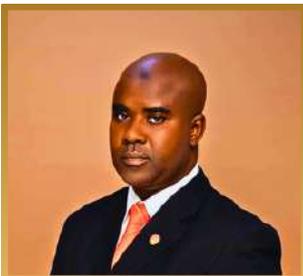


NEWS LETTER

September 2024. Volume 13, Issue 42



KEY ISSUES

Meet the RTS Superstars of September

Read about how pension funds are unlocking homeownership for Nigerians.

Learn all about Community Retirement Provisions and the new trends around it.

Uncover why sleep is impactful on Mental Health and some useful sleep hygiene practices.



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Telegram

0907 008 8008

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EDITORIAL NOTE

Hello, our esteemed readers, welcome to the September edition of the Trustfund Pensions Limited magazine!

This month, we are thrilled to limelight our September RTS Stars, celebrating their exceptional performance and commitment to excellence. Their achievements exemplify the dedication we strive for across the organization.

In this edition, we delve into transformative topics shaping our industry and society. From exploring the role of pension funds in advancing homeownership in Nigeria to understanding the timeless power of community retirement systems, we highlight the evolving landscape of financial planning and its impact on lives.

Our lifestyle section offers insightful tips on personal branding, empowering you to unlock influence and opportunity in today's digital age. On the health front, we emphasize the vital connection between quality sleep and mental wellness, equipping you with practical strategies for better sleep hygiene.

At Trustfund Pensions, we remain steadfast in our mission to empower lives. As you navigate these pages, may you feel inspired to pursue excellence, embrace innovation, and take charge of your financial future.

Here's to a month of growth and achievement! We truly value your contributions and feedback as we remain committed to delivering engaging, enlightening and informative content. Stay connected with us by visiting our website at www.trustfundpensions.com and following us across all our social media platforms — Facebook, Instagram, LinkedIn, TikTok, YouTube, and X (Twitter) — at [@trustfundpltd](https://twitter.com/trustfundpltd).

Chinalulum. C. Uzomah
Editor-In-Chief

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MEET THE STARS: LIMELIGHT ON OUR SEPTEMBER RTS STARS



This September, we are thrilled to shine the limelight on our outstanding RTS Stars who through their performance have demonstrated commitment to service: Ardo Mohammed, Solomon Adah, Ameé Lorembé, Valentine Unachukwu, Jagila Rufai, Enetimi Ekiodiribo, Richard Ebakhaye, Regina Musa, Chikwelu Paulinus, Hilary Itojong.

To honour their accomplishments, these RTS Stars are our top feature in this September edition of our company magazine. This recognition is a true reflection of their hard work and serves as an inspiration for us all to strive for excellence. The management and staff of Trustfund Pensions Limited extend their heartfelt congratulations to the September RTS Stars.

INDUSTRY NEWS

UNLOCKING HOMEOWNERSHIP: EMPOWERING NIGERIANS THROUGH PENSION FUNDS

Homeownership in Nigeria has taken a significant leap forward, thanks to the transformative provisions of the Pension Reform Act (PRA) 2014. This groundbreaking initiative enables Retirement Savings Account (RSA) holders to leverage up to 25% of their balances for equity contributions toward residential mortgages. It's a game-changer designed to help bridge Nigeria's housing deficit and make homeownership a reality for workers under the Contributory Pension Scheme (CPS).

A Transformative Journey in Numbers

Since the initiative's launch in March 2023, it has facilitated equity payments for **5,276 RSA holders**, with Pension Fund Administrators (PFAs) disbursing **N47.13 billion** to mortgage lenders. In just the first half of 2024, **N28.53 billion** was approved by the National Pension Commission (PenCom), bringing **3,539 RSA holders** closer to their dream homes. These figures underscore the CPS's robust impact on housing finance in Nigeria and its ability to empower contributors with practical solutions.

Breaking Barriers to Homeownership

For many workers, the dream of owning a home often remains out of reach due to the steep equity contributions required for mortgages. Recognizing this, **Section 89(2) of the PRA 2014** allows RSA holders to access a portion of their pension savings while still in active service. With clear guidelines issued by PenCom, the process is streamlined to ensure transparency and efficiency.

Eligibility and The Application Process

To qualify, RSA holders must meet key criteria, including having contributed for a minimum of 60 cumulative months and being more than three years away from retirement. Applicants must secure a property offer letter, apply through an approved mortgage lender (typically a commercial bank or a Primary Mortgage Bank (PMB) licensed by the Central Bank of Nigeria (CBN), conducts due diligence to ensure the genuineness of the offer and the property valuation report. Once confirmed, an applicant approaches the PFA for a duly endorsed RSA statement, which is then forwarded to the mortgage lender. The lender evaluates whether the 25% RSA balance is adequate to cover the equity contribution. If it is sufficient, a mortgage offer letter is issued. If not, the lender requests the applicant to pay the additional equity contribution required. Once the supplementary equity contribution is confirmed and other criteria are met, the lender proceeds to offer the mortgage loan.

Within two working days of issuing the mortgage offer letter, the lender sends copies of the letter, the mortgage application form and the verified property offer letter to the applicant's PFA.

Equity Contribution Payment Approval Process

PFAs and PenCom work collaboratively to approve and disburse funds, ensuring compliance at every step. The applicant submits a request to the PFA for the equity contribution by completing an application form to access up to 25% of their RSA balance and providing an indemnity to the PFA. The PFA calculates and verifies that the requested amount does not exceed 25% of the RSA balance. Successful applications are forwarded to PenCom within two working days.

PenCom reviews all submissions to ensure compliance with the applicable guidelines. Non-compliant applications are rejected, with reasons communicated to the PFA. For approved applications, the PFA instructs its Pension Fund Custodian (PFC) to transfer the approved amount to the mortgage lender within two working days.

Equity Contribution Payment Approval Process

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Overcoming Implementation Challenges

While this innovative initiative has seen remarkable success, challenges persist. Strict adherence to PenCom's guidelines is critical to avoid application rejections. For instance, RSA funds accessed for equity contribution cannot be used for refinancing existing mortgages, purchase of non-developed lands, outright property purchases, or building renovations. Additionally, the use of RSA funds for acquiring mortgages for non-residential buildings is not permitted. Applicants must also ensure that any supplementary equity contributions are paid directly to the mortgage lender to prevent delays.

Employers play a pivotal role as well. RSA holders employed in organisations without defined retirement ages must submit attestation letters from their employers to their PFAs, confirming that they have more than three years until retirement, in accordance with the Guidelines. Commercial banks and (Primary Mortgage Banks (PMBs) participating as mortgage lenders must ensure that they possess a valid Pension Clearance Certificate issued by PenCom for a smoother application process.

Redefining Housing Finance in Nigeria

This initiative highlights the CPS's capacity to deliver innovative, participant-focused solutions. By enabling RSA holders to bridge the equity gap for mortgages, the scheme not only addresses Nigeria's housing deficit but also strengthens contributors' confidence in the pension system. The CPS has become more than a savings mechanism—it's a powerful tool for transforming lives. With continued collaboration between contributors, PFAs, mortgage lenders and PenCom, the dream of homeownership is now within reach for thousands of Nigerians.

Trustfund Pensions Limited has proudly facilitated numerous mortgage financings for our contributors, reflecting our unwavering commitment to their joy and socio-economic security. Stay connected with us to explore more about pensions and building a secure financial future. Your dream home is closer than you think!

FINANCIAL SERIES

FINANCIAL SERIES: COMMUNITY RETIREMENT PROVISIONS AND THE NEW TREND BY OGECHI EWURU (BRANCH MANAGER-OTTA)



Ageing in developing countries like Nigeria is occurring against a backdrop of receding financial resources, insignificant formal arrangement for support of the elderly people, lack of facilities tailored to tackle emerging issues relating to geriatrics and support. This is contrary to developed countries that had a gradual population ageing with an almost resolved issues on infrastructure.

The traditional African society was built on communal lifestyle where everyone's challenge is everybody's problem. Thus, collective response is channeled towards resolving individual crisis. This same communal mindset made them to settle in clusters of small hamlets. The system so much relies on group strength to surmount problems and this lifted people from financial challenges in addition to other societal threats. For instance, in the past, community collectively harvests palm nuts and sells to raise funds to sponsor brilliant children abroad to learn. Also, houses were built without fences, farms were tendered in groups and many other activities done collectively.

The concept of "Igwebuike" in the eastern part of Nigeria reflects the adage that a people united cannot be defeated. In the western side, ajo (thrift) was a game changer, a lot of people benefited from the advantages the "ajo" thrift system offered. Many people used their cooperative proceeds to build houses, cater for children's educational needs etc. So pronounced was the ajo system in that locality that brilliant persons are likened to "Alajo Shomolo" because of the precision with which the man (a popular thrift collector) received and processed people's contributions. In other parts of Africa, you will hear word like Ubuntu (humanity toward others). This acknowledges our deeply held African ideals of one's personhood being rooted in one's interconnectedness with other members of the community. A.C Nyanguru of the University of Lesotho in early 90s posits that solving the socioeconomic challenges of older people should be the ultimate responsibilities of the family and the community where the person resides or come from. This gave rise to Nyanguru theory of ageing that was built around the Ubuntu concept of communal living.

Traditionally, our communal modus vivendi has provisions for retirement care. In our villages, children are brought up to understand that, while it is their parents' responsibility to train them in school or trade, it is only natural for them to reciprocate that gesture by putting plans in place to take care of them at old age. To this end, children contribute funds to cater for their aged parents when they are no longer active or retired. In some extreme cases, children even move their parents into their homes for better

care. This model has been a norm until recently when exposure to foreign educational system coupled with the inculcation of Whiteman's culture took us away from this time-tested practice of children taking care of their aged parent.

Today, there are old people's homes littered across the continent where old people are harboured and cared for. Though alien to our culture but has come to stay. But beyond this model exist other pseudo retirement offers to our elders that have been part and parcel of us.

Exemption from Community levies; Community exists to take care of their environment. So, a lot of self help projects are carried out to sustain the ecosystem. Members of the community are levied to raise fund to address emerging issues. Old people are exempted from community development levies as a way of recognizing their previous contributions towards the growth of the community. Some financial institutions in Nigeria like Guaranty Trust Bank runs what is called Senior Citizens account that grants some rare privilege to elderly Nigerians above 65. No minimum balances, free Debit Card, free cheque books and above all access to fast-track lane in branches to avoid queues. Evergreen Savings Account from Access bank is an account type designed for retired citizens from 60 years and above. No minimum opening balance is required to run the account and the account qualifies the holder to free Debit Cards and no transaction charges. Likewise, citizens from 55 years upwards can enjoy free charges banking from the stable of Polaris bank via the Polaris Seniors made to offer convenient and free banking services to individuals. It offers customized free debit cards in addition to competitive interest rate, being a savings account.

Omugwo: The natural expectation of every woman is to give birth to a female child that will mature into a woman, get married and give birth so that she will have the opportunity of going to take care of her grand children. While omugwo remains a time of giving helping hand to daughters, mothers relish it because it offers them a period of “rest” from husband’s demand and a payback time from their daughters whom they have spent their youthful era nurturing. There are instances where Mothers move from one Daughter’s house to another in quick succession as these daughters give birth in turns. Even though, mothers visit these daughters with food items, the materials given to them in return most times when going home after the omugwo far outweighs what they bring.

Age grade: The age grade system provides comfort for members at old age. Apart from recreational activities they provide for relaxation, members with better financial muscles renders monetary support to less privileged age group members. In some communities, age groups are initiated into manhood at the same time based on defined age interval and are celebrated and retired at age 70 and above in ceremonies called igboto nma (dropping the machete) in some parts of Eastern Nigeria. This gives them preferential treatment in the community.

Jumbo portion: Elderly people are given larger portions of household items whenever the opportunity to distribute arises. This is done to compensate them for their unmet needs as result of lack of retirement income. It is equally, normal in community marketplaces to sell products to them at discounted prices. Hospitals and other service rendering outfits also grant services with huge discounts as mark of respect and care.

Before now, much honour was attached to old age so that the elderly people felt privileged while the younger ones

looked forward to becoming old. Parents made concerted effort in teaching their children to value old age, respect and help retired elderly people. It was common practice for young people to provide care to the elderly ones (by running errands for them; fetching firewood, water and providing other help when need arose).

The traditional emphasis on family-centered care is collapsing very fast and therefore no longer a reliable financial safety net for elderly people. Recognizing that it is not an African trait to leave our elderly unattended, the Ekiti State Local Government in November 2013 institutionalized an unconditional old-age pension scheme for senior citizens from the age of 65 and above who are not under any form of pension or social insurance scheme and are currently earning income below N3,000 monthly. These categories of elders receive a monthly pension N5,000 each from the treasury of Ekiti Local Government. This is just like a drop in the ocean. Other States in Nigeria need to embrace this social protection for the aged.

At Trustfund Pensions Limited, we remain dedicated to empowering our customers at every stage of life, guiding them toward a secure and fulfilling future. In a time when traditional support systems are no longer reliable, we understand the need for a structured approach to retirement planning. That’s why we advocate formal pension planning, including micro pensions, as a path to financial security and freedom from old-age poverty. Whether you’re beginning your career journey or approaching retirement, now is the time to take control of your financial future. Trustfund Pensions stands beside you every step of the way. Let’s plan for a brighter tomorrow together because a sound retirement plan is more than financial security; it’s peace of mind for you and your loved ones. We are honored to be part of this journey, offering the security, dependability and exceptional service you can trust.



PHOTO GALLERY

TOP RTS PERFORMING STARS FOR THE MONTH OF SEPTEMBER



Ardo Mohammed
Head Office



Enetimi Endurance
Ekiodiribo
Port-Harcourt branch



Regina Musa
Ikoyi branch



Solomon Adah
Head Office



Richard Oghiomho
Ebakhaye
Ikoyi branch



Valentine Unachukwu
Head Office



Chikwelu Paulinus
Asaba Branch



Hilary Etim Itojong
Calabar branch



Jagila Rufai Mohammed
Gusau branch



Ameer Lorembé
Markurdi branch

PHOTO GALLERY

13TH/ 14TH ANNUAL GENERAL MEETINGS (AGM), SEPTEMBER 2024



L-R: NON-EXECUTIVE DIRECTORS MR PHILLIP SOUTHWELL, MR JOE AJAERO, MR QUADRI OLALEYE, MR MOBOLAJI BALOGUN, MD/CEO: MR UCHE IHECHERE, BOARD CHAIRMAN: PRINCE AUSTIN ENAJEMO-ISIRE, COMPANY SECRETARY/GENERAL COUNSEL: MRS FUNMI OLUWO, INDEPENDENT DIRECTOR: MRS OKE MADUEWESI AND NON-EXECUTIVE DIRECTORS: DR KELLY NWAGHA, MR ABIDEMI ONI



BOARD CHAIRMAN PRINCE AUSTIN ENAJEMO-ISIRE; MANAGING DIRECTOR/CEO MR. UCHE IHECHERE & MRS. OKE MADUEWESI (INDEPENDENT DIRECTOR) AT THE AGM



NON-EXECUTIVE DIRECTORS MR. BOLAJI BALOGUN, MR. PHILIP SOUTHWELL & DR. KELLY E. NWAGHA AT THE AGM



COMRADE QUADRI OLALEYE, MR. ABIDEMI ONI & COMRADE JOSEPH AJAERO

PHOTO GALLERY: ANNUAL GENERAL MEETING, SEPTEMBER 2024



L-R: NON-EXECUTIVE DIRECTOR-DR KELLY NWAGHA, EXECUTIVE DIRECTOR (BUSINESS DEVELOPMENT & MARKETING)- MRS ENO OLUGBEMI-ADETAYO, NON-EXECUTIVE DIRECTORS-MR BOLAJI BALOGUN, MR JOSEPH AJAERO, MD/CEO-MR UCHE IHECHERE, BOARD CHAIRMAN-PRINCE AUSTIN ENAJEMO-ISIRE, COMPANY SECRETARY//GENERAL COUNSEL-MRS FUNMI OLUWO, INDEPENDENT DIRECTOR-MRS OKE MADUEWESI, NON-EXECUTIVE DIRECTORS-MR PHILLIP SOUTHWELL, MR ABIDEMI ONI



L-R: MR ABIDEMI ONI, MRS FUNMI OLUWO, MR BOLAJI BALOGUN, MR UCHE IHECHERE



L-R: MD/CEO, MR UCHE IHECHERE AND NON-EXECUTIVE DIRECTORS- MR JOE AJAERO, DR KELLY NWAGHA & MR ABIDEMI ONI



THE BOARD CHAIRMAN FLANKED BY DR KELLY NWAGHA AND COMRADE QUADRI OLALEYE



L-R: DR KELLY NWAGHA (NON-EXECUTIVE DIRECTOR), MRS IJEOMA MFOUMOH (HEAD, COMPLIANCE), MR UCHE IHECHERE (MD/CEO), MRS EMUESIRI OSHODI (HEAD, NSITF)



L-R NSITF (NSITF), DR KELLY NWAGHA, PRINCE AUSTIN ENAJEMO-ISIRE, BARR INNOCENT EREMIONKHALE (NSITF)



PHOTO GALLERY

ANNUAL GENERAL MEETING, 2024



EXECUTIVE DIRECTOR (BUSINESS DEVELOPMENT & MARKETING) MRS ENO OLUGBEMI-ADETAYO & COMPANY SECRETARY/GENERAL COUNSEL FUNMILAYO OLUWO



INDEPENDENT DIRECTOR, MRS OKE MADUEWESI & BOARD CHAIRMAN, PRINCE AUSIN ENAJEMO-ISRE



HEAD FINANCE, MRS KELECHI AGORSON & HEAD HR & ADMIN, MRS RACHAEL OSA OBI



SECRETARIAT/LEGAL TEAM



HEAD NSITF, EMUESIRI OSHODI & HEAD, BENEFITS & ADMINISTRATION TIJANI MURITALA



L-R: HEAD, CORPORATE COMMUNICATIONS, CHINALULUM.C.UZOMAH, GEORGE AKINKUNM GEORGE & HETUWA KWAYA (SECRETARIATE/LEGAL DEPARTMENT)



