

# Monthly Newsletter

AUGUST EDITION

2025

*Featuring*  
*Ebi Obaro, Founder*  
*Maple Canadian*  
*College, Lekki*

Read more on page 12...

## Interesting Topics

- Your Business Deserves More Than a Dream - Fund It with W-Power Loan
  - The Power of Saying NO
- A Beautiful Brand Isn't Enough - Can It Run Without You?
- Breastfeeding in Real Life: Leaking Shirts, Silent Battles & Choosing What's Best

# Table of *Contents*

2

Your Business Deserves More Than a Dream – Fund It with W-Power Loan

4

The Power of Saying NO

7

A Beautiful Brand Isn't Enough – Can It Run Without You?

9

Breastfeeding in Real Life: Leaking Shirts, Silent Battles & Choosing What's Best

10

The W Initiative Spotlight – Ebi Obaro  
Founder Maple Canadian College, Lekki





# HELLO LADIES!

Happy New Month! We officially welcome you to the month of August. How is it even August already? Wasn't it just yesterday we were all celebrating the second half of the year.

It's easy to get overwhelmed because time seems to be flying while our goals remain unachieved. However, we must learn to look beyond the grand moments and choose gratitude, because even when life seems to throw us off balance, there is always something to be grateful for.

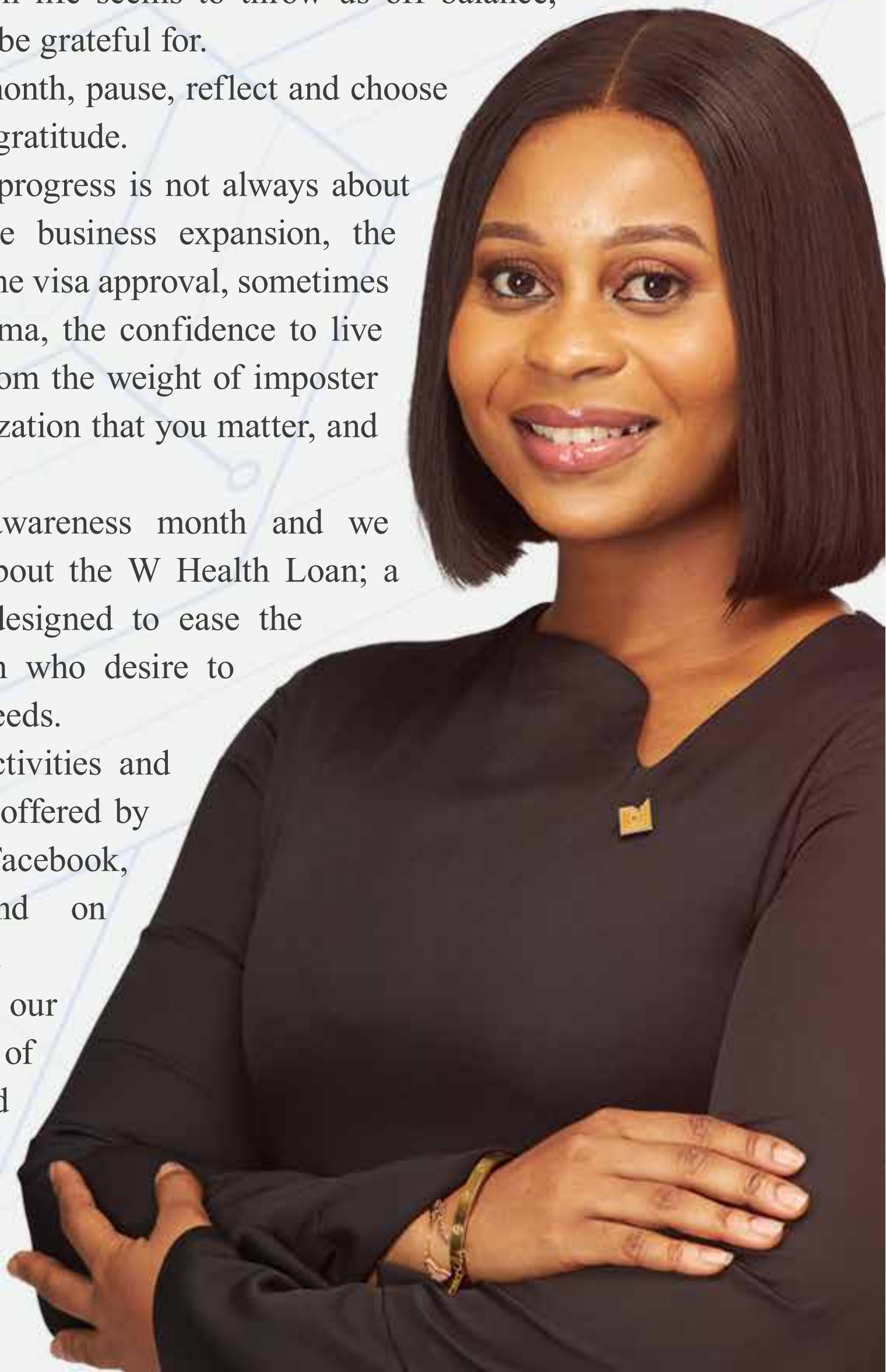
So, as we step into the 8th month, pause, reflect and choose to be more intentional about gratitude.

