

Monthly Newsletter

2026

MAY EDITION

Featuring Yvonne Chaka Chaka, a South African singer, songwriter and humanitarian

Read more on page 13...

Quick Snippets

- *The W Debit Card: A Smarter Way to Experience Everyday Benefits*
- *Why Do I Still Feel Broke After a Salary Increase?*
- *A Different Kind of Eid: Rest, Reflection and Real Connection*

Table of *Contents*

2

Claim Your Space: Personal
Branding in a Digital World

6

The W Debit Card: A Smarter Way
to Experience Everyday Benefits

9

Why Do I Still Feel Broke
After a Salary Increase?

13

The W Initiative Spotlight:
Yvonne Chaka Chaka

15

A Different Kind of Eid: Rest,
Reflection and Real Connection



HELLO LADIES

Welcome to the beautiful month of May. How are you doing? April marked the beginning of Q2 and we reminded ourselves to be intentional about making these 90 days count. To show up, to stay committed and to move closer to the goals we set at the start of the year. But let's be honest, sometimes life happens and some plans don't go as expected and that's okay.

May is here and you should see it as an opportunity to refocus, to realign and to keep going. You are not behind! If you missed anything from April, you can always catch up with us on our social media pages, @thewcommunity on Instagram, Facebook and X.

We've shared so many helpful insights to keep you inspired and informed. Now, let's step into May with positivity and a renewed mindset.





Claim Your Space:

Personal Branding in a Digital World

There was a time when doing good work quietly was enough. Today, it isn't!

We live in a digital world where visibility shapes opportunities. Promotions, partnerships, speaking engagements, board seats, client leads, many of these begin long before a formal introduction. They begin online. Yet, many talented women still hesitate. They hesitate to show their achievements, downplay their expertise and wait to be “fully ready.”

In doing so, they unintentionally play small in spaces where they are more than qualified to stand tall. This is your reminder: personal branding is not mere self-promotion. It is professional positioning.

What is Personal Branding?

Personal branding is simply how people understand who you are, what you do and the value you bring.

Your brand is shaped by:

- What you post
- What you comment on
- The conversations you engage in
- The expertise you demonstrate
- The consistency of your voice

It's not about becoming an influencer. It's about becoming visible for the right reasons. When your positioning is clear, opportunities align more easily.



Visibility Creates Access

Online visibility is modern currency.
Recruiters search LinkedIn before interviews.
Conference organizers review digital footprints before invitations.
Clients research credibility before signing contracts.

Posting online doesn't mean oversharing your personal life. It means sharing:

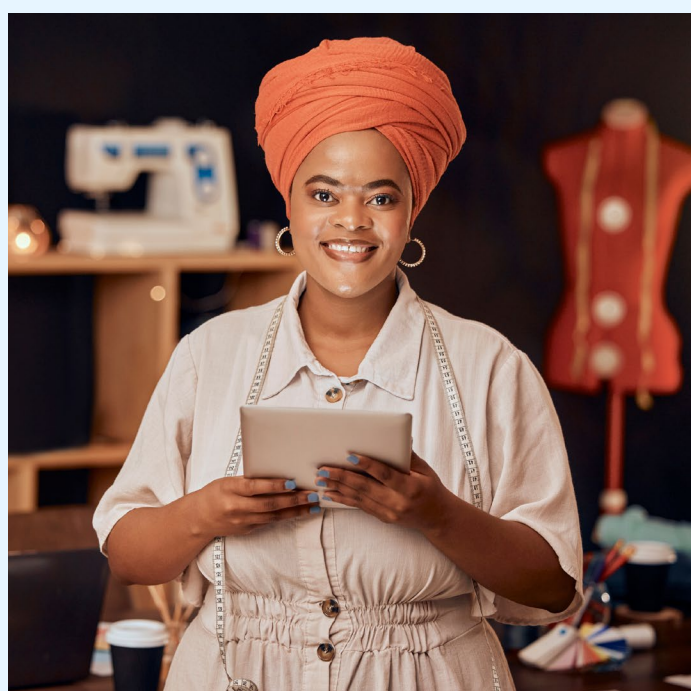
- Insights from your industry
- Lessons from your experience
- Thoughtful commentary on trends
- Milestones you've achieved
- Projects you're proud of

Visibility creates familiarity. Familiarity builds trust and trust creates access.

Playing Small Is Expensive

Playing small feels safe but it comes at a cost.

When you don't position yourself online, you remove yourself from rooms before anyone else does. Many women are conditioned to equate humility with invisibility, but humility and confidence are not opposites. You can be gracious and still show up confidently.



You Don't Need to Be Perfect to Be Visible

One of the biggest hindrances to online visibility is perfectionism. Many forget that great things happen when we take the first step. You refine your voice by using it. You clarify your expertise by expressing it. Start where you are!

A Simple Reminder

The goal is not just to be famous.

It is to be known for something that reflects your values. To be associated with excellence and to make it easy for opportunities to locate you.

This month, ask yourself:

Where have I been shrinking and what would it look like to show up fully?



5 Quick Actions to

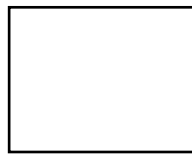
BOOST YOUR PERSONAL BRAND

Take control of your visibility. Tick each box as you do it.



Optimize Your LinkedIn Profile

- Clear headline ✓
- Professional photo ✓
- Professional photo ✓



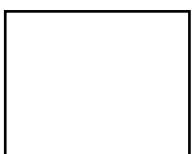
Share Weekly Insights

Post an industry insight, lesson, or reflection once a week



Document, Don't Fabricate

Share what you're actually doing, no need to invent what doesn't exist.



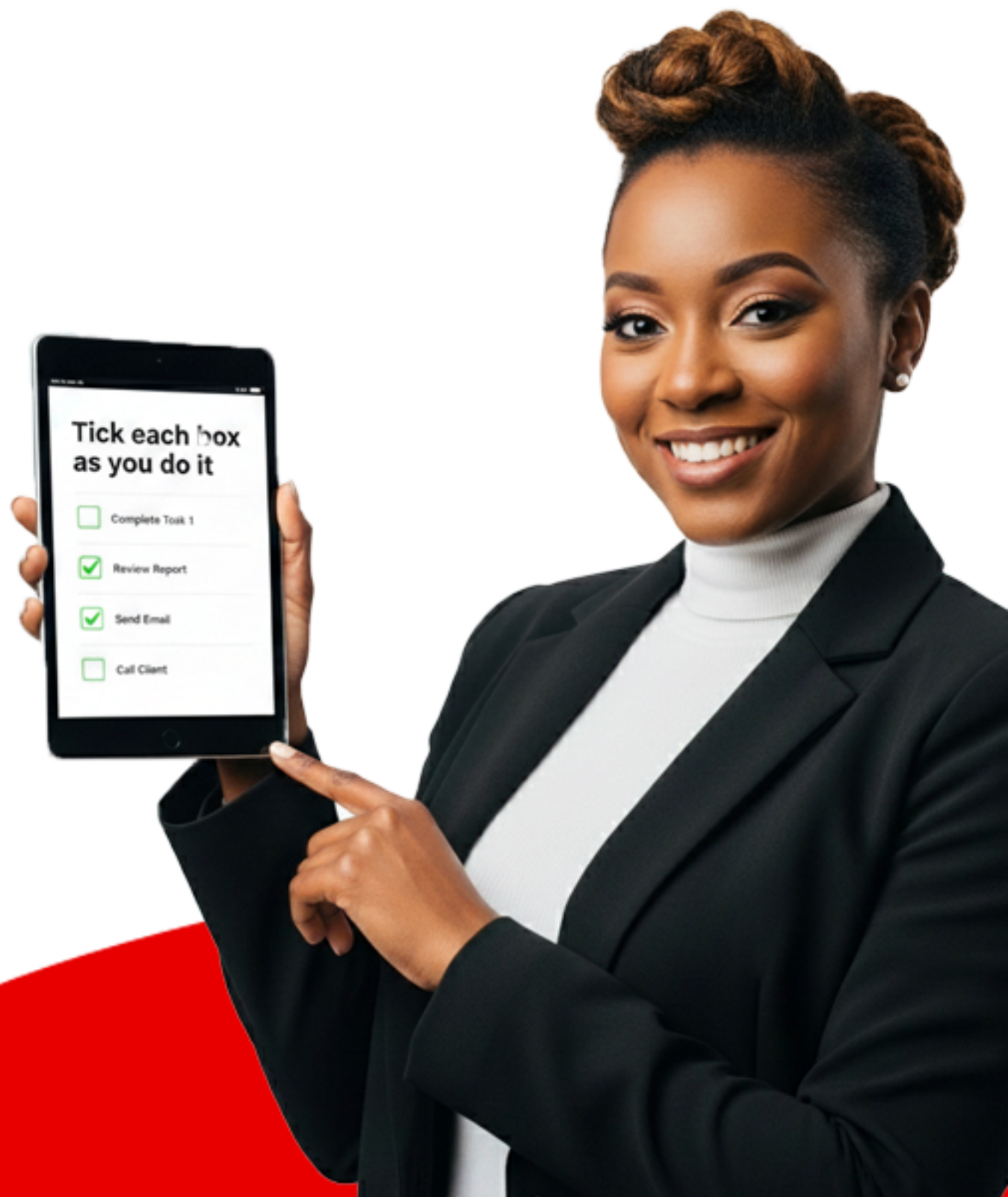
Celebrate Milestones

Promotions, certifications, panel appearances, completed projects



Engage Intentionally

Comment thoughtfully, support others publicly, build visibility.



A smiling woman with long dark hair is holding a W Debit Card in a shopping mall. The card is white with a red 'W' logo, a gold chip, and a sunset background. The word 'DEBIT' is printed in red, and the 'Verve' logo is in the bottom right corner. The background shows a blurred shopping mall with other people and store signs.

The W Debit Card

A Smarter Way to Experience Everyday Benefits

The W Debit Card is a specialized card from Access Bank, designed for women within the W Community. It offers a tailored financial experience that goes beyond everyday banking, empowering female entrepreneurs and users with convenient access to payments, transactions and exclusive lifestyle benefits.

Available in both Visa and Verve variants, the card can be used for online shopping, POS transactions, bill payments and cash withdrawals. It is also designed to integrate seamlessly into the everyday financial activities of women who are building, managing and growing different aspects of their lives and businesses.

In simple terms, it is more than a debit card, it is a financial tool created to support the everyday needs and experiences of women within the W Community.

More Than Just a Way to Pay



At first glance, the W Debit Card functions like any regular debit card; supporting your everyday transactions, payments and withdrawals. But beyond that, it is also a gateway to added value within the W Community.

From time to time, there are curated discounts, offers and experiences across learning, lifestyle and wellness. Some of these benefits are only fully accessible when you are actively using the card as part of your everyday transactions.

Which means it is not just about having it, it is about what you are able to unlock through it.

Access to Value You Might Be Missing

Beyond everyday usage, the W Community regularly partners with organisations to bring exclusive value to members and some of these are connected to the W Debit Card.

For example, last month, there was a partnership with the Chartered Institute of Human Resource Management (CIHRM), offering up to 50% off HR certifications for W Community members.

We've also had collaborations with platforms like Karatu Books and Roving Heights, giving members access to discounts on books and learning materials, alongside several other lