



Inspiring · Connecting · Empowering

The W Community

MONTHLY NEWSLETTER

JANUARY



It's so amazing writing to you again in January. Before anything else, I'd like to tell you that I am so proud of you! Look how you made it through 2023 and now, here you are, showing up in 2024! Well done! Did you watch our video recap of all of W's offerings for women in 2023? If no, kindly check it out on our social media platforms on Facebook, X and Instagram @thewcommunity or visit our YouTube channel [@The W Initiative](#)

Wondering what the January Newsletter content would be like? Let's dive in!



1 Staying Healthy

in Harmattan Season

Chapped lips, dry skin, hair breakage, reddish eyes, all speak of the hazards that come with harmattan. The dry and dusty harmattan air can be a challenge to your health, but that's why you have W, check out W's tips that will help you protect your health and well-being this season.



01. Your Respiratory Health

The dusty air can be a challenge, especially if you are vulnerable to dust. Use face masks or scarves when you are outdoors, to reduce inhalation of dust and particles. Using air purifiers indoors will also help to improve air quality.

02. Be More Intentional About Skincare

The harmattan can be very harsh on the skin. Therefore, staying hydrated is pertinent. Drink plenty of water to maintain an adequately moisturised skin, from the inside out. Remember that using a good moisturiser to prevent dryness and itching will further boost the quality of your skin.

03. Hand Hygiene

Harmattan is arguably the most sensitive season when it comes to cleanliness. The atmosphere is naturally prone to dust, this is why you must be more intentional about washing your hands often. Doing this can help prevent the spread of germs for you and your loved ones. During this harmattan season and beyond, please take good care of your skin, protect your lungs, and practise good hygiene.

Financial Planning for the Year 2024

How was your 2023? I mean, how was it for you financially? Did you achieve your financial goals? As we step into 2024, it's crucial to prioritise financial stability and security. Let's talk about how you can inculcate good financial planning habits this new year.





01. Set Clear Financial Goals

Clear financial goals will give you a specific direction. Write out your short-term and long-term financial objectives. Whether you are saving for your rent/house, starting a side hustle, or planning to retire, your financial goals should help you make good financial decisions. Ensuring adequate insurance coverage and asset protection for instance, is a highly recommended financial goal you should have this year.

02. Emergency Fund

When we hear about “emergency funds”, we may be quick to react. However, we have all met with one unforeseen circumstance or the other that necessitates the need to have aside an emergency fund. Set a savings goal of at least 3–6 months worth of living expenses in an easily accessible account to handle unexpected financial setbacks.



03. Budget and Track Your Expenses

Have you ever spent money you couldn't account for? Well that's because you did not budget or track your expenses. When you create a realistic budget that aligns with your goals, it will help you; track your expenses and understand your spending patterns.

04. Enhance Career and Financial Literacy

Continuously educate yourself about personal finance, attend workshops, read books, or explore online resources to enhance your financial knowledge and make informed decisions. Invest in your skills and consider negotiating for better compensation. Advocate for yourself in the workplace to ensure fair pay and opportunities for growth. Remember, financial independence is a journey, not a destination. By taking proactive steps and committing to sound financial practices, you are on your way to a securing and empowered future.



3

3 Things You are Missing Out on if You Don't Know How to Drive

Let me tell you a story of how Hadiza learnt how to drive. It was a cold Tuesday afternoon. Hadiza sat beside her husband with her two children, who had slept beside their father. He was fast recuperating from his sick bed. She gave him a deep “for better for worse” gaze. However, this moment didn’t last. Things became sour when everyone started panicking. There was a fire outbreak at the hospital and everyone literally ran for their lives. Hadiza’s car was parked outside, her driver had gone to run some bank errands. She was able to evacuate her husband and children from the building, but how would she drive them out of the building? Although she overcame this experience, learning how to drive became one of her top goals for the year.

Sis, your own story might not be like Hadiza’s. However, driving is a survival skill every woman should have. In fact, let us discuss some of the benefits that driving brings.

