



The W Community

Monthly Newsletter

NOVEMBER 2023



Hello

ladies!

Welcome to November! I sincerely wish you an amazing month ahead! If this is your birth month, here's my special shout out to you, congratulations on another 360 days round the sun! Our Newsletter took a different turn in October as we presented to you, **Healthpedia 2.0!** Yes, it was our health month where we ensured that every woman in the W community took actionable steps towards enhancing her health status. October featured free screenings, tests, discounted health treatments, webinars, a lot of educational health content and so much more! If you took a back seat during the health month, you can still stay updated when you visit our social media pages on Facebook, Instagram and X, **@thewcommunity**. You can also catch up on all of our health content on our YouTube channel, **@ The W Initiative**.

Now, let's dive into our November newsletter!

THIS HOLIDAY, PLAN YOUR FINANCES OR IT WILL PLAN YOU



01

How financially prepared are you for the holidays? While the holidays are a time for celebration and togetherness, they can also put a significant strain on your finances when you do not plan. To ensure a season filled with joy and not financial stress, it is crucial for you to start budgeting in advance. With the following smart financial planning tips in this letter, you can create lasting memories without breaking the bank.

This Holiday, Plan Your Finances or it Will Plan You

01. Assess Your Current Financial Situation

The first step in successful holiday budgeting is to take a thorough look at your current financial status. Review your income, savings, and outstanding debts. Knowing your financial capacity will help you set realistic spending limits for the upcoming holiday season.

02. Set Clear Spending Limits

After the first step, up next is setting clear spending limits. Create a budget that includes categories for gifts, decorations, travel, food, and any other holiday-related expenses. Be sure of how much you can comfortably spend in each category without straining your finances.



This Holiday, Plan Your Finances or it Will Plan You

03. Have a Scale of Preference

Holiday expenses vary, depending on your plans. Prioritise what matters the most to you and your loved ones. I will recommend that essential expenses, like bills and groceries, are covered before allocating funds for gifts and other items on the list. Remember, it's the thought that counts, and arguably, meaningful, intentional gifts often have more impact than expensive ones.

04. Initiate Cost-Saving Strategies

Source for cost-saving opportunities such as Black Friday deals that offer good coupons and discounts. While at this, avoid being scammed. Do a good research on the vendors before making payment. Additionally, you can get creative with DIY gifts, which are not only thoughtful but also ideally budget-friendly.

05. Stay Accountable

Occasionally, track your holiday spending to ensure you're staying within your budget. Tools like spreadsheets or budgeting apps can be incredibly helpful in keeping you on track. Adjust your spending if necessary to avoid exceeding your limits. The holiday season should be a time of joy, not financial worry. By taking out time to plan and budget, you can enjoy the festivities without the burden of excessive debt or financial stress.

02



BLACK FRIDAY

DISCOUNTS

**ULTIMATE SECRETS
TO SCORING EXCLUSIVE
BLACK FRIDAY DISCOUNTS!**

Ultimate Secrets to Scoring Exclusive Black Friday Discounts

November is marked with incredible Black Friday discounts and the official start of the holiday shopping season. While Black Friday can save you from spending a lot of money, navigating through the best deals can be overwhelming. Take a deep sigh of relief, as this letter will provide you with grand tips on how to find the best deals without breaking a sweat.

01. Do Your Research

Black Friday deals are always very competitive. Products are almost always sold out when they are finally released, you sure don't want to hear "Sold out". Ideally, a lot of stores release their sales previews ahead of time, which gives you an opportunity to plan your purchases and compare prices. What's more? Websites and apps like BlackFriday.com and ShopSavvy can help you track deals and discounts.

02. Set a Budget

Factually, the excitement of Black Friday can result in impulse buying. To avoid overspending, set a clear budget for shopping. Determine how much you can afford to spend and allocate specific amounts for different categories, such as electronics, clothing, or gifts.

Ultimate Secrets to Scoring Exclusive Black Friday Discounts

03. Create a Shopping List

After researching the deals, make a detailed shopping list. Note the items you intend to purchase from each store. Having a list not only helps you stay organised but also prevents you from buying items you don't need.

