

MONTHLY NEWSLETTER



SEPTEMBER 2023 • MONTHLY • NEWSLETTER

SEPTEMBER

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WOW!

The ninth month is here already? Wait, does this mean we have three months to go till we say goodbye to 2023? Sis, I hope the year has been very kind to you. If no, please reflect on the things you are grateful for and don't stop hoping for the best. If this is your birth month, here's my special shout out to you; **Happy birthday in advance!**

August was really impactful for every woman who read our August Newsletter, and also participated in W's offerings such as the biggest business growth platform in Africa, the Womenpreneur pitch-a-ton, W session in branches, Education forum 3.0, and so much more.

If you missed out on any of these, kindly follow us on Facebook, Instagram and X (formerly Twitter), @thewcommunity. Also kindly subscribe to our YouTube channel @The W Initiative to catch up on the replay of our webinar and other content that will intrigue you.

*Now, let's dive into the
September Newsletter.*

BACK TO SCHOOL

01

TIPS TO ENSURE A SMOOTH SESSION

September comes with the 'back to school' excitement. As simple as that phrase is, it involves a of activities. It is a fresh session for your child and as a parent or relative of any child going back to school, you have your role cut out for you. Here, I will share with you some tips that will help you navigate through this phase.

BACK TO SCHOOL TIPS TO ENSURE A SMOOTH SESSION



01. Shop Now

Shopping early will relieve you of the pressure that comes with thinking about too many things at a go. If you don't shop early enough, you might exceed your budget or even miss out on buying some important items.

02. Get Organised

If you are a mum who is hardly available due to work, don't beat yourself up. In your best capacity, organise your schedule so you can be present especially for important occasions like open day, inter-house sports, P.T.A events, etc.

03. Maintain Active Communication

It is a new session, meaning that your child(ren) will be resuming a new class, with a new set of friends, a new class teacher, etc. You therefore have to build a strong communication stream with your child(ren) so you can account for their well-being. Furthermore, ask strategic questions like; 'Who are your new friends?' 'What do you like about your new school?'. This will help you stay in touch with the happenings in their lives even when they are away.

BACK TO SCHOOL TIPS TO ENSURE A SMOOTH SESSION

04. Set a Target

As a new school session kicks off, set some exciting academic goals for your kids and support them in reaching for the stars! Get creative with motivation techniques that will make learning a fantastic adventure and also help them perform well academically.

05. Get Financial Help

We know the bills that accompanies back to school and honestly, it can be financially stressful, but don't worry because with the Access Bank 'back to school' loan, you can access up to five million naira funding and also enjoy a flexible repayment plan. Getting started is simple, visit www.accessbankplc.com or send us a DM on any of our social media platforms. Don't forget to provide your children with the emotional support they need as they navigate this new phase of their lives, encourage healthy habits and provide them with the motivation needed to navigate school.





FOUR ULTIMATE CHECKLISTS BEFORE YOU RENT THAT APARTMENT

02

Are you leaving an old apartment or moving to a new location due to marriage, a new job, or any other reason? Renting entails additional duties and responsibilities and really, while it is an exciting milestone, it can also be an overwhelming process. But you can ease off this burden, avoid expensive mistakes, and experience an easy move when you get your checklist right. Here are some ideas;

FOUR ULTIMATE CHECKLISTS BEFORE YOU RENT THAT APARTMENT

01. Have a Budget

Before you set out to look for a new apartment, one of the first things to consider is how much you can afford. Remember, budgeting is beyond being accountable for just your rent. You have to factor in other expenses such as utilities, cost of moving in and even some items you would love to adorn your new home with.

02. Choose Your Neighbourhood Carefully

Months back, a friend of mine who just moved into a new neighbourhood loved everything about her new home but there was an issue. Apparently, her neighbours clubbed at least three times weekly in the compound and they always caused so much noise pollution.

In choosing your new things to consider; such as the worship, etc. A you time and enhancing the Also, consider security level, kind

neighbourhood, here are some proximity to important places market, work, place of shorter commute can save money thereby overall quality of your life. factors such as the rules/regulations and the of people who reside in the neighbourhood.

FOUR ULTIMATE CHECKLISTS BEFORE YOU RENT THAT APARTMENT

03. Understand the Lease Terms and Rental Agreement

Signing a tenancy agreement can be very tricky. The last thing you should do is to abruptly read through the document. Do well to carefully peruse and understand the lease terms, including the rental duration, notice period for moving out, and any clause related to renewals, subletting, or termination. Ask questions like how utility bills are paid, pet policies, guest policies, parking, etc. Ask questions and be sure that you're comfortable with the terms before signing.

04. Thoroughly Inspect

Please do not settle for less because you are tired of looking for an apartment. It is always best to take your time so you don't make a wrong choice. Advisably, go with a friend or relative who has experience in real estate. Thoroughly inspect the new apartment for signs of damage, or issues such as leaks, faulty appliances, or pests. Check for water, light, and other essentials.

The agents will only try to sell off their markets, do your research by asking those who have been in the neighbourhood for a while. If you notice some issues or potential issues, make sure they are addressed by the landlord before moving in to avoid disputes later.

Conclusively, I wish you a safe landing as you scout for a new space. I hope these tips would really go a long way in helping you rent an apartment of your dreams.



03

IT'S NOT TOO EARLY TO PLAN YOUR CHRISTMAS HOLIDAY

Have you ever heard that quiet voice in your mind that holds you back whenever you want to plan ahead? That's procrastination! If you want to have the best Christmas ever, start planning now.

Preparing ahead will save you from intense costs, pressure and stress. Even if you are not a fan of the festive season, Christmas will definitely come, the prices of significant items will be hiked, you will still be affected. Let's talk about how to prepare for Christmas early, without breaking a sweat.

IT'S NOT TOO EARLY TO PLAN YOUR CHRISTMAS HOLIDAY

01. Set a Budget

Firstly, what will Christmas be like for you? Are you taking family pictures, hosting a dinner, buying gifts, going on holiday or decorating your home? How much are you willing to spend? Creating a budget will help you manage your finances effectively. Write out a list so that you can easily track all the items you've bought and the pending ones.. Don't forget to also give room for miscellaneous. Importantly, book your tickets early if you are traveling and don't forget to start shopping now.

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02. Fill in Your Calendar

The month of December can be intense. It is not just Christmas, but also the wrap of the year. Begin to structure your calendar with all of your activities so you can round off all your activities and enjoy your holiday. You do not want to be in front of your laptop when you should be chilling with loved ones.

Create a detailed plan that outlines everything you need to do before Christmas. This can include tasks like meetings with investors, clients, home decorating, travel preparations, shopping, cooking, and sending out cards/gifts. By having a clear plan, you can allocate time for each task, preventing last-minute rush.

IT'S NOT TOO EARLY TO PLAN YOUR CHRISTMAS HOLIDAY

03. Delegate and Collaborate

Preparing for Christmas is no joke. Starting early enough is not a guarantee that you will not be overwhelmed or stressed; it may only reduce the pressure. As you plan for Christmas, don't hesitate to involve family and friends. Assign tasks and organise collaborative efforts in making Christmas preparations a success. This does not only ease you off stress, but also creates an avenue to wet the ground for bonding during the holiday.

04. Start Saving

If you have been saving, now is the best time to save more. As the year comes to a wrap, prominent vendors will put out some sweet Black Friday deals and even early-bird travel deals that will fit into your budget. Save now so you can take advantage of these offers and keep a few extra bucks. These tips, if put into use, will help you achieve the holiday of your dreams.



WOMEN IN AGRICULTURE

ARE YOU REAAADYYYYY?

04



More often, we hear about female business owners in sectors like fashion, beauty, finance, education but how about those in Agriculture?

W is known for being an all inclusive community and so this September and beyond, the W train has stopped for the women in Agriculture to hop in. W aims to create awareness for women in this sector because they hold an important position in Africa and the world at large. If you are a female farmer who seeks to scale up in your career, it is your season.

WOMEN IN AGRICULTURE, ARE YOU REAAADYYYYY?

With the Women in Agriculture initiative, W seeks to;

- Enhance your financial inclusion
- Increase the acceptability of your product, provide networking avenues and so much more.

What's even more amazing? Our September webinar will be tailored for Women in Agriculture and it is tagged; **Women Agripreneurship: Navigating Challenges and Building a Successful Agribusiness**".

With this webinar, W is set to ensure financial inclusion, help you expand your reach, provide you networking opportunities, and so much more when you register to attend.

This webinar is scheduled to hold on the **28th of September 2023, 4 pm (WAT)**.

Limited slots will be available, stay connected with W on her social media pages. Be among the first participants to click in our bio, to register for free. If you are a woman in Agriculture, don't miss out on any of our valuable offerings.



Bye Ladies



I hope you enjoyed reading our September newsletter edition? Sis, W has a number of valuable offerings for you this month, to get a brief on these key events that will be happening, kindly visit our social media handles or visit our YouTube channel to watch our news round up.

This **#backtoschool** season, what are you doing differently? Join this conversation when you follow us on Facebook, Instagram and X (formerly Twitter), **@thewcommunity**



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