

Monthly Newsletter

2025

MAY EDITION

Featuring
Adesua Dozie as
our Woman Crush
of the Month!

Read more on page 9...

Interesting Topics

- Your Health Should Never Have a Price Tag
- Boosting Your Business Through Effective Cash Flow
- Deals Die Without Documents

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Documents



Hello Ladies



Welcome to MAY! Can you believe how fast time flies? It really is! And we hope you are not under too much pressure. Pause, breathe and take a quick check-in on your goals and vision board. Are you on track? Have your priorities shifted? It is okay if some things need adjusting, that is part of growth! This month, W is here to remind you that progress, no matter how small, is still progress. Are you ticking off milestones, or simply staying consistent? Give yourself some credit. You are doing amazing. Our April Webinar on “Demystifying Bank Loans” was one for the books! If you missed it, worry not because you can watch the replay when you follow us on Instagram, Facebook and X @thewcommunity or subscribe to our YouTube channel @ The W Initiative Now ladies, let us dive into your May Newsletter. We have curated enriching content and mind blowing offers for you!

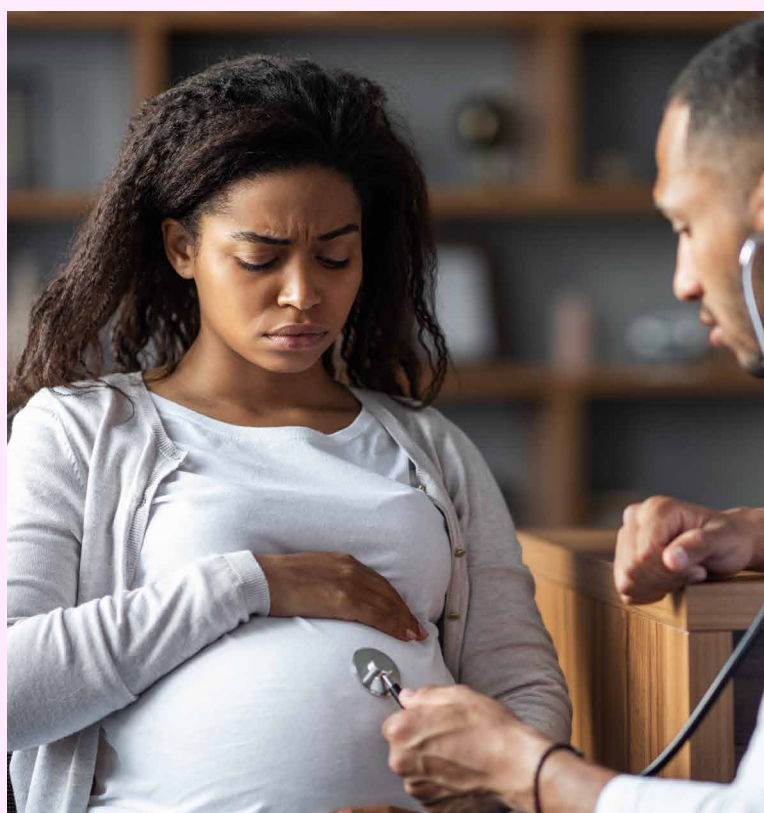


There's a saying that echoes across African homes: "Health is wealth." But for many women and families, accessing quality healthcare still feels like a luxury, something you can only dream of if you have the right savings or connections. At the W Initiative, we believe that no woman should have to choose between her health and her finances. Therefore, we created the W Health Loan, a range of life-saving, dignity-restoring financial products created to make quality healthcare accessible, affordable and immediate for women and their families. Life can be unpredictable. Incidents like emergencies, the joy and risks of childbirth, the difficult road of managing chronic illnesses, etc, can arise. We want every woman covered under our W health loan umbrella and this is why you have come across this newsletter.

**YOUR HEALTH SHOULD NEVER HAVE
A PRICE TAG: WELCOME TO THE W
HEALTH LOAN**

The W Emergency Support

Emergencies don't come with warnings. In a split second, lives can change and in that moment, what you need most is access to care, not a scramble for cash. The W Emergency Support Loan is built for these exact moments. We provide you with rapid financial access when accidents or acute medical crises arise, ensuring that critical care isn't delayed due to lack of funds. This support gives families the power to act fast in cases of accidents, sudden surgery, or life-threatening illnesses. Our Emergency support ensures that money is not the reason why help is delayed.