04. Prioritise High-Value Items

Let me give a big hint. Black Friday is an excellent opportunity to grab high-value items at a fraction of their regular prices. Focus on big-ticket purchases that you've been eyeing for a while, like electronics or appliances. These are the items that typically see the most significant price reductions.

05. Utilise Rewards and Coupons

Leverage any store rewards programs or coupons you have. Many stores offer special discounts and bonuses to their loyal customers. Check your email, store apps, and loyalty accounts for exclusive offers. Conclusively, by doing your research, setting a budget, and staying organised, you can maximise your Black Friday shopping experience and find the best deals while keeping your finances in check. Whether you're braving the crowds in stores or prefer to shop from the comfort of your home, these tips will help you make the most of this shopping extravaganza. Happy shopping!





5

WAYS TO PREPARE FOR THE HARMATTAN SEASON

Dry skin, intense catarrh, breaking lips, dusts, all speak of the harmattan season. This season cuts across all parts of Africa, and now is the best time to start taking precautionary measures. Let's talk about how you can get ready for the Harmattan season:

5 Ways to Prepare for the Harmattan Season

01. Moisturise Your Skin

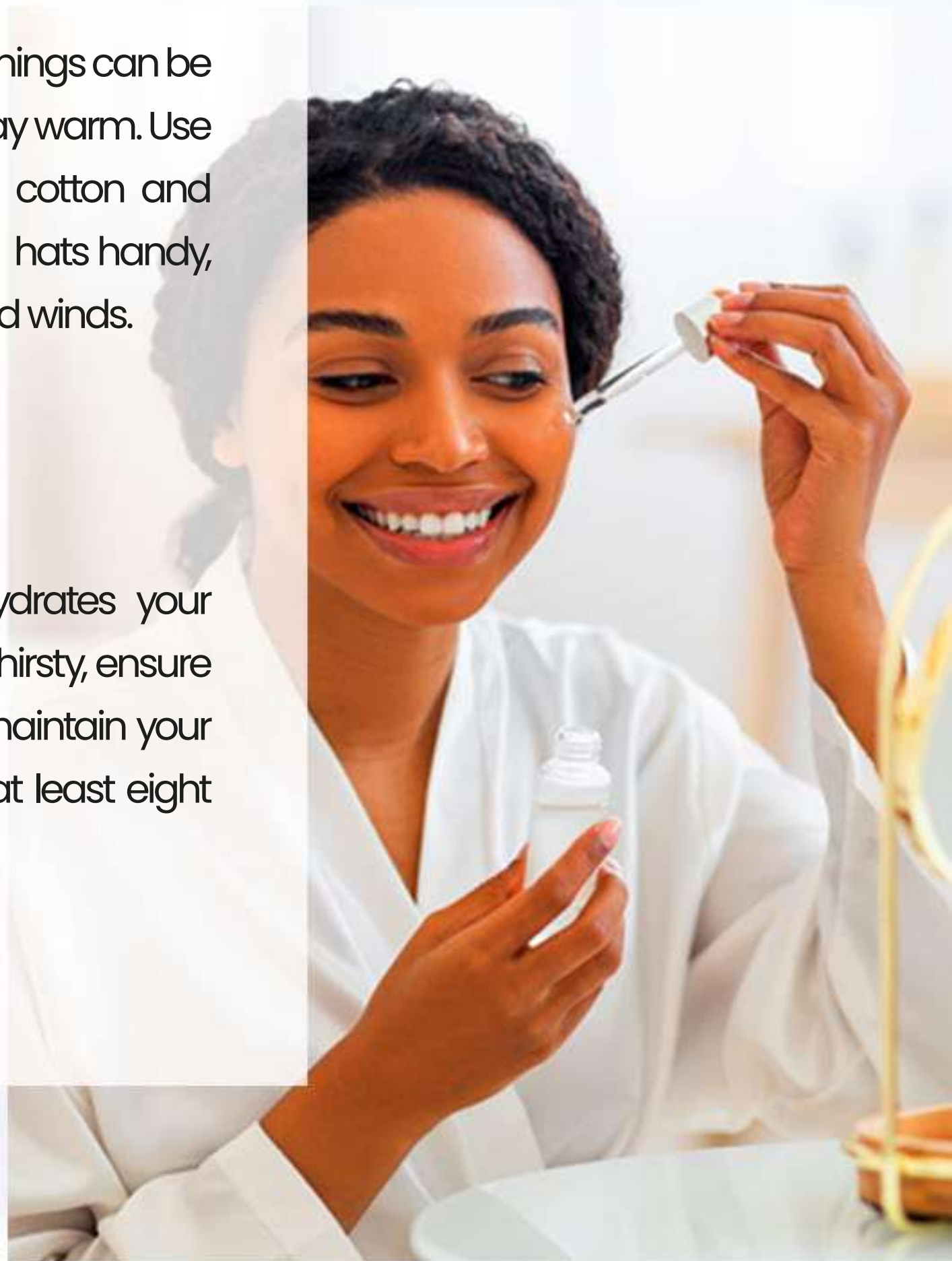
Harmattan can be harsh on your skin, causing dryness and itching. Invest in a quality moisturiser and apply it consistently to keep your skin moisturised. Focus more on areas prone to dryness like your hands, feet, and elbows.

