

TRUSTFUND PENSIONS

NEWSLETTER

December, 2021. Volume 8, Issue 24

≠ MERRY ≠
CHRISTMAS

INSIDE THIS ISSUE

COMPANY NEWS	1
CUSTOMERS' BIRTHDAYS	2
INDUSTRY NEWS	3
INVESTMENT NEWS	4
MSMES	5
SPORTS	6
HEALTHY LIVING	7
FOODIES	8
FASHION	9
JOKES 'N' MORE	10

REMEMBER



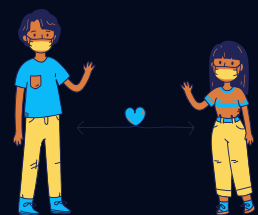
Use
Sanitizer



Wear
Facemask



Wash your
Hands



Keep Social
Distance





Trustfund Pensions Limited joined its counterpart around the world to celebrate the 2021 global Compliance and Ethics Week, which held from 7th to 13th November, 2021. The Company marked the all-important event from 8th to 12th November 2021, featuring activities such as daily general quiz contests, social media (Instagram) challenge, department-based group competitions, a live inter-departmental quiz and interactive sessions with members of the Executives Management team via virtual conferencing.

With the theme “Awareness, Recognition and Reinforcement”, the event highlighted the importance of compliance and ethics in the organization. It also provided the opportunity to build awareness in ways that reinforce not just specific rules and regulations, but an overall culture of compliance.

In an opening remark sent to all staff, the MD/CEO of Trustfund Pensions, Barrister Nasr Musa, noted that “Non-compliance to rules, standards etc. is a major catalyst for the fall of “big” and the “too big to fail” institutions and businesses. It is therefore important that we all imbibe compliance culture and develop ourselves with regards to the Laws, Regulations, Guidelines and Circulars relevant to our business, and exhibit appropriate compliant and ethical behaviors required of us as professionals and employees in the pension industry.”

CUSTOMERS' BIRTHDAYS!



Birthday cake presented to Ms. Audu A. Angela of Zenith Bank Plc, Abuja



Birthday cake presented to Mr. Yohanna Gadzama (left) on 23rd November 2021 in Maiduguri.



Birthday cake presented to Prof. Calistus Ibe of Federal University of Technology, Owerri on 26th November 2021



Birthday cake presented to Hassan Nyam Jim (left) of Zenith Bank Plc



Birthday cake presented to Mr. Martin Difa Yusufu of Federal Polytechnic Bauchi on 19th November 2021

PENCOM EXTENDS 2021 ONLINE RETIREE VERIFICATION, ENROLMENT



The National Pension Commission (PenCom) has extended the online verification of 2021 retirees and other prospects in the ministries, departments and agencies (MDAs) from October 31 to December 31, 2021, to ensure a complete online enrolment process.

The Head, Corporate Communications, PenCom, Peter Aghahowa, disclosed that the Commission had developed an online application that automated the yearly pre-retirement verification and enrolment exercise for retirees/prospective retirees of MDAs.

Aghahowa said that the online enrolment application went live on September 1, 2021 and that retirees and prospective retirees were given a deadline at the end of October to conclude the process, adding that only employees of Federal Government-funded MDAs are eligible to participate in the 2021 online verification and enrolment exercise.

He said the exercise involved “employees, who retired from January to October 2021, employees, who are due to retire from November to December 2021, and retirees that missed the previous enrolment exercises from 2007 to 2019.

“The affected retirees/prospective retirees are required to visit PenCom’s website <http://www.pencom.gov.ng> to initiate the online enrolment process by registering and capturing their employment details. Also, they should upload scanned copies of the required documents before proceeding to their respective Pension Fund Administrators (PFA) for the physical verification and enrolment.”

INVESTMENT NEWS FUND PERFORMANCE REPORT

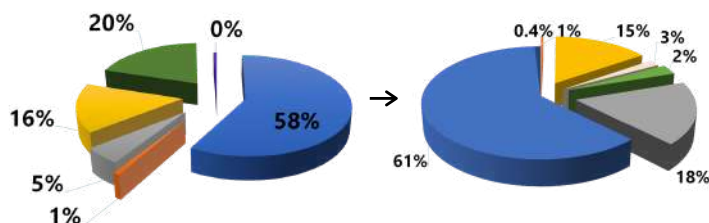
ASSET ALLOCATION
AS AT NOVEMBER 30TH,
2020

ASSET ALLOCATION
AS AT NOVEMBER 30TH,
2021

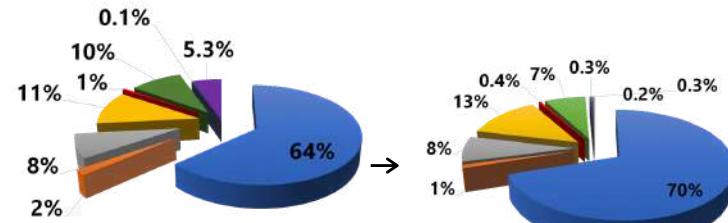
ASSET ALLOCATION
AS AT NOVEMBER 30TH,
2020

ASSET ALLOCATION
AS AT NOVEMBER 30TH,
2021

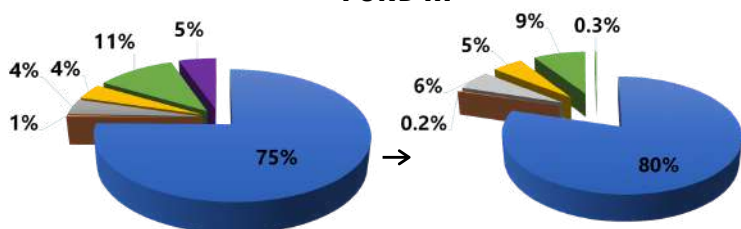
FUND I



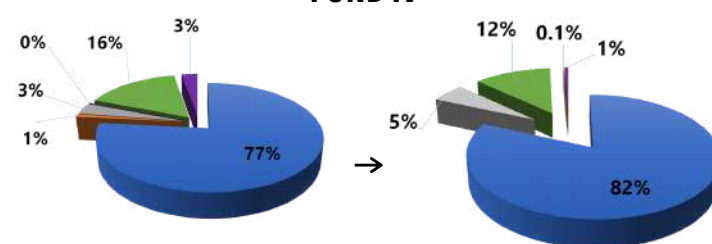
FUND II



FUND III

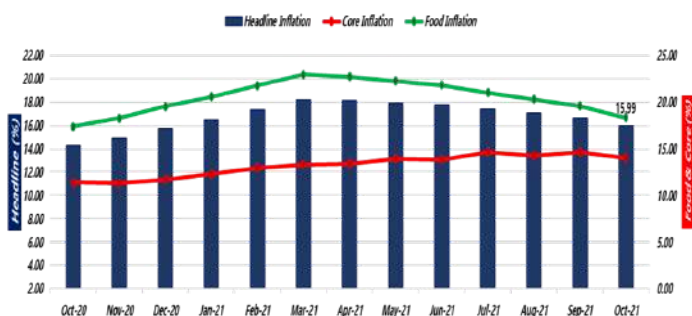


FUND IV



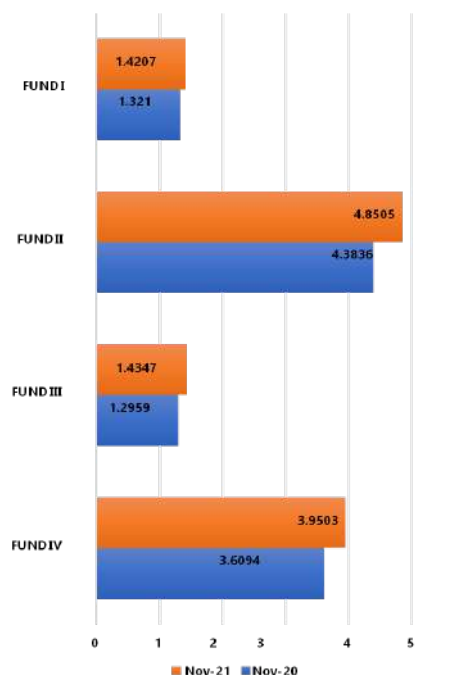
*See Asset Allocation Legend below

Inflation moderates to 15.99%



The headline inflation rate moderated 3.85% to 15.99% yoy in October 2021, from 16.63% recorded in September 2021. This was caused by a slight dip in the prices of agricultural produce. Meanwhile, the food price index slowed by 6.29% to 18.34% when compared to the previous month's rate, while Core inflation stood at 13.24% MoM. We expect inflation to remain elevated in the near term, albeit lower than previous months based on robust nationwide and worldwide vaccination processes, Forex market stability and continued interventions by the fiscal and monetary authorities.