Maternal Health Service Support

Recently, a story went viral in Nigeria. A pregnant woman on the verge of childbirth lost her life due to inadequate funds and access to quality healthcare. What went wrong? Every childbirth should be a celebration, not a risk. Yet too many families have experienced the heart-wrenching loss of mothers due to complications that could have been prevented with timely medical care. The Maternal Health Service Support loan covers IVF, Child delivery (home and abroad) and so much more. This loan is our promise to mothers that their safety, dignity and joy are worth investing in.

W Cancer Care Support

A cancer diagnosis is an emotional, physical and financial storm. Treatment is often expensive, ongoing and intensive. But we believe that the cost of survival should never stand in the way of hope. W Cancer Care Support Loan provides extended, compassionate financial support for cancer patients, helping them focus on healing instead of bills. Because no one fighting for their life should have to fight for funding too.



**YOUR HEALTH SHOULD NEVER HAVE
A PRICE TAG: WELCOME TO THE W
HEALTH LOAN**

What Makes the W Health Loan Truly Exceptional



Loan Amount & Coverage: Access up to ₦10 million to cover a wide range of health needs including fertility treatments and childbirth to emergency surgeries, cancer care and specialist interventions.

Subsidized Interest Rates: Enjoy highly competitive, low interest rates with zero loan fees to make repayments affordable.

Flexible Repayment Options: Repay over a flexible period of time, giving you space to breathe financially while focusing on recovery.

Inclusive Access: This loan is open to both salary earners and entrepreneurs. For salaried individuals, minimal collateral is required. For business owners, soft collateral terms ensure fairness and accessibility.

The recent tragedy that shook a Nigerian family raises an important alarm that healthcare should never be a privilege. But it is also a call to action. These loans were created long before the headlines but their relevance is more urgent than ever. We invite you to explore how the W Health Loan can serve as your family's safety net shielding you from financial panic when health challenges arise and helping you secure a future full of hope. When life happens, you deserve more than sympathy; you deserve solutions. Our team is ready to walk with you. Email us today at wcares@accessbankplc.com to get started.

May Affirmations

- I am confident in my ability to achieve all my goals and dreams.
- I am worthy of all the love, success, and abundance that life has to offer.
- I trust myself and my intuition to guide me toward the right path.
- I am aligned with the energy of growth and renewal.
- I attract abundance and success throughout May.
- I am a magnet for positive energy and opportunities.
- I am deserving of self-care and nourishment.
- I am surrounded by love and support.