02. Dress Warmly

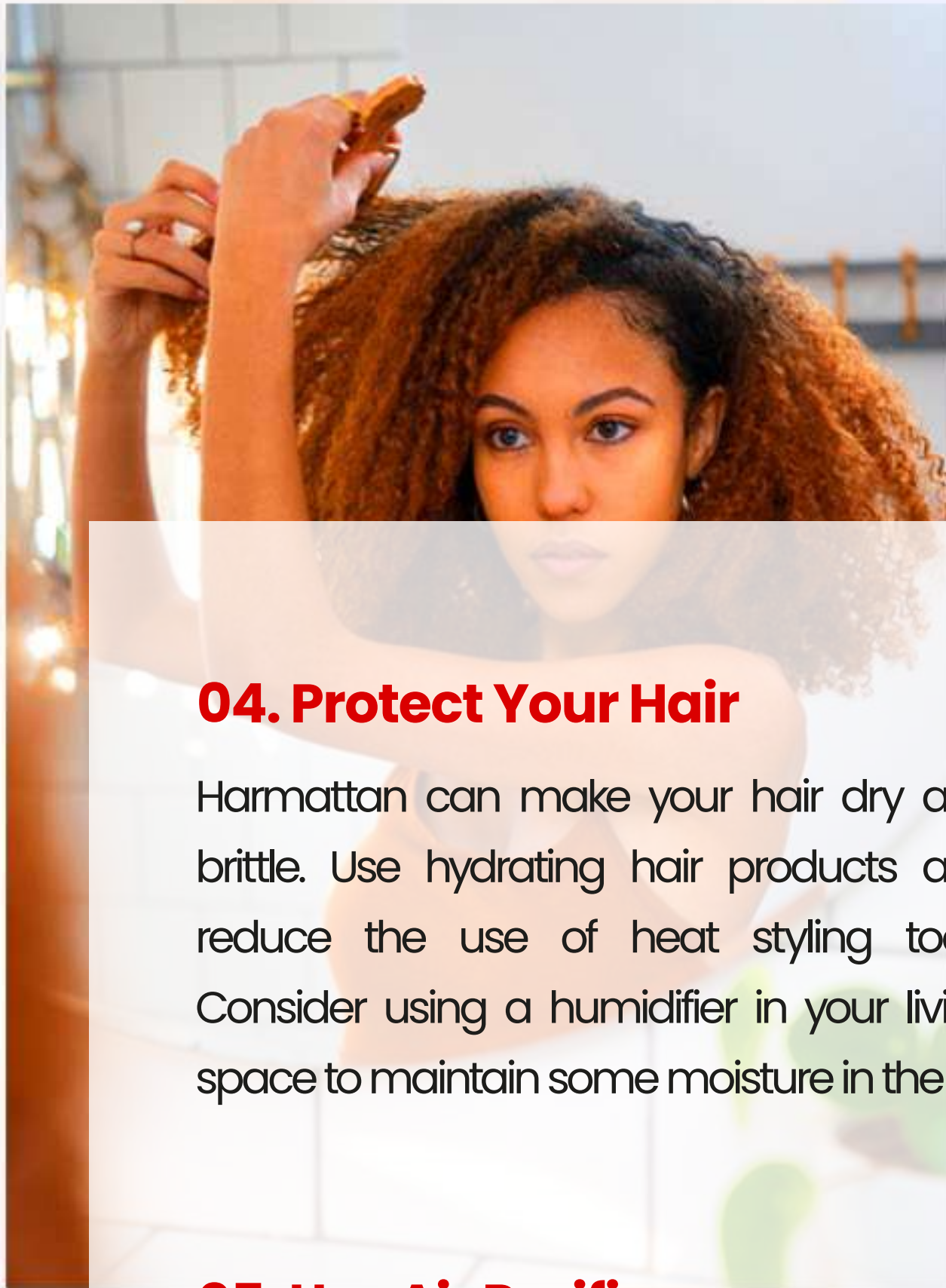
Harmattan mornings and evenings can be quite chilly. Dress in layers to stay warm. Use warm, breathable fabrics like cotton and wool. Keep scarfs, gloves, and hats handy, to protect yourself from the cold winds.