PRICE MOVEMENT CHART- NOV. '20 VS NOV. '21



ASSET ALLOCATION LEGEND



ALLOWABLE INSTRUMENTS

Bonds, Sukuk, Treasury Bills, Global Depository Notes and other securities issued by the Federal Government of Nigeria and CBN, Non-interest compliant debt instruments, Ordinary Shares of Public Limited Liability Companies listed or proposed to be listed through an Initial Public Offer (IPO), on a Securities Exchange registered by SEC, Money Market, Instruments of Banks and Commercial Papers issued by eligible corporate entities, Hybrid Investment Funds, Real Estate Investment Trusts (REITs) registered by SEC, Private Equity Funds registered with SEC, Infrastructure Funds registered with SEC, Supranational Bonds, Supranational Sukuk, Global Depository Receipts/Notes, (GDRs/Ns) and Eurobonds.

STEPS FOR STARTING SNAIL FARMING IN NIGERIA



As promised in our previous edition, we'll be sharing some basic steps in starting snail farming in Nigeria.

Step 1

Consider a suitable environment for snail farming. Generally, snails are easily dehydrated. Dryness occurs in snails due to moisture loss and wind increases the rate of moisture loss in snails. The snail house (snaileries) should be in a wind protected environment. An area with many trees can make perfect environment for snail farming in Nigeria.

Step 2

Choose a suitable soil for the snail farm. Soil is the main habitat of snail. For successful snail farming in Nigeria, the selected land for this business must have to contain some of the components and chemical substances which are necessary for surviving the snails. Avoid clayey and acidic soil. Sandy-loamy soil with low water holding capacity is perfect for snail farming in Nigeria.

Step 3

Get Your Snailery Ready. Snailery is very essential for snail farming in Nigeria. A good snailery keeps the snails safe and productive. In case of breeding in small scale, snaileries can vary from a patch of fence-protected ground, sheltered from the wind to a covered box.

Step 4

Buy Some Fresh Snails. Snail farm experts are of the opinion that getting snails directly from the forest instead of purchasing from market make good result in production. This is because collected snails from the forest easily adapt to new environments than the farm snails. However, if you are unable to collect forest snails, you can collect some from bushes during rainy seasons.

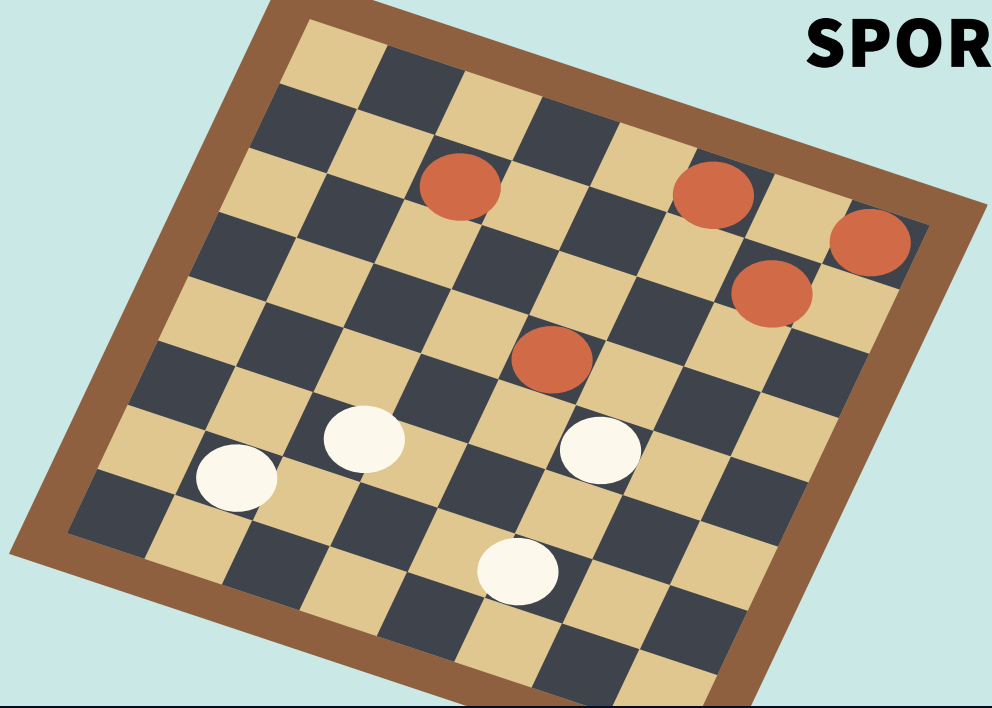
Step 5

Feeding. Snails generally eat fruits, green leaves etc. Food ensures the proper growth of snails. You can feed your snails some leaves like cassava leaves, cabbage, cocoyam, eggplant leaves, and fruits like banana, cucumber, eggplant, mango, tomatoes etc.