HEAD, CONTRIBUTION & ENROLMENT EBERE AMOS; HEAD, CUSTOMER SERVICE, CHIZOBAM OSUOHA; HEAD, COMPLIANCE, IJEOMA MFONUMOH



L-R : AFOLABI ADEISA (INVESTMENT DEPARTMENT) & AKINKUNMI GEORGE (SECRETARIAT & LEGAL DEPARTMENT, EDWARD AJENE (INFORMATION TECHNOLOGY DEPARTMENT)

PHOTO GALLERY

ANNUAL GENERAL MEETING, 2024



DURING THE MEETING



AT THE AGM



AT THE AGM



SOME ATTENDEES ASKING QUESTIONS DURING THE MEETING



DURING THE MEETING

SPOTLIGHT



MD/CEO UCHE IHECHERE CELEBRATING HIS BIRTHDAY IN THE OFFICE WITH MANAGEMENT AND STAFF OF TRUSTFUND



MD/CEO, UCHE IHECHERE FLANKED BY THE EXECUTIVE DIRECTORS-MRS ENO OLUGBEMI-ADETAYO (BUSINESS DEVELOPMENT&MARKETING) AND DR TUNDE AKINSOLA (OPERATIONS)



MD/CEO, UCHE IHECHERE FLANKED BY THE EXECUTIVE DIRECTORS AND HEADS OF DEPARTMENTS



HODS-BDM NORTH, MR ABUBAKAR ARDO, AND CSSD, CHIZOBA OSUOHA PRESENTING THE MD/CEO WITH A SIGNED CARD BY MANAGEMENT & STAFF MEMBERS



MD/CEO UCHE IHECHERE CELEBRATING HIS BIRTHDAY IN THE OFFICE WITH MANAGEMENT AND STAFF OF TRUSTFUND

September Birthday Celebrants



Uche Modestus Ihechere
MD/CEO



John Chukwujindu Opara
Head, Corporate Strategy & Planning



Stella Ngozi Charles
Business Development & Marketing
Umuahia



Saheed Alani Ogundele
Customer Support Service
Akure



Esther Onyeka Ihezue
Contributions Mgt & Enrolment
Port-Harcourt



Emmanuel Umar Dashe
Customer Support Service
Jos



Wogame Becha Elisha
Business Development & Marketing
Jos



Ojonugwa Emmanuel Alfa
Business Development & Marketing
Minna

Light Chimaluzuwo Ogbonna
Admin
Aba

Victoria Kontei Jones
Customer Support Service
Bayelsa

Ugochukwu Raphael Akuchie
Admin
Owerri

Henry Chukwuobasi
Finance
Head Office

Sunkanmi Alatisé
Business Development & Marketing
Akure

Ishaya Jamilu Yani
Business Development & Marketing
Dutse

Beauty Echeonwu
Business Development & Marketing
Port-Harcourt

Chibuzor Amarachukwu Agha
Contributions Mgt & Enrolment
Head Office

Kehinde Jacob Fatoyinbo
Business Development & Marketing
Amuwo Odofin

Oladeji Oluwaseun Afolabi
Customer Support Service
Ibadan

Hassan Taiwo Hassan
Finance
Head Office

Cosmos Chidiebere Geoman
Customer Support Service
Head Office

Chikwelu Paulinus Kpobu
Business Development & Marketing
Asaba

Chindo Caroline Donah
Business Development & Marketing
Kaduna

Winnifred Chidiogor Udeh
Internal Control & Audit
Head Office

Oluwatobiloba Gabriel Adeniji
Customer Support Service
Head Office

Tahir Isa Tahir
Business Development & Marketing
Bauchi

Ozigi Salami Mohammed
Admin
Kaduna

Edwin Akhere Okoduwa
Contributions Mgt & Enrolment
Head Office

Okwumeyi Terenom Adole
Investment
Head Office

INVESTMENT NEWS

FUND PERFORMANCE REPORT FOR SEPTEMBER - INVESTMENT UNIT

Our Mission

To create future value for the economically active workforce and assure a quality standard of living upon retirement.

Our Vision

Our focus is to be:

- ✓ The leader in terms of market share
- ✓ Competitive in terms of returns on funds under management
- ✓ The market maker in terms of setting benchmarks on best practices for funds management and customer service.

Value & Principles

Our 4-point definition of self reflects our image, values, and represents “who we are as a Company”.