Remember that growth and progress is not always about the 'big breakthroughs'; the business expansion, the scholarship, the wedding or the visa approval, sometimes it's in the healing from trauma, the confidence to live authentically, the freedom from the weight of imposter syndrome and the quiet realization that you matter, and your dreams are valid.

Last month was fibroid awareness month and we reminded our community about the W Health Loan; a special financing solution designed to ease the financial burden off women who desire to meet their health and body needs.

You can catch up on all activities and enjoy every incentive being offered by following us on Instagram, Facebook, X (@thewcommunity) and on YouTube @ The W Initiative.

Now Ladies, let us dive into our newsletter for the month of August. We have curated wholesome contents to keep you inspired and informed.





# Introducing the W-Power Loan;

*Financing Built for Women in Business*

01

The W-Power Loan is a specially designed financial product powered by Access bank through the W Initiative, designed to meet the unique financial needs of women-owned businesses. It offers access to capital without the intimidating barriers that often stand in the way, like excessive collateral requirements or rigid repayment terms. The W-Power Loan is more than just a funding option, it is a tool for empowerment, designed to support women in achieving long-term business growth, stability, and expansion.

## Why Choose the W-Power Loan?

Access to financing should never be the reason a brilliant idea stays on paper. The W-Power Loan removes the common barriers women in business often face when trying to access funding.

## WHAT MAKES THE W-POWER LOAN DIFFERENT

### 1. Access up to ₦10 Million- No Tangible Collateral Required

Women-owned businesses can access funding of up to ₦10 million without having to present physical collateral. This eases one of the biggest hurdles many female entrepreneurs face: lack of assets to back a loan request.





# Introducing the W-Power Loan;

Financing Built for Women in Business

## 2. Flexible Repayment Structure

Every business has its own rhythm. The W-Power Loan repayment plan is tailored to your business cash flow, allowing you to meet your obligations without straining your operations.

## 3. You can use the Loan for What Matters Most

Whether you need to increase your working capital, acquire business assets, invest in equipment and infrastructure, or expand to new markets, the W-Power Loan gives you the flexibility to channel funds where your business needs it most.

## 4. Inclusive Across All Business Sectors

Whether you are in fashion, food processing, consulting, manufacturing, logistics, agriculture, or health services, as long as your business is female-owned and operates legally, you're eligible to apply.

## 5. Competitive Interest Rates

The W-Power Loan is structured to support growth and not hinder it, that's why our interest rates are competitive, making it easier for your business to stay profitable while you repay.

### | READY TO TAKE THE NEXT STEP?

You don't need to wait for the 'right time'. You don't need to shrink your dreams because of temporary limitations. With the W-Power Loan, you have permission and support to grow.

*Send an email to [wcares@accessbankplc.com](mailto:wcares@accessbankplc.com) to get started today.*





# The **Power** of **Saying NO**



**02**

It's easy to think strength is about how much we can carry or how far we can stretch ourselves, but real strength is in knowing your limits, protecting your space, and choosing yourself even when it's uncomfortable. One of the most powerful things a woman can learn is when and how to say no, not because she's being difficult, but because she finally understands the value of her time, her peace, and her energy. Saying 'no' isn't weakness, it is wisdom! For many women, it's the first step towards freedom.



## Why is saying no so hard?

For many women, ‘no’ feels like failure. We are natural nurturers, supporters and problem-solvers. We have been conditioned at home, in school and at the workplace to be agreeable, helpful, and available. So, when we decline a request, set a boundary, or choose ourselves, it can feel like we’re disappointing someone or being mean. However, you must understand that every time you say yes to something that drains you, distracts you, or derails you, you’re turning down what truly matters; your peace, your purpose and your progress.

## Reclaiming Your Power with the Simple Word: No!

Saying no isn’t about being cold or unavailable. It’s about being intentional. It’s recognizing that your time, energy, and talents are valuable, and you don’t have to pour them into every request or relationship that comes your way.

***Here is what saying ‘No’ can sound like:***

- ‘Thank you for thinking of me, but I can’t commit to that right now.’
- ‘I’m fully booked this week, can we explore another time?’
- ‘This doesn’t align with my priorities at the moment, but I’ll let you know if that changes’.

***You don’t have to over-explain. Your no can be clear, kind, and firm.***





# AUGUST

## CHALLENGE

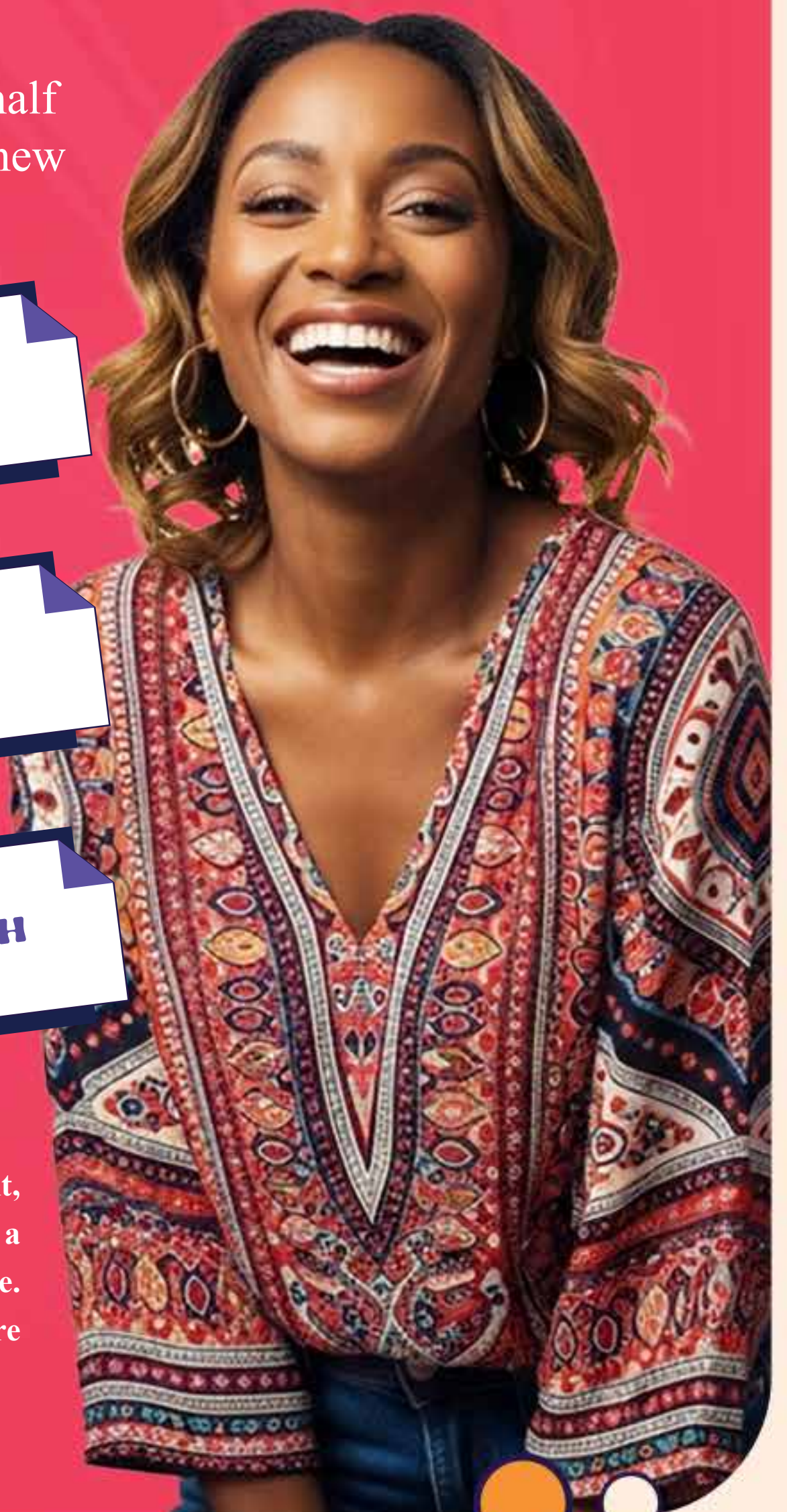
As we push through the second half of the year with fresh plans and new energy, ask yourself:

**WHAT AM I NO LONGER AVAILABLE FOR?**

**WHERE HAVE I BEEN SAYIN 'YES' TO, OUT OF GUILT, NOT PURPOSE?**

**WHAT DOES 'YES' TO MY WELLBEING AND GROWTH LOOK LIKE?**

Write it down, practice it, and protect it, because every 'no' that honors your peace is a 'yes' to your power. You are allowed to pause. You are allowed to prioritize yourself. You are allowed to say no unapologetically!





# Introducing the **W Health Community**

Every woman deserves to live her healthiest life, and at the W Community, we are committed to making that possible.

## Look forward to:

- \* Engaging & inclusive health content
- \* Ask the Expert Sessions
- \* Networking opportunities
- \* Freebies / Discount

## Click to join

<https://chat.whatsapp.com/Hl3wmL3AJRg3LVrgdsePDj>



Inspiring . Connecting . Empowering

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03

## *A Beautiful Brand Isn't Enough- Can It Run Without You?*

Adaora's fashion brand started with magic. She was the girl everyone called for last-minute event dresses, custom bridal looks, and wardrobe emergencies. Her eye for detail, the quality of her fabric, and her warmth kept clients; celebrities, executives, influencers, coming back. Within a few years, Zora by Ada was a household name. She had capital, consistent demand, and two stores in Lagos. Business was booming, at least from the outside. But by the sixth year, cracks began to show. Orders got mixed up, her head tailor left suddenly, her rent doubled, and one of her branches quietly closed. Still, she pressed on.

It wasn't until a potential investor came calling that Adaora realized what she had built wasn't a business, it was a hustle in fancy packaging.

She had no clear inventory system. Her business account was barely used, there were no formal contracts with staff, no insurance, and no customer service policy. Even her brand name wasn't properly registered. The investor passed. Kindly! "It's a beautiful brand, but we can't fund a structure that doesn't exist."

That was the sentence that shifted everything. Adaora had money, she had customers, she had fame. But she didn't have systems and without that, her business couldn't grow beyond her own capacity.







## *But Let's Talk:* *Can you relate to Adaora's story?*

Have you ever been so focused on passion and profits that you forgot about structure?

Would your business survive without you physically present?

These are tough questions but necessary ones.

Because legacy isn't just about building what people can see.

It's about creating something that can stand, even when you're not in the room.

So how can we, as women entrepreneurs, begin to do better?

### **WE WANT TO HEAR FROM YOU**

Head over to our Instagram or Facebook [\*@thewcommunity\*](#) and share under our Smart Woman Corner post.

***Let's share, learn, and grow together.***





# supporting you **through every precious arrival**



From local care to international options, the **W Health Loan** helps finance your child's delivery, wherever you choose.

Click **here** to apply

<https://forms.office.com/r/Jx0KLA2hmF>

Banking with Access: Branch | ATM | online | mobile | contact centre



Access Bank will never ask for your complete card number, PIN, or One- Time password in our emails. If you lose your phone, dial \*901\*911#. Links within our page will only take you to information pages on our website.

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# Breastfeeding in Real Life:

## *Leaking Shirts, Silent Battles & Choosing What's Best*



Every August, World Breastfeeding Week shows up with hashtags, health statistics, and smiling photos of mum's nursing peacefully.

But let's talk about real life. Let's talk about the woman in traffic, praying her shirt doesn't get stained before her next meeting. Let's talk about the mum hiding in a bathroom stall at work just to pump. Let's talk about the guilt of switching to formula, even when you know it was the best decision for your sanity, because for many women, breastfeeding isn't just about milk, it's about managing expectations, body image, time, emotions, and the invisible weight of 'doing it right.'

### **The Pressure Behind the Praise**

Yes, "breast is best", but best for who? And under what conditions?

It's easy to throw around slogans, but many women are navigating:

- Cracked nipples and sleepless nights
- Pumping schedules that clash with demanding jobs
- Cultural shame for breastfeeding 'too long' or stopping "too soon"
- Well-meaning but overwhelming advice from everyone and their aunties.

Some are full of milk and struggling emotionally.

Some are dry but full of guilt.

Some are in-between; unsure, but doing their best, and it's all valid.

This is not just about feeding, it's about freedom.



A portrait of Ebi Obaro, a woman with long dark hair, wearing red-rimmed glasses and a black blazer over a light-colored lace top. She is smiling and looking towards the camera. The background is a dark grey with a diagonal light grey stripe.

## The W Initiative Spotlight;

**Ebi Obaro,**

Founder Maple Canadian College, Lekki

1

Can you tell us a bit about your journey; how did your path lead you to founding or leading Maple College?

My family of seven migrated to Canada in 1997 through the Canadian Government's Federal Skilled Worker Program, seeking better educational opportunities for our children. Adjusting to life in a new country was challenging, as we had to navigate unfamiliar systems. During this time, I assisted a few family friends in securing admissions for their children into Canadian high schools, and that experience was a light-bulb moment for me. In 2003, I founded 'Maple Education Canada Inc.' to help Nigerian students gain admission into Canadian colleges and universities. Today, we are proud to have partnerships with over 65 academic institutions across Canada. Maple Canadian College was established in 2019 to bridge the gap between the Nigerian and Canadian high school curriculums, ensuring that students are better prepared for university education in Canada. We observed that many students struggled academically because of this gap, leading to changes in programs, extended years in university, and increased financial costs for parents. We are proud to say that Maple Canadian College has successfully achieved its objectives. Our students have not only secured admissions to universities worldwide but have also earned various scholarships. At the end of their program, students graduate with the Ontario Secondary School Diploma (OSSD), which positions them competitively for global opportunities.



## The W Initiative Spotlight - Ebi Obaro, Founder Maple Canadian College, Lekki

2

What were some of the defining moments that shaped you as a woman in leadership?

My father, a disciplined soldier, led his family by example. He taught us to take responsibility, stay engaged, and never depend solely on others. His principles shaped my leadership style—one that involves actively participating in our businesses to ensure we achieve the desired outcomes.

3

A woman balancing vision, work, and family, what keeps you going during tough seasons?

I have faced various challenges throughout my entrepreneurial journey. What has kept me going during tough times is the phrase: “When the going gets tough, the tough get going.” Our business is heavily influenced by economic conditions and immigration policies in different countries. The fluctuating foreign exchange rate against the Naira remains one of our biggest challenges, making foreign education less affordable for many Nigerian families. Additionally, frequent changes in immigration policies affect the number of study permits issued each year. Balancing my vision, work, and family was especially challenging when my children were younger. I had to learn to multitask effectively, but through it all, my family has always come first.





## The W Initiative Spotlight - Ebi Obaro, Founder Maple Canadian College, Lekki

4

If you could speak directly to a young lady trying to build a vision, what would you say to encourage her?

I firmly believe that with focus and determination, there is nothing one cannot achieve. There were times I almost gave up, but with the unwavering support and encouragement of my family, I persevered. To build a sustainable business, I believe in establishing strong structures and corporate governance from the beginning. I developed a clear business plan and cash flow analysis to guide my decisions and keep me on track. I also separate myself from the business by drawing a fixed monthly salary to maintain financial discipline. Integrity, diligence, and hard work are the cornerstones of long-term success. And I always remind myself that Rome was not built in a day.

5

Why would you recommend Maple College to a fellow woman looking for a trusted school for her child?

- Maple Canadian College places a strong emphasis on academic excellence, recognizing and celebrating student achievements through scholarship awards.
- We foster a culture of achievement and holistic growth, providing continuous support for our students' development.
- Our teachers are trained and certified to teach the Ontario high school curriculum, ensuring our students' success.
- We provide a total-care environment in our student residences, prioritizing their safety, well-being, and personal growth.
- With our Ontario Secondary School Diploma (OSSD) program, graduates of Maple Canadian College have the opportunity to gain admission into top global universities around the world, truly living our slogan: #StartHereGoAnywhere.



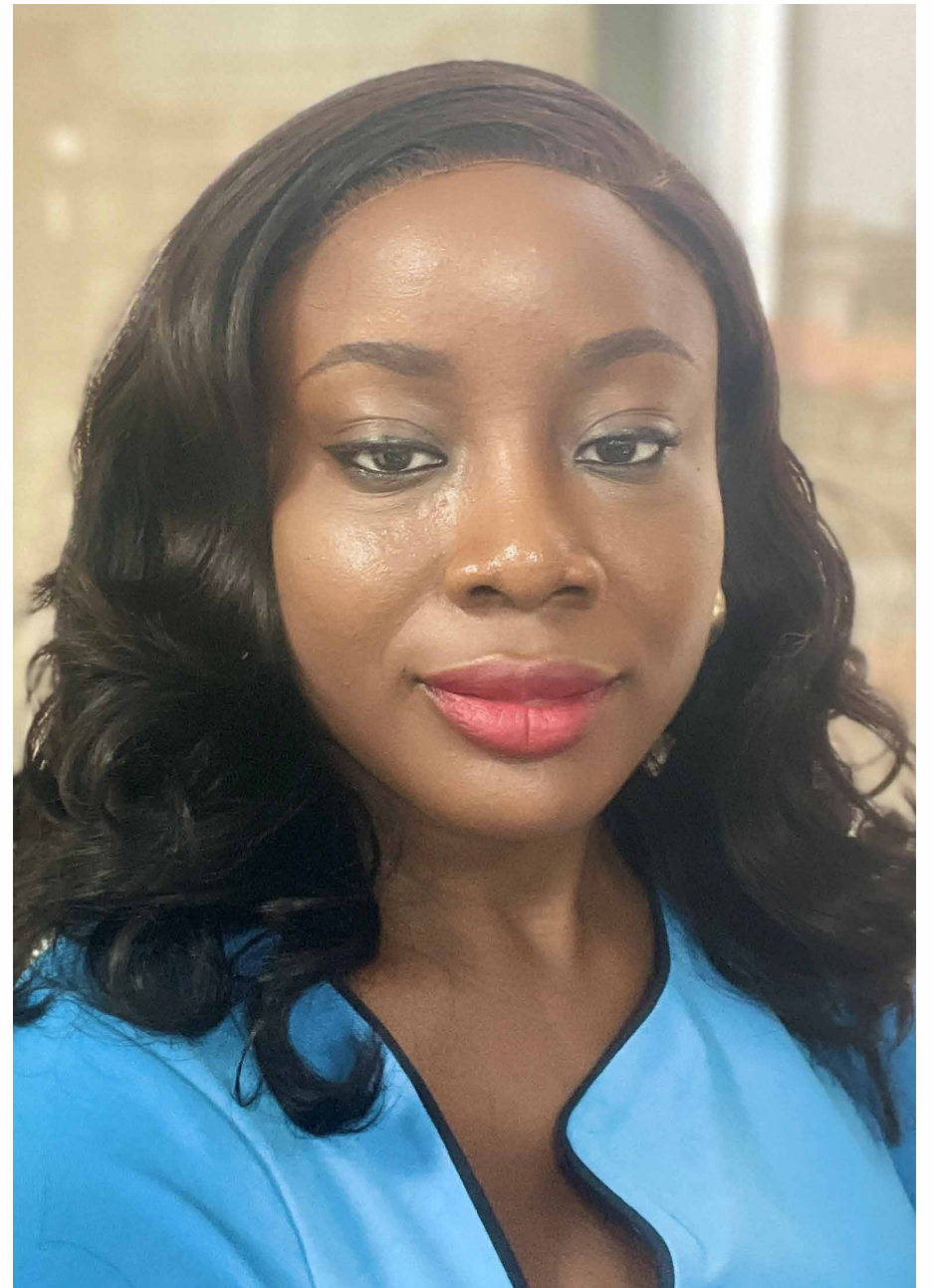


## Note

### *From a W Team Member*

#### *Hello Amazing Women,*

As we settle into the second half of the year, I'm reminded of the quiet power that comes from simply staying the course. It's not always about doing more or making dramatic changes. Often, it's the small, consistent steps that shape the bigger picture. In life, in career, and even in our personal well-being. One of the things I've been more intentional about lately is taking better care of my body. Between a busy schedule and a long to-do list, it's easy to push health to the bottom of the priority pile. But I've learned that the way we show up in one area of our lives often reflects in others. So now, I make time to work out at least three to four times a week and stick to a healthy, balanced diet most of the time. It's not about perfection. It's about making choices that serve me in the long run. Whether you're chasing business goals, managing a home, building your career or all of the above, don't forget to take care of yourself. Rest when you need to. Move your body. Fuel it with good food. Celebrate the small wins. You deserve to feel strong and well, inside and out. Let this month be your reminder that consistency over time brings results. Stay committed to your goals, even when progress feels slow. And remember that you're not alone, you are part of a powerful community of women who are growing, thriving, and cheering one another on.



**Gbemisola Ajibulu**

Team Lead, W Individuals Segment,  
Women Banking

*With warmth,  
Gbemi from W.*





# *Bye, Ladies!*

That's a wrap on this month's edition! Thank you for reading, reflecting, and riding with us through every story, insight, and truth shared. We know August can feel like a midpoint; not quite the end of the year, but not the beginning either. It's that space where fatigue meets hope. So if you're feeling a little in-between right now, just know this: you're not alone. Let this be your reminder that you're allowed to pause, reassess, and realign. You are allowed to say, 'this version of me needs more rest,' or 'this season requires more courage.' Whatever you do, don't shrink. Don't second-guess your voice. So go into the rest of the month with your head high and your heart open. There's still time! There's still room! And most importantly, there's still you! We're rooting for you always. Until next time, take care of yourself, fully and unapologetically.

*With love, The W Community Team*







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