02

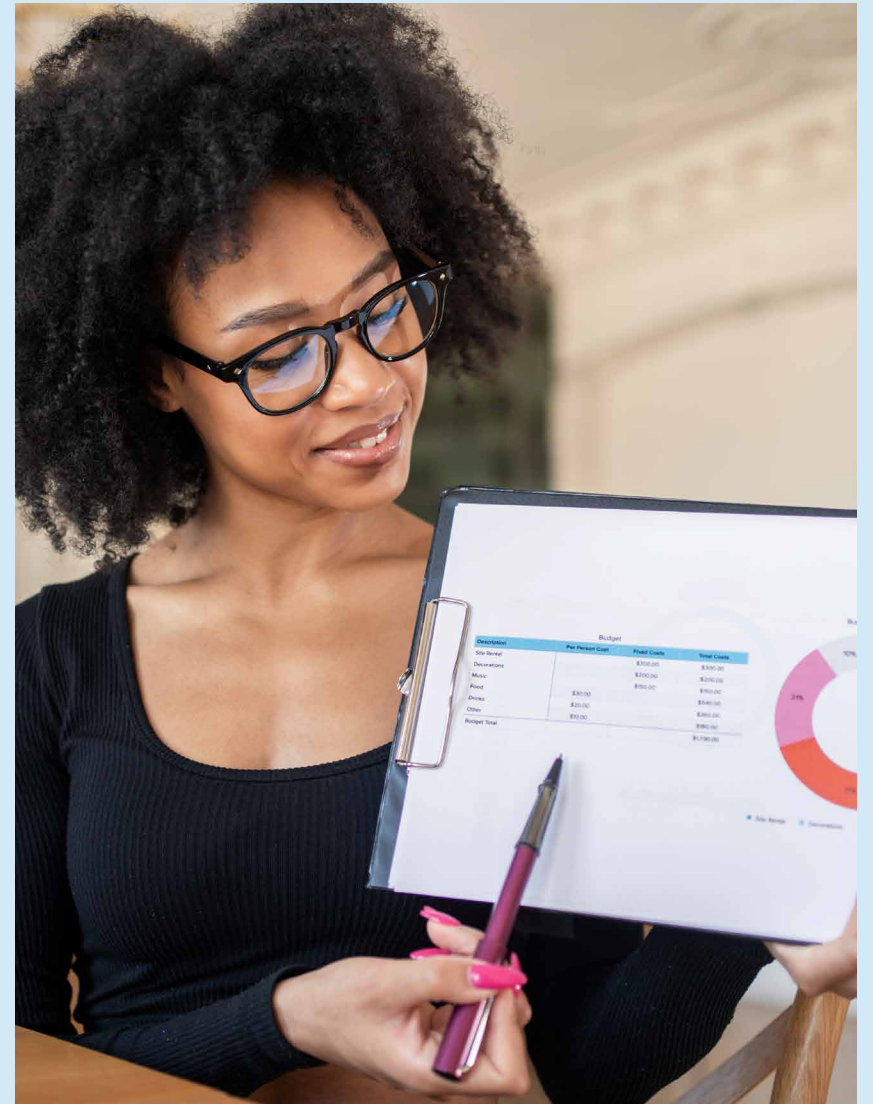
BOOSTING BUSINESS SALES THROUGH EFFECTIVE

Cash Flow Management

As a business owner, cash flow challenges can quietly cripple your operations. You want to take your business to the next level by acquiring products but, there's no money. You want to restock, but suppliers won't release goods without payment. You want to deliver faster, offer better service, or take on new clients, but the funds just aren't there to scale. Sales start to slow down not because people aren't buying, but because your business isn't positioned to serve them effectively. But what if this cycle could be broken? What if, with the right planning and smarter funding strategies, your business could move from surviving to scaling? Let's walk through five practical ways to manage your cash flow better and fuel consistent, long-term sales growth.

Know Your Numbers

Yes, cash flow involves how much money you are making, but it is also when that money comes in, how quickly it goes out and whether you have enough in the middle to keep things running. A business can be profitable on paper and still go under because payments are delayed or expenses spike unexpectedly. That's why you must have a clear picture of your numbers at all times. Use a simple cash flow forecast to project the money coming in and going out over the next 3 to 6 months. Track your receivables closely; don't be afraid to follow up with polite reminders when payments are late. And most importantly, separate your business and personal accounts. Mixing them makes it nearly impossible to know where your money is really going.