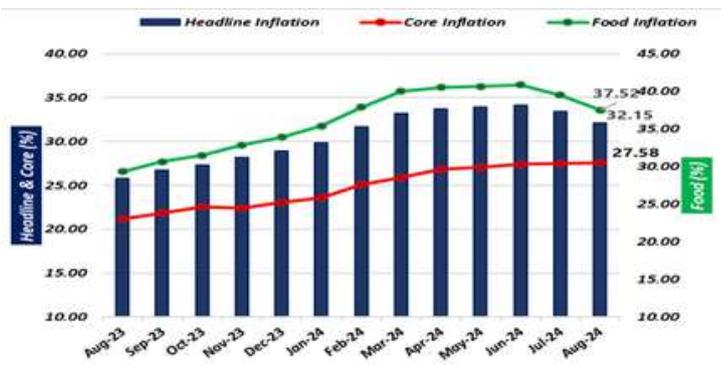
1. We are conservative.
2. We are dependable, promising good returns without taking unnecessary risks.
3. We are a commercially oriented profit making enterprise.
4. We have a passion for service: Exciting the customer is our business: We understand that without "satisfied customers", we cannot remain in business.

At Trustfund, our sacred trust is to protect against poverty at retirement.

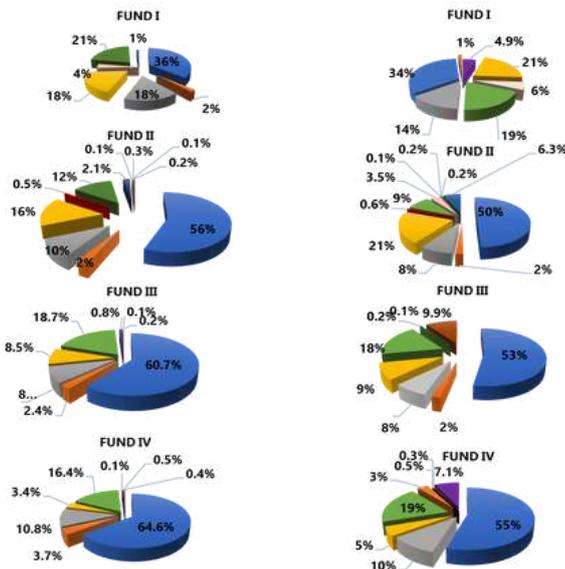
Investment Strategy

- Our focus will remain on defensive stocks with adequate free float and potential for attractive dividends to buffer our portfolio position
- We will invest in government bond instruments particularly those with high coupon/interest rates
- We will be on the look out for "A" rated corporate bonds with attractive coupons, as current yield levels proffer the opportunity for Private Issuers to return to the debt market
- We will continue to invest in money market at best rates for liquidity and flexibility
- Overall our main objective is to continuously maximize return on investment

HEADLINE INFLATION CREEPS TO 32.15%.

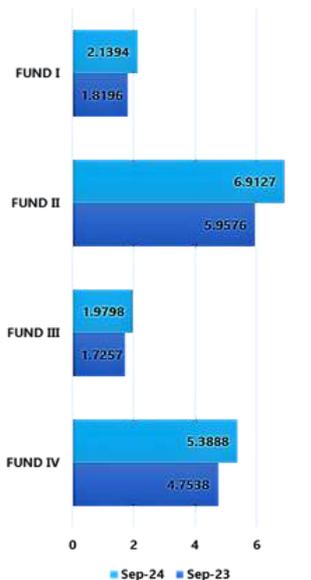


Headline Inflation moderated in September 2024, due to decreased pressure on food prices. Hence, the index tapered by 125bps to 32.15% from 33.40% printed in July 2024. Food and Core inflation closed at 37.52% and 27.58% respectively. We continue to anticipate a slowed pace of inflation in the near term due to ongoing accelerated tightening interventions by the CBN. Nonetheless, these expectations are barring any radical global/macro-economic shifts and apex bank interventions.



ASSET ALLOCATION AS OF SEPTEMBER 30TH, 2023

ASSET ALLOCATION AS OF SEPTEMBER 30TH, 2024



Price Movement Chart- Sep'23 Vs Sep'24

LIFESTYLE

THE POWER OF PERSONAL BRANDING: HOW BEING YOU CAN UNLOCK SOCIAL INFLUENCE AND POWER



They say first impressions matter a lot. And in a world where first impressions increasingly happen online, personal branding has evolved from a buzzword into a game-changing currency of influence and opportunity. But what sets this modern phenomenon apart? It's simply how it's evolving into a multi-faceted art—merging self-expression, digital savviness and strategic storytelling. So, how is personal branding becoming the new face of social influence and how is it shaping identities, industries and aspirations?

1. The Shift from Corporate to Personal Trust

In the past, corporations dominated the trust economy, with their brands standing as pillars of reliability. However, the rise of social media has flipped this script, with individuals—be they influencers, thought leaders or even everyday professionals—becoming the most trusted voices in their niches. People crave authenticity and personal brands deliver it in a way corporate messaging cannot. Take for instance,

Elon Musk. His influence extends beyond Tesla or SpaceX. He has a personal brand—equal parts maverick, innovator, and provocateur—that garners trust and attention.

2. From Résumés to Digital Footprints

Today, a person's digital footprint often carries more weight than their résumé. Social media profiles, blog posts even casual tweets contribute to a comprehensive picture of one's skills, values and passions. Recruiters now search beyond LinkedIn to gauge cultural fit, creativity and individuality. Your personal brand isn't confined to what you say about yourself; it's what the internet says about you when you're not in the room.

3. The Rise of Micro-Niches

Gone are the days when personal branding meant appealing to the masses. Now, success lies in finding and dominating a micro-niche. Whether it's vintage film restoration or vegan baking, the internet allows individuals to carve out highly specific, yet profitable, lanes of influence. The beauty of it lies in the fact that in hyper-focused niches, the audience is smaller but fiercely loyal, making micro-influencers and niche experts incredibly powerful brand ambassadors.

4. Storytelling as a Superpower

At the core of every strong personal brand lies a compelling story. Sharing experiences—failures, lessons, breakthroughs—creates relatability and inspires connection. Platforms like Instagram, YouTube, and TikTok are no longer just about visuals; they're vehicles for storytelling that humanizes success. People value relatability. They are drawn to individuals, situations and conditions they can identify with. They want to relate with your human struggles and triumphs.

HEALTH CORNER

THE IMPACT OF SLEEP ON MENTAL HEALTH: HOW TO IMPROVE YOUR SLEEP HYGIENE

Quality sleep is far more than just a passive state of rest; it is a powerful catalyst for mental wellness and overall health. We often relegate the importance of sleep to the backseat. However, studies consistently show that good sleep hygiene significantly reduces stress, improves mood, enhances cognitive function and fosters emotional resilience. Poor sleep on the other hand can heighten the risk of anxiety, depression and various other mental health issues.

The Connection Between Sleep and Mental Health

Quality sleep affects your mental well-being vis:

(i) Stress Reduction: A well-rested mind is better equipped to handle stress and respond to challenges calmly.

(ii) Mood Enhancement: Quality sleep helps regulate mood. Sleep deprivation can lead to irritability, mood swings and increased emotional sensitivity, while sufficient rest supports emotional stability and resilience, promotes joy and better coping mechanisms.

(iii) Cognitive Function: A rested brain is sharper, improving focus, creativity and decision-making abilities. Sleep deprivation can impair judgment and hinder problem-solving skills.

(iv) Reduced Risk of Mental Disorders: Chronic sleep issues are linked to an increased risk of mental health disorders, including anxiety and depression. Sleep helps promote a healthier mindset.

Sleep Hygiene

Improving your sleep hygiene can make a significant difference in the quality of your sleep and consequently, your mental health.

Firstly, set a Routine (establish a consistent sleep schedule):

Go to bed and wake up at the same time every day, even on weekends. This consistency helps regulate your body's internal clock, making it easier to fall asleep and wake up naturally. Create a Wind-Down Period: (30-60 minutes of relaxation before bed).

Secondly, try digital Detox (limit screen time before bed):

Reduce exposure to screens (phones, tablets, computers, and TVs) at least one hour before bedtime. The blue light emitted by these devices can interfere with melatonin production, making it harder to fall asleep. Opt for relaxation activities like soothing music or meditating.

Thirdly, create a sleep-inducing environment:

You may try keeping your bedroom cool, dark and quiet (as this could help). Also consider using blackout curtains, white noise machine or earplugs to minimize disturbances. *Moreso*, a comfortable mattress and pillows could help support restful sleep.

Fourthly, practice mindfulness and relaxation techniques:

Deep, slow breaths can reduce anxiety and help you unwind and prepare your body for sleep. You could also try meditation and gentle yoga.

Additionally, be mindful of your diet: Watch What You Eat and Drink. Avoid large meals, caffeine, and alcohol close to bedtime. These can disrupt sleep patterns and affect sleep patterns and affect sleep quality. Also hydrate wisely (staying hydrated is important but limit fluid intake in the hours leading up to bedtime to reduce nighttime awakenings for bathroom trips).

Lastly, engage in regular physical activity during the day to help promote better sleep at night (at least 30 minutes of moderate exercise most days of the week). However, avoid vigorous exercise close to bedtime, as it may energize you and hinder your ability to wind down.

Recognizing Sleep Disorders

If you've tried these strategies and still struggle with sleep, it might be time to seek professional help. Sleep disorders, such as insomnia, sleep apnea, and restless leg syndrome, can severely impact mental health and overall well-being. Consulting with a healthcare professional can provide guidance and appropriate treatment options.

Investing in your sleep is an investment in your mental health—one that pays dividends in energy, mood stability and cognitive function.