Step 6

Marketing. If everything goes well, your snails will start growing very fast. Separate the big ones from the small ones. Generally, within a year most of the snails would have reached marketing size.

CLASSIC NIGERIAN BOARD GAMES THAT HAVE STOOD THE TEST OF TIME



Nigerians have always had their way of relaxing through old, traditional games, even before the advent of modern video games and technology. These games have stood the test of time, remaining a leisurely and competitive sport for participants.

AYO or NCHO

Easily the most popular traditional board game in Nigeria and well-known across Africa, this ancient game is played by two individuals in an attempt to get more seeds and emerge the winner. The game is made up of 12 holes, six on each side of the board. Each hole contains four seeds, totalling 48 seeds.

CHECKERS or DRAUGHTS

This strategy board game involves two players alternating turns, one with dark pieces on one side and the other with light pieces. Played on a 10x20 board, it involves jumping over opponent pieces to capture them. A player without pieces remaining or who cannot move due to being blocked loses the game.

CHESS

Played on a checkered game board with 64 squares, this strategy game helps strengthen brain muscles and improve skills. It is played by many Nigerians and millions of people worldwide.

Each player begins with 16 pieces. The objective is to checkmate the opponent's king by putting it under an inescapable threat of capture.

LUDO

With its yellow, green, red and blue "houses", this game brings back fond memories. Ludo sees its two to four players racing their four pieces from start to finish according to the rolls of two die in a dice cup. Still played by Nigerians all over, the fun game remains one of the kings of board games.

SNAKES AND LADDERS

This game is full of traps and tricks. Roll the dice and the ladders will take you up, or the slippery snakes will take you down. The objective of this simple race contest is to reach the top square first. We found this classic multiplayer game behind the packs of Oxford Cabin and Yale biscuits you could cut out and play.

TIPS FOR A HAPPIER LIFE THIS HOLIDAY SEASON

What is Energy Management?

Think of your energy as a limited resources, like money in an account. You begin the day with a certain amount to spend, which varies from person to person based on factors, such as age, sleep, stress levels, medical conditions and lifestyle. Throughout your day, multiple transactions (activities) occur as you withdraw energy from and deposit energy into your account. While you may not always have control over activities that deplete your energy, you can take steps to deposit more energy into your account. Follow these tips to increase your energy and live a happier, healthier, and more productive life:

Eat nourishing food.

Consume a variety of foods from all the food groups to get a range of nutrients to energize you throughout the day. Opt for fresh or frozen fruits and vegetables, especially nutrient-dense dark, leafy greens and broccoli, as well as orange vegetables, including carrots and sweet potatoes.

Sleep seven to eight hours a night.

Think about how you can improve your biggest sleep disruptors and know this: Sleep deprivation can perpetuate serious health conditions, as well as negatively affect your mood, motivation and energy levels.

Keep company with good people.

Maximize the amount of time that you spend with people you enjoy being around. Connecting with others who radiate positivity and have similar interests will excite and energize you.

Avoid news overdose.

The news is an important way to stay connected to what's happening in the world. It can be educational, entertaining and even uplifting. Unfortunately, the news too frequently is bombarded with stories of suffering. These stories can skew your view of the world and cause you to focus on your worst fears instead of recognizing the good that surrounds you.

Get regular exercise.

Exercise relieves stress and tension, strengthens muscles and boosts endurance, which helps your body to work more efficiently during other physical tasks or activities.

Do something meaningful each day.

Do something you enjoy every day, even if it's something as simple as cooking a healthy meal or listening to your favorite song. Putting effort into the things that matter most to you will help you utilize and reserve your energy in ways that will bring out the best in you.

Think good thoughts for others.

Maintaining a compassionate mindset is another way to conserve energy. This positive act can keep you from judging people. Judging others can cause us to place judgment on ourselves, and that type of negative internal dialogue can be exhausting.

HAPPY HOLIDAYS!!!