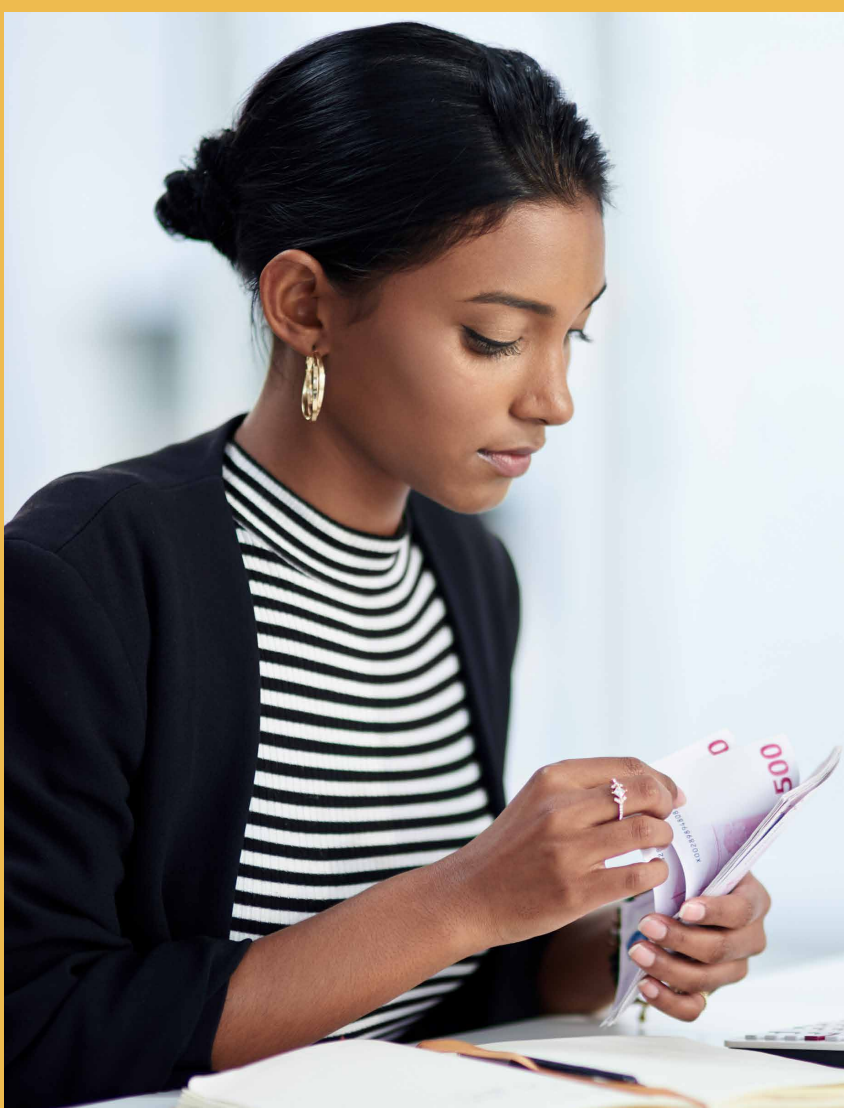


Rethink How You Sell, Let Cash Guide the Strategy

Every entrepreneur wants to sell more but sales that don't bring in cash quickly can hurt more than they help. If you're constantly offering credit, giving long payment terms, or chasing after unpaid invoices, your business will always feel cash-starved. Instead, design your sales approach around liquidity. Offer early payment discounts to encourage customers to pay upfront. Bundle fast-moving items together to increase cash turnover. And when it comes to credit, reserve it for only your most loyal and reliable clients. Let your pricing, packaging, and promotions work with your cash flow, not against it.

Invest in What Drives Sales

Once you get your cash flow under control, it's time to scale but smartly. Every investment should be tied to your ability to bring in more money quickly and sustainably. That means prioritizing what drives revenue. Even a modest budget on social media ads can bring a strong return if targeted well. Collaborate with micro-influencers who speak to your market. Launch a simple referral program, your satisfied customers are often your best sales people. And most importantly, tie your sales goals to weekly or monthly cash targets, not just overall revenue. It's one thing to hit N1 million in sales. It's another thing to hit it and still have cash in the bank.



Access the Right Funding at the Right Time with the W Power Loan

There comes a point where cutting costs and tweaking sales strategies won't be enough, especially if your business has strong demand but limited working capital. That's where smart funding comes in. You don't have to wait until things are desperate to seek financial support. We have good news for you. With the W Power loan, you can get financing to support your business. It is available for women-owned, led or managed businesses. Access up to; N100M, enjoy competitive Interest rates with a tenor of up to 36 months repayment plan To get started, please send an email to wcares@accessbankplc.com.

03

Adesua Dozie

Has our *spotlight* this May!



Adesua Dozie is a force who has not only broken barriers but has also created pathways for others to rise alongside her. Her journey exemplifies resilience, excellence and the transformative power of intentional leadership. Her recent appointment as General Counsel & Company Secretary of NNPC Limited in April 2025 marks a bold new chapter in a distinguished career that spans over 25 years. Adesua has served as a trusted legal advisor to multinational organizations operating across Africa, helping them navigate complexity, build resilient structures and scale with integrity. Before joining NNPC, she held executive legal roles including Vice Chairman of ExxonMobil Companies in Nigeria and Regional General Counsel for Africa (Upstream). From 2013 to 2019, she was General Counsel at GE Africa, where she also co-chaired the GE Women's Network in Africa, championing diversity and inclusion. She has also served in senior roles at The Coca-Cola Company, supported the Coca-Cola Africa Foundation as Legal Adviser and Board Secretary, and worked with Elf Petroleum (now TotalEnergies) and Ajumogobia & Okeke, one of Nigeria's leading law firms. A respected thought leader in legal and corporate circles, Adesua has advised on large-scale transactions across the continent, bringing deep insight into Africa's regulatory landscape. Her work has strengthened governance cultures and fostered sustainable growth in diverse industries. She holds a law degree from the University of Buckingham, an LL.M from Cornell Law School and is admitted to both the New York Bar and the Nigerian Bar. Yet beyond the boardroom and her many accolades, Adesua is also a devoted wife and mother. She is married to Uzoma Dozie and together they are raising three remarkable children: Chidi (22), Adaeze (20) and Chizara (13). Her ability to balance a demanding career with a fulfilling personal life is yet another dimension of the intentional leadership she embodies.