SPORTS

JUJU IN AFRICAN FOOTBALL: SUPERSTITION OR STRATEGIC EDGE?- BY AKINKUNMI GEORGE (SECRETARIAT/LEGAL DEPARTMENT)



Football, often called the "beautiful game," is a universal sport that transcends borders, languages and cultures. In Africa, however, football takes on an additional layer of mysticism, with superstitions and traditional practices influencing the way the game is played and perceived. One such phenomenon is the use of juju, a term that refers to a range of spiritual practices, including magic and traditional beliefs, believed to bring good fortune or curse opponents.

While superstition is not unique to Africa, juju has become a distinct part of the African football culture. But how does juju fit into modern-day sport? Are African teams really using it to gain an edge, or is it simply part of the mystique surrounding the game?

What is Juju?

In the context of African football, juju refers to magical rituals or spiritual practices intended to influence the outcome of a game. Juju is rooted in African traditional beliefs, where many communities believe in spiritual forces that can either aid or hinder success. These rituals can include wearing talismans, using herbs, or even performing sacred ceremonies before or during matches. For some, juju is a way of seeking favor from spirits or ancestors, while others may use it to intimidate or curse their opponents.

Accusations and Allegations

Juju has long been associated with African football, and throughout the years, there have been numerous accusations of its use at both the club and international levels. The allegations often arise when teams achieve unexpected successes or failures, with opponents claiming that some form of supernatural intervention is at play. One of the most well-known instances of juju accusations occurred in the 1990 African Cup of Nations (AFCON) when Cameroon faced Ivory Coast. After the Cameroonian team's unexpected success in the tournament, there were

rumors that they had used juju to secure their victories. Stories circulated those players had used amulets and consulted spiritual healers before their games. Similarly, in the 2010 AFCON, Ghana was accused of using juju after their impressive run to the finals, leading some to question the role of the supernatural in their success.

At the club level, there have been even more claims. Teams from Nigeria and Ghana, for instance, have faced accusations of using juju in African club competitions. Some of these allegations have come in the form of players or coaches seeking the help of traditional healers to ward off bad luck, while others have pointed to instances of the opposition suffering misfortune during crucial games.

The Impact of Juju on African Football

Despite the strong belief in juju within many African communities, the question remains: does it really have an impact on the outcome of football matches, or is it simply an element of mental and cultural preparation?

For many players, juju serves as a psychological tool. The belief in juju may instill confidence and create a sense of unity and focus. The rituals and practices can act as morale boosters, especially in high-pressure situations. However, while these practices are deeply ingrained in the culture, they often face criticism from some quarters as distractions from the actual skill and tactics needed to win matches.

From a practical standpoint, there is no tangible evidence that juju has a direct impact on football outcomes. Football is still primarily determined by the players' physical abilities, strategic planning, and sometimes sheer luck. And yet, in a sport where mental preparation is just as important as physical readiness, juju might provide players with a sense of belief that fuels their performance.

The World Cup Conundrum: Why Has No African Team Won?

With the extensive use of juju and the significant cultural weight placed on it, one might wonder: why have African teams never won the FIFA World Cup? The answer to this question is complex, as there are many factors beyond superstition that influence success on the global stage.

First, African teams have often faced systemic disadvantages, including underfunded football programs, lack of advanced training facilities, and inconsistent support from local and national federations. Additionally, the mental and physical demands of the World Cup are unparalleled, and African teams often face stiff competition from historically dominant nations in Europe and South America.

Moreover, despite the belief in juju, African teams often struggle with the same challenges that other underdog teams face at the World Cup—pressure, limited experience, and the weight of expectations. The lack of consistent, top-tier coaching, and the absence of a stable football infrastructure also contribute to African teams' underperformance on the world stage.

In some cases, the belief in juju might even become a double-edged sword. Players may become overly reliant on spiritual practices or rituals, distracting them from the technical, tactical, and team-oriented work necessary to win a World Cup. While juju may offer a sense of psychological advantage, it cannot substitute for the skills, teamwork, and strategy that lead to success at the highest level.

Conclusion: Juju – A Cultural Phenomenon

Juju in African football is a fascinating intersection of culture, belief, and sport. While there have been numerous accusations of its use, it is essential to recognize that it

serves as both a psychological tool and a cultural expression of identity and hope. However, the ultimate success of a football team—whether African or otherwise—depends more on tangible factors like talent, strategy, and preparation than on any form of spiritual intervention. Though no African team has yet won the World Cup, their success in other international tournaments, such as the Africa Cup of Nations, demonstrates that African football is thriving. Juju, whether real or symbolic, is just one of many elements contributing to the story of African football. The future may hold a World Cup victory for Africa—but when it happens, it will likely be the result of hard work, teamwork, and evolution in the sport, not just the power of juju.

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