TRY OUT THIS SUMPTUOUS GARDEN EGG SAUCE

Garden Egg or Eggplants are rich in fiber and antioxidants. A serving of this vegetable can provide at least 5% of a person's daily requirement of fiber, copper, manganese, B-6, and thiamine. It also contains other vitamins and minerals. They are a source of phenolic compounds that act as antioxidants. Another awesome fact about this plant is that it can be consumed raw or cooked. One of the way it is cooked is the Garden Egg Stew, which is a yummy Nigerian stew made with fresh garden eggs.

Garden Egg Sauce may well be the best sauce for Boiled White Yam. It contains palm oil which boiled yam loves. It can also be prepared with vegetable oil. The recipe varies across households.

INGREDIENTS

- 6-8 large garden eggs (any variety/shape will do)
- 2 tablespoons palm oil or vegetable oil
- 1/2 of a medium onion (Thinly Sliced)
- 2 large tatashe (Bell pepper), 2 hot peppers (Rodo) and 1 medium onion – (Rough Blended)
- Flaked Fish (Boiled and De-boned)
- 1 Tablespoon of blended crayfish
- Seasoning & Salt – to taste

METHOD

- Boil garden eggs for 5 minutes. Remove from heat and set aside to cool. Peel garden eggs skin by gently pulling out the thin white coating (cut and remove the seeds in the middle if you like). Roughly chop up the peeled garden eggs or lightly crush them.
- Set a pot on medium heat, pour your oil. Wait 2 minutes then add onions. Fry the onions until translucent.
- Add all the other ingredients except the fish. Reduce the heat to medium and simmer the sauce for 10 minutes.
- Add the crushed garden eggs and fish into the sauce, combine. Taste and adjust for seasoning. Simmer for another 2-3 minutes.
- Serve with boiled yam, plantain, potatoes or rice.

FAQS ON CHRISTMAS PARTY OUTFIT IDEAS



What is a good Christmas party outfit?

There is a wide variety of options when it comes to dressing for a Christmas party – but all should have an element of festive cheer and sparkle! For a casual Christmas 'do with friends', dress up an everyday outfit with a statement jacket and jewellery or a pair of heels. At more formal events, feel free to push the boat out with a glamorous dress or suit.

Can I wear jeans to a Christmas party?

You can wear jeans to a casual Christmas party, such as drinks at a friend's house or a picnic. However, it's still a special occasion – so be sure to dress them up a little with statement heels, a bold top, or a sleek jacket and glamorous accessories.

What do you wear to a church Christmas party?

A Church Christmas party is a fun occasion for everyone in your community to come together. While you can have a little fun with your look with festive colors and patterns, keep the usual rules of modesty in mind. Don't go too short on the hemline or show too much skin, as it is still a church event for all ages. Depending on the activities involved, wear either flats or heels – but don't go too casual with sneakers.

What are good colors to wear for Christmas?

Red and green are the classic colors of Christmas – but they're hard to pull off without looking like an elf, or a tree! Gold, silver, and white are more wearable and glamorous options for a Christmas outfit, and can be adapted to suit your skin tone. For your Christmas photos, you can also consider wearing deeper red and green tones – think emerald and crimson – paired with black or navy.

<https://www.thetrendspotter.net/best-christmas-party-outfit-ideas/>



JOKES 'N' MORE



THE 4 STAGES OF LIFE ...



You believe in Santa Claus
You don't believe in Santa Claus
You dress up as Santa Claus
You look like Santa Claus



What did Adam say the day before Christmas?

“It's Christmas Eve”



How did Mary and Joseph know Jesus' weight when he was born?

They had a weigh in a manger...



What can you catch in December with your eyes closed?

A cold



Which Christmas film was 30 years ahead of its time?

Home Alone.



Why is it always cold on Christmas?

Because it's Decembrrrrr!



A PUBLICATION OF TRUSTFUND PENSIONS LIMITED

TRUST IS OUR FOUNDATION



Paschal Bayfau Labour House, Plot 820/ 821, Central Business District, P.M.B. 254, Garki, Abuja, FCT, Nigeria



08178090736, 09- 4628400, 09060001245, 08069778760



www.trustfundpensions.com



-@trustfundpltd

DISCLAIMER:

*The views and opinions expressed in articles in this publication culled from sources **outside** Trustfund Pensions Limited are those of the authors and do **not** reflect the policy or opinion of the Company.*