03. Stay Hydrated

The dry Harmattan air dehydrates your body. Even if you don't feel so thirsty, ensure to take in plenty of water to maintain your body's hydration levels. Drink at least eight glasses of water daily.



Ways to Prepare for the Harmattan Season



04. Protect Your Hair

Harmattan can make your hair dry and brittle. Use hydrating hair products and reduce the use of heat styling tools. Consider using a humidifier in your living space to maintain some moisture in the air.

05. Use Air Purifiers

Harmattan dust and allergens can affect the air quality in your home. Consider using air purifiers to help maintain cleaner air and reduce the risk of respiratory issues.

These tips can help you prepare for the Harmattan season and minimise its potential impact on your health and well-being. Remember that prevention and proper self-care are key during this time to stay comfortable and healthy.



FEMALE SHOPPERS IN KANO, YOU CALLED AND WE HAVE ANSWERED!

Do you reside in Kano? Are you looking for a shopping experience that satisfies your retail therapy? Look no further because W has partnered with Glitz Fair to give you the biggest and best shopping experience ever! "What is this Glitz fair?" You may be wondering, I will tell you. It is one of Kano's premier trade fairs where you can not just shop but also network! Glitz Fair 2023 promises to be bigger and better than ever, with an array of exciting opportunities for you as a shopper. Here's just a glimpse of what you can expect from the Glitz Fair;

01. Shopping Galore

This trade fair will feature a pool of products such as fashion items, gadgets, books, food items, artisanal crafts, appliances, home decor for the holidays, and so much more. What is that product you have been sourcing for? It might just be at the Glitz trade fair!

02. Win Big Cash Prizes

Who doesn't love cash prizes? This year at the Glitz fair, you can be among the 40 lucky shoppers who will win exciting cash prizes. Being an eligible winner is very simple! All you have to do is open a diamondxtra account and fund with a minimum of N5000 and stand a chance to walk away with extra cash in your pocket.

03. Networking and Collaboration

Whether you are a business owner, professional, freelancer, networking and collaboration will always be pivotal to upscaling. Attending the Glitz trade fair will be a good way to meet new people, get possible collaborations and partnerships. You never can tell if that grand idea or big opportunity can come by just attending a trade fair.

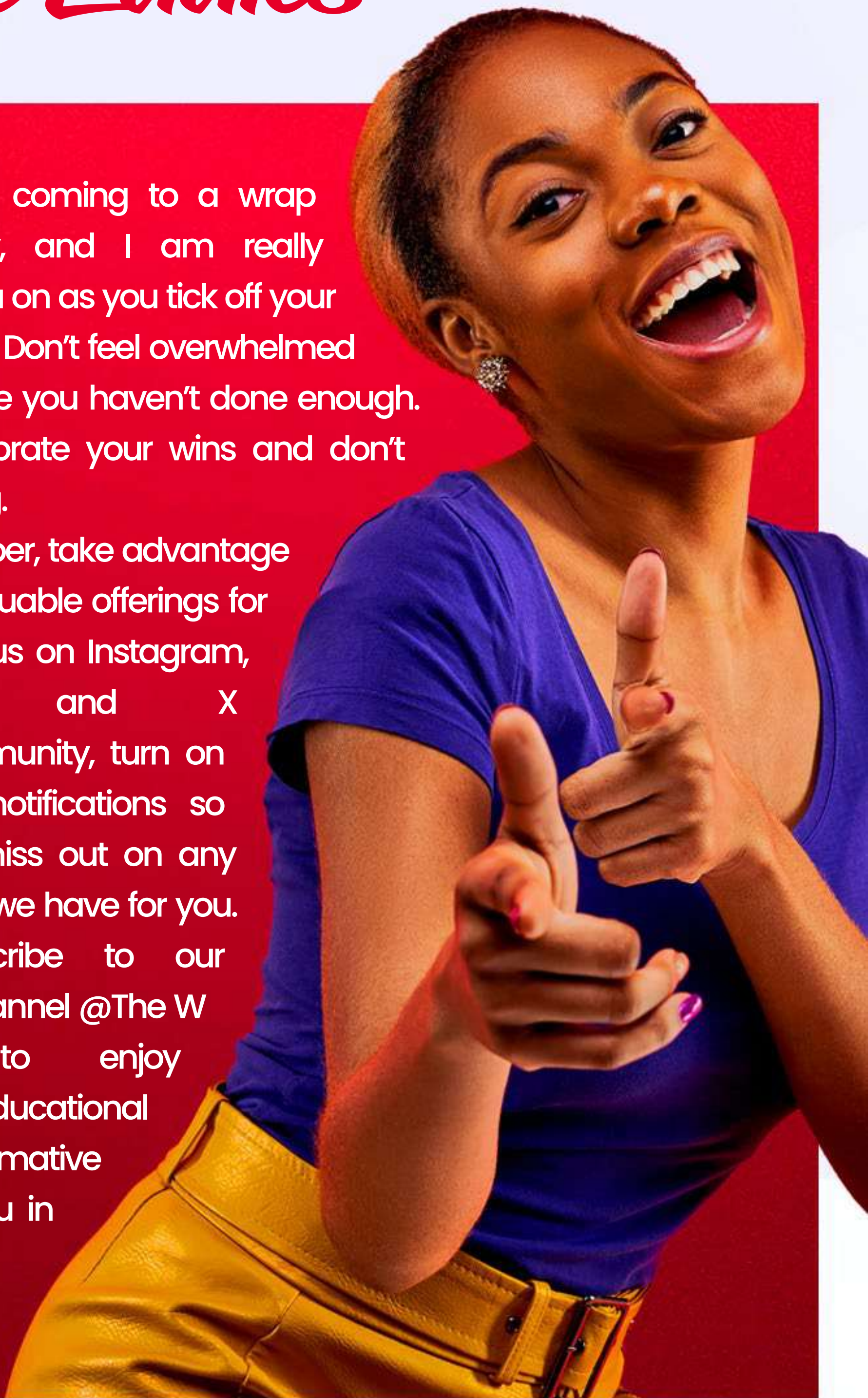
I can assure you that this event promises to be a memorable experience. It will be happening live at Afficent Grand Marque, Margajin Rumfa, Nassarawa, GRA Kano, on the 18th & 19th of November, between the hours of 12pm to 7pm.

Don't miss the Glitz Fair 2023, where you can come shop varieties against the holidays! See you there!

Bye Ladies

The year is coming to a wrap undoubtedly, and I am really cheering you on as you tick off your year's goals. Don't feel overwhelmed if you feel like you haven't done enough. Rather, celebrate your wins and don't stop pushing.

This November, take advantage of all W's valuable offerings for you. Follow us on Instagram, Facebook and X @thewcommunity, turn on your post notifications so you don't miss out on any opportunity we have for you. Also, subscribe to our YouTube channel @The W Initiative to enjoy enriching, educational and informative content. you in **December!**





• *Inspiring* • *Connecting* • *Empowering*