She is an Inspiration to Women Everywhere

Adesua's story is more than a personal success; it's a beacon of hope and a call to action for women across the continent. She exemplifies what's possible when talent meets opportunity and when one dares to lead with authenticity and purpose. Through her journey, we've learned that leadership is not defined by titles, but by impact. As members of the W Community, let's draw inspiration from her story and:

- ***Set Bold Goals: Identify areas where you can lead and make a difference.***
- ***Seek Mentorship: Connect with those who can guide and support your journey.***
- ***Champion Others: Lift as you climb, creating opportunities for fellow women.***
- ***Stay Committed: Embrace challenges as stepping stones to growth.***

Be part of the W Community because here we celebrate achievements, foster growth and empower women to reach new heights.

EVENTS CORNER

W Demystifying Bank Loans With W

Demystifying Bank Loans with W

Theme:
**Smart Funding for Women
Entrepreneurs**

- Struggling to navigate loan applications or access a loan?
- Unsure if a bank loan is right for your business

Watch this space



Demystifying Bank Loans with W

Theme:
**Smart Funding for Women
Entrepreneurs**

- Struggling to navigate loan applications or access a loan?
- Unsure if a bank loan is right for your business

Date: April 24th 2025

Venue: Instagram live

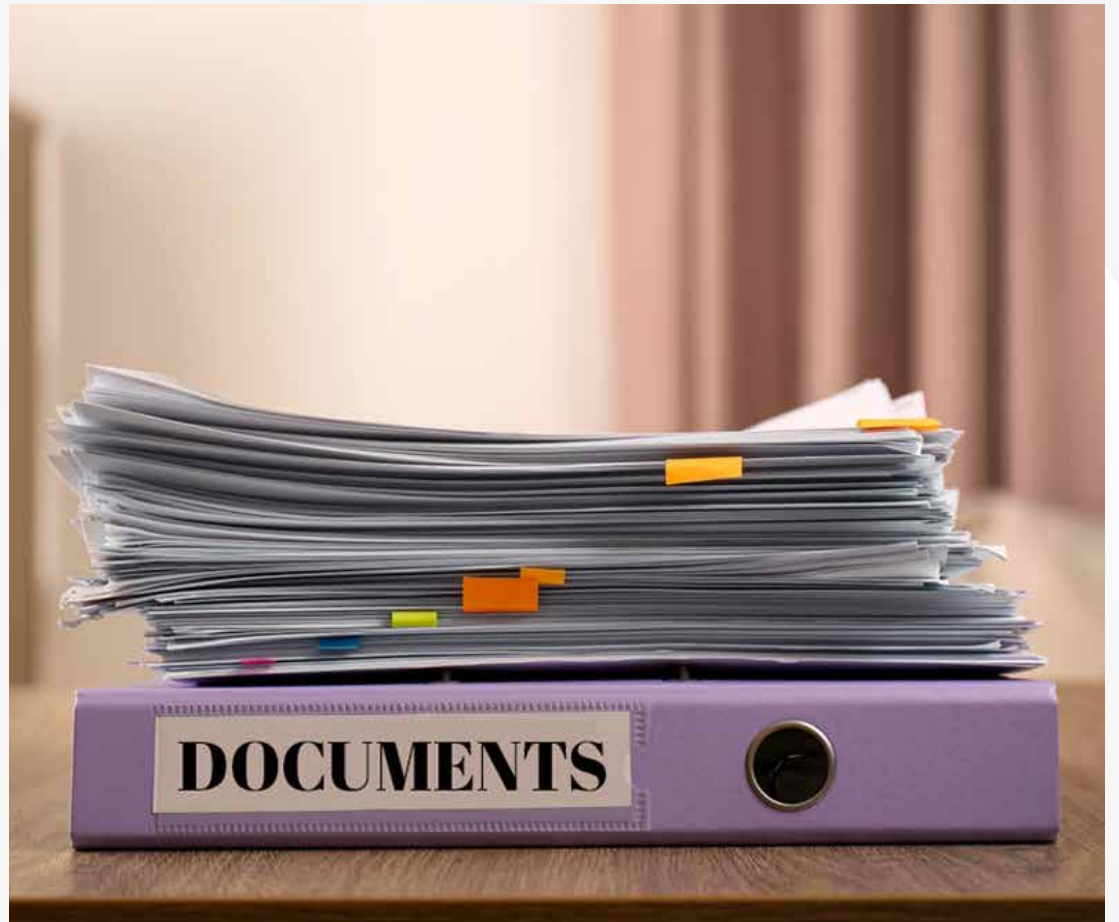
Time: 3pm

[Click here to join](#)



more than banking

The SMART MONEY CORNER



Deals Die Without Documents

Business is more than just passion and product, it is also paperwork. Contracts may feel formal, especially when dealing with friends or family, but they are the backbone of every serious business transaction. Remember, verbal agreements don't win in courts and handshake promises also fade. A good contract defines roles, expectations, equity and exit strategies. It protects friendships, ensures accountability, and gives clarity when things get blurry.

Yet, many women go into business partnerships based on trust, assuming "it will work out." But what happens when money comes in, or doesn't? What happens when effort isn't equal, or priorities change?



Nneka and Lara met in JSS1 and had been inseparable ever since. Life had its way of bringing them together from classmates, roommates, to even being each other's maid of honour. So, when Lara mentioned wanting to invest in a side hustle, Nneka jumped at the idea of launching her dream skincare brand with her best friend. Lara contributed N3.5 million for product formulation, branding and their first batch. Nneka, a creative genius, quit her 9-to-5 to manage the business full-time. They agreed it was "50/50," no written agreement, just sisterhood and vibes. Fast forward two years. The brand is gaining traction. Influencers are