3 Things You are Missing Out on if You Don't Know How to Drive

01. Reduced Stress and Expenses

As a female business owner, work-from-home mom, career woman or nursing mother, knowing how to drive and owning your car would save you outrageous stress, risk and expenses that comes with public transportation. Don't be trapped into excuses like "Fear or I don't have time". You can learn how to drive and get your dream car, if you plan for it.

3 Things You are Missing Out on if You Don't Know How to Drive

02. Increased Independence and Emergency Preparedness

Knowing how to drive gives you the liberty of going out at your convenience. In urgent situations, you don't need to depend on a driver or spend more time booking an Uber. I could go on and on to make you see reasons why 2024 should be the year you become a skilled driver. W is your best buddy for everything Access Bank has to offer women to ensure that we Inspire, Connect and Empower Women. This is why we created the W "Ladies Let's Drive" initiative, a platform where you get to learn how to drive like a pro. This initiative has birthed over two hundred successful female drivers on the Nigerian road. We have partnered with FRSC accredited schools in Nigeria, for an affordable fee.

You get to enjoy;

- *Experienced and certified driving*
- *Instructors*
- *Flexible driving schedule*
- *Driving certificate*
- *Auto Loans in 72 hours for brand-new or pre-owned vehicles.*

Don't be left out as there are limited slots available! Visit any of our social media pages on Facebook, Instagram and X @thewcommunity and click the link in our bio. You can also send an email to wcares@accessbankplc.com to get started.

This might just be the perfect opportunity you have been waiting for!



Health Tips for the New Year

At one point or the other in our lives, we have heard of the unwanted losses of loved ones due to stress, and other health complications.

This is not to scare you. I know you have set out goals for the year but I'd like to know if caring for your health is part of these goals.

As we usher in a brand-new year, prioritising your well-being is non-negotiable. In the end, you can only achieve your goals with a healthy body. Let's talk about how you can stay healthy in 2024.



Health Tips for the New Year

01. Mind, Body, and Soul Harmony

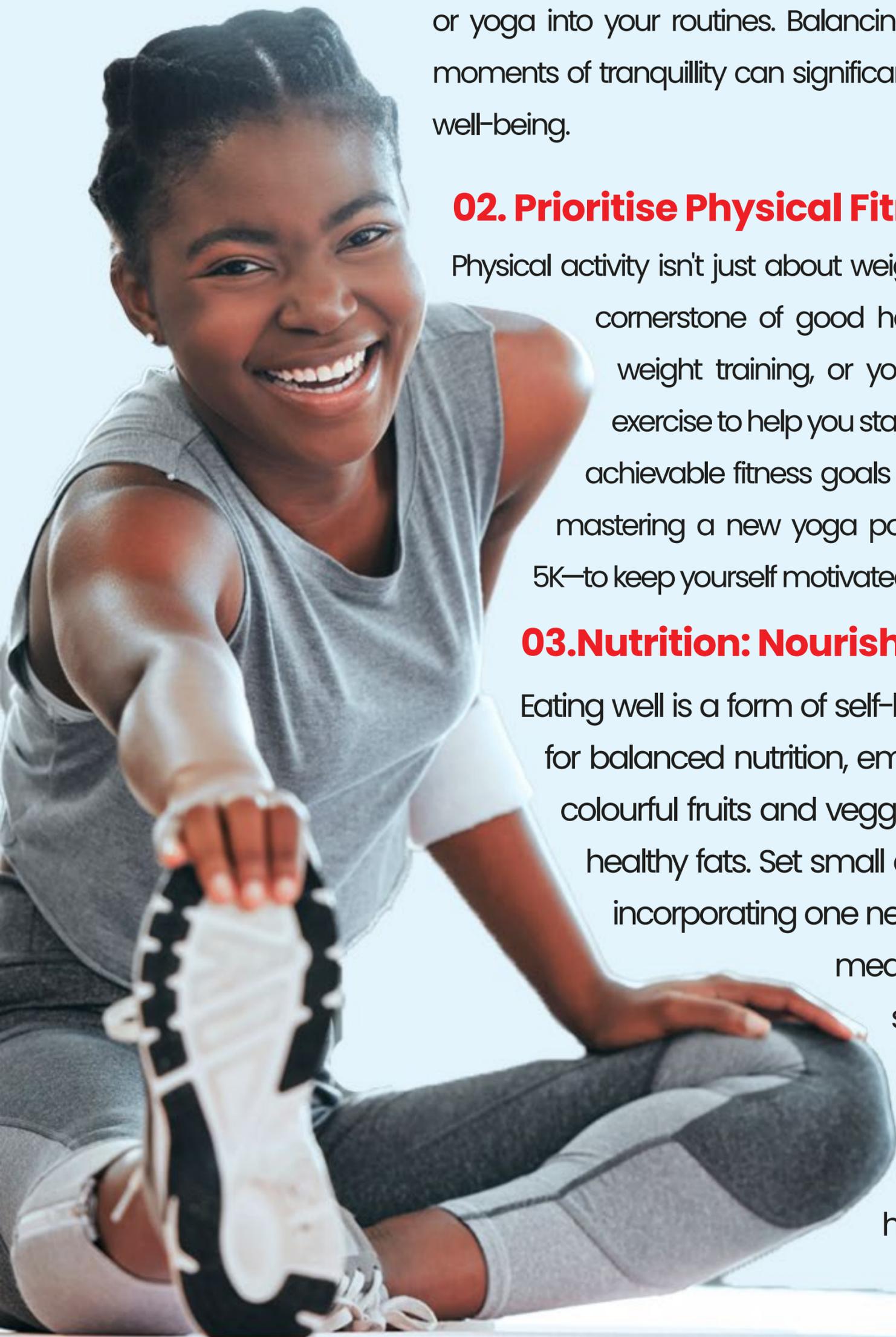
Achieving holistic health entails nurturing not only your body but also your mind and soul. In 2024, be intentional about your wellness by incorporating mindfulness practice, meditation, or yoga into your routines. Balancing daily life's stress with moments of tranquillity can significantly impact your overall well-being.

02. Prioritise Physical Fitness

Physical activity isn't just about weight management; it's a cornerstone of good health. Dancing, jogging, weight training, or yoga, are good forms of exercise to help you stay fit. Also, you need to set achievable fitness goals for the year—maybe it's mastering a new yoga pose or running your first 5K—to keep yourself motivated and moving.

03. Nutrition: Nourishing from Within

Eating well is a form of self-love. In 2024, let's strive for balanced nutrition, embracing whole foods, colourful fruits and veggies, lean proteins, and healthy fats. Set small dietary goals, such as incorporating one new vegetable into your meals each week or swapping out sugary snacks for healthier alternatives, to cultivate lasting habits.



Health Tips for the New Year

04. Regular Health Check-ups and Self-Care

Women often prioritise the well-being of their loved ones over their own. This year, pledge to schedule regular health check-ups and screenings. Self-care isn't selfish; it's essential. Carve out time for yourself—indulge in a relaxing bath, pursue a hobby, or simply take moments to breathe deeply and reset.

05. Practice Self-Compassion

Honestly, life can be unpredictable, and setbacks are a natural part of any journey. Be kind to yourself on the days when things don't go as planned, and remember that every step forward, no matter how small, is a step towards a healthier you.

