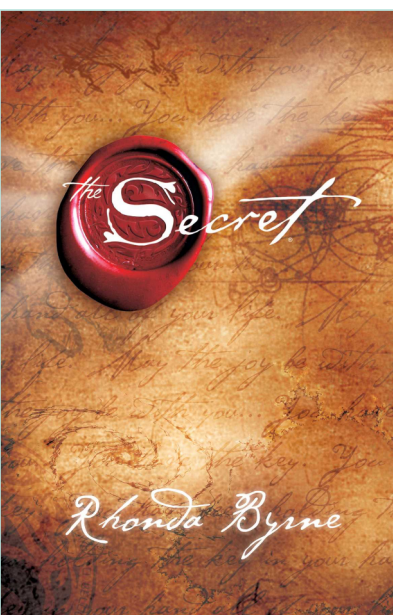
RICH DAD, POOR DAD:

"Rich Dad, Poor Dad" emphasises the utmost significance of achieving financial freedom. Authored by Robert T. Kiyosaki, this book passionately advocates for the importance of acquiring financial literacy. Moreover, within its pages, readers are introduced to intriguing concepts such as asset columns, liabilities, and the concept of the "rat race."



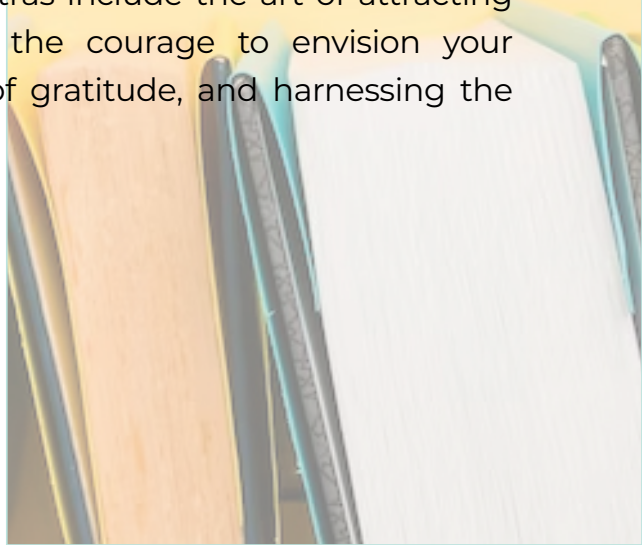
BRIDGERTON:

This captivating series comprises eight romance novels that unfold against the backdrop of early 19th-century Britain, specifically spanning the years 1811 to 1820. The story revolves around the eight children of the deceased Viscount Bridgerton and the widowed Violet as they navigate the vibrant streets of London in pursuit of love, thrilling experiences, and ultimate happiness. The book, authored by Julia Quinn, a prominent American writer, captivates readers with its enchanting portrayal of the Bridgerton siblings' romantic journeys. Its popularity soared even further when it was adapted into a television series by Shondaland in 2020, bringing the world of Bridgerton to life on the screen.



THE SECRET:

This book, authored by Rhonda Byrne, explains the principles of the law of attraction. In this transformative book, Byrne highlights five essential mantras that can serve as guiding principles for living a fulfilling life. These mantras include the art of attracting what you desire, summoning the courage to envision your dreams, cultivating a mindset of gratitude, and harnessing the immense power of thoughts.



Affordable Places

TO HAVE YOUR DESTINATION WEDDING THIS SUMMER

You just got engaged, congratulations! Your parents are probably planning to invite half the city and everyone who carried you as an infant, to celebrate. But you want a wedding away from the Nigerian fuss. Planning a destination wedding can lower overall wedding costs as it involves a smaller guest list. If you're lucky you can even add your honeymoon to the end of the wedding—so, you won't have to pay for two getaways. We've put together a list of places where you can hold your dream wedding without breaking the bank.

DOMINICAN REPUBLIC

The Dominican Republic is an exquisite place to have your affordable dream destination wedding. It has pristine beaches, mountainous terrain, diverse landscapes, and picture-perfect tropical backgrounds, which would come in handy for your wedding photos. The Caribbean islands never disappoint, especially with breathtaking venues like the Royalton Bavaro, Hard Rock Hotel and Casino Punta Cana, and Melia Caribe Beach

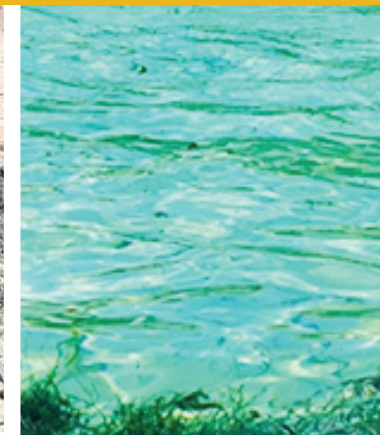


MEXICO

DOMINICAN REPUBLIC

MEXICO

If you want to say 'I do' in an environment with a rich culture, abundant natural beauty, good weather, and friendly locals, then Mexico should definitely be on your list. Mexico's beautiful white-sand beaches



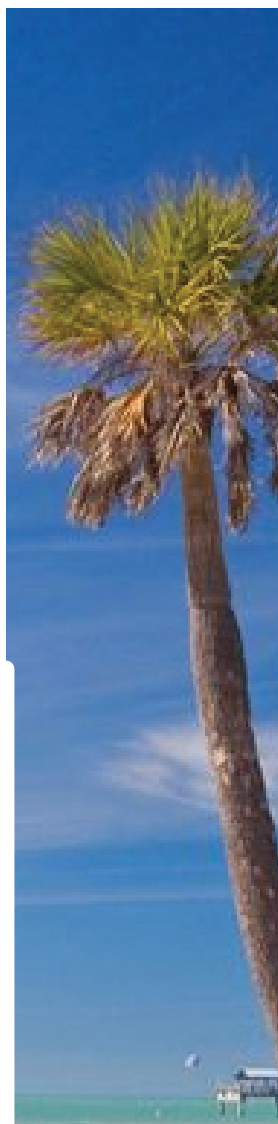
are home to some of the world's most affordable destination wedding sites in cities like Cancun, Tulum, and Puerto Vallarta. Mexico is well-known for offering the most economical flights from a variety of US airports, making it an affordable alternative for everyone on your guest list.

JAMAICA

In addition to its good reggae music, Jamaica is well known for its all-inclusive resorts and great wedding packages. With its breathtaking landscapes, bright mountains, rainforests, and reef-lined beaches, the Caribbean Island is an ideal location for a fancy wedding. The island also offers a variety of water sports, such as scuba diving, kayaking, and jet skiing, ensuring that there is never a dull moment between wedding events. Some affordable venues in Jamaica include the Grand Palladium Lady Hamilton, the Iberostar Rose Hall Beach, and the Holiday Inn Montego Bay.

ARUBA

If you want to exchange your vows in a tropical setting that stands out from the crowd, Aruba is the place to be. This interesting city offers beautiful weather all year and some adorable pink wedding guests (flamingos). Aruba features an incredible national park, a collection of lovely beaches, and a variety of affordable resorts that specialize in hosting amazing weddings alongside vendors who



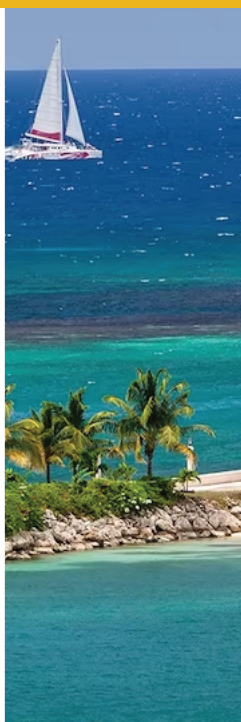
JAMAICA

ARUBA

FLORIDA

FLORIDA

Florida's powder-soft sands, boundless ocean views, and mild weather make it an ideal destination for every event. While its scenic setting makes it an even more appealing wedding location for prospective couples. The city not only offers a diverse range of wedding venues, from beachside oases and palm groves to botanical gardens and restaurants, but it also does it at a low cost. An extra benefit is that flights from



Let's Get Social



@fdcsocial



@fdc_ltd



@fdc_ltd



@financialderivatives
company

Follow Us Now!