tagging them. Sales are steady. But cracks are showing. Lara, who still has her corporate job, wants a bigger cut. "I put in the money," she says. Nneka feels burned out, managing everything from customer service to logistics. "You just funded it, I've built it." The tension is rising. Their meetings are tense, the laughter is gone and for the first time in 15 years, Nneka avoids Lara's calls. She keeps thinking: "Would a contract have saved this friendship?"

OVER TO YOU

- Have you ever entered into a financial agreement (business or personal) without clearly written terms? How did it turn out?
- If you were Nneka, how would you handle this situation now?

Head on to our Instagram page [@thewcommunity](https://www.instagram.com/thewcommunity) and let us know your honest answers under our Smart Money Challenge post. We will feature some of your answers in next month's newsletter!

Note

From a W Team Member

To the Woman who does it all even when it is hard

Dear Woman,

This May, we want to remind you of something powerful: you are enough and you have everything it takes to rise, yes, even on the days when your to-do list is longer than your patience. At W Academy, we see women show up every single day, building empires during the day, juggling meetings, markets, and motherhood and still managing to reply “LOL” in group chats, as if everything is fine. We see you. And sis, you’re doing amazing. Whether you’re running a business, starting from scratch, switching careers, or just surviving on vibes and coffee, this month, we encourage you to take a bold step. Chase that dream. Start that thing. Ask for more. Choose yourself, unapologetically. And if it feels scary? That’s okay, do it anyway. Confidence is built on action, not perfection. Remember, you are not alone. You have a whole sisterhood walking this journey with you. Together, we lift, we laugh, we learn, and we rise. With love, laughter, and purpose.

“The most powerful thing a woman can do is believe in herself and then act like it.”

– Oluwadamilola

“Never underestimate the quiet strength of a woman who knows her worth and shows up anyway.” – Ifeoluwa



Oluwadamilola Osoyemi

Propositions Manager, W Academy



Ifeoluwa Oyeyipo

Team Lead, W Academy



Take Care Ladies

May is a reminder that the time is moving and so should you. You are not here by accident. You carry within you the power to rise, to rebuild, and to redefine every season of your life. Are you healing, building, grieving, or growing? Do it with intention. Do it with grit. Let your story echo with strength. This month, own your voice and never forget, your journey is worthy of the spotlight.

Don't forget to follow us on Instagram, Facebook and X, @thewcommunity. Also subscribe to our YouTube channel @The W Initiative.





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