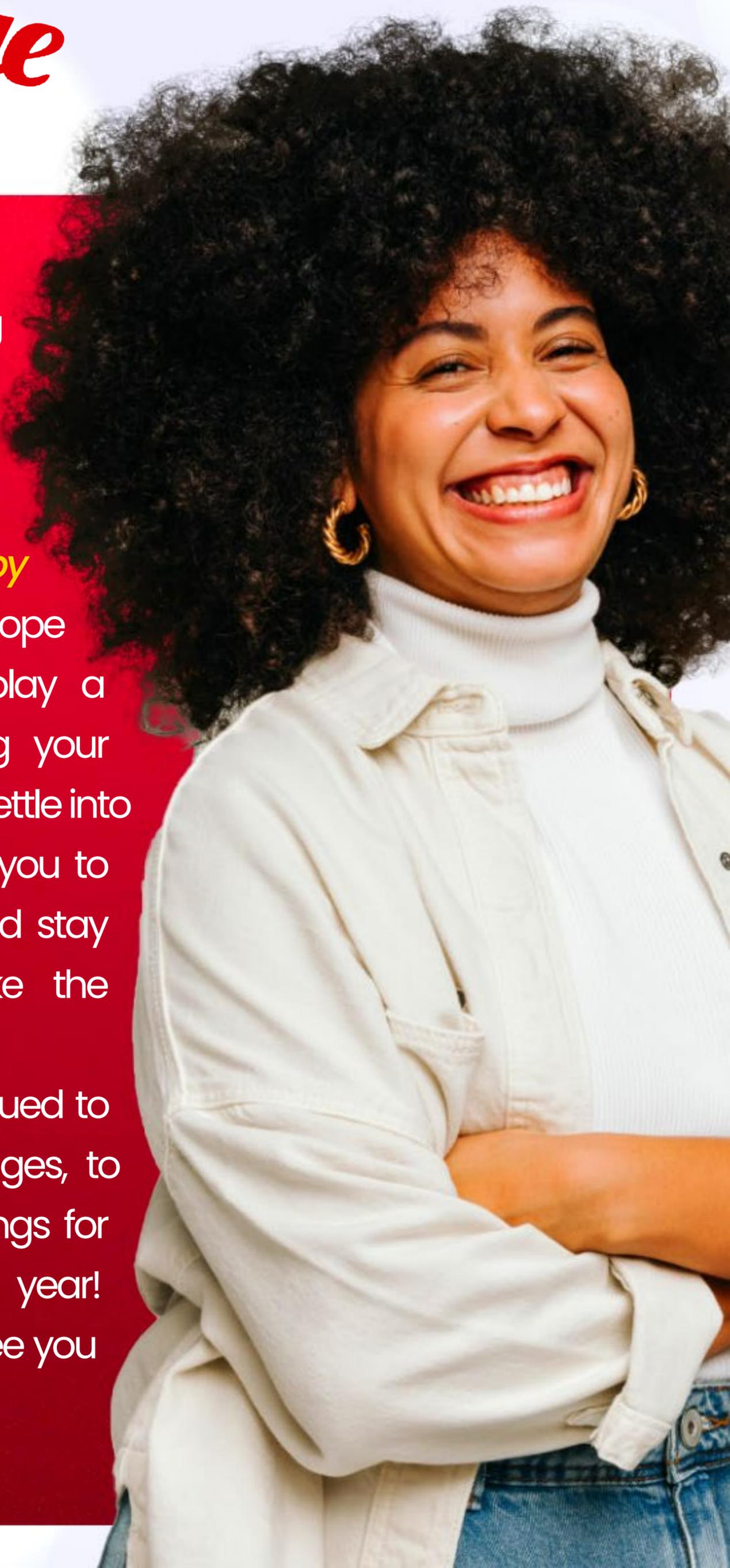
This 2024, W urges you to prioritise your health and well-being. By setting personalised, achievable goals and practising self-care practices, you can achieve a fulfilling year where you nurture your mind, body, and soul. Cheers to a year of thriving in health and happiness!

Goodbye Ladies,

Did you enjoy reading this Newsletter as much as I enjoyed writing to you? Permit me to wish you a **happy new year again!** I hope this newsletter will play a huge role in making your 2024 worth it. As you settle into the new year, I urge you to believe in yourself and stay determined to make the most out of the year!

Don't forget to stay glued to our social media pages, to enjoy all of W's offerings for you this year!

@thewcommunity See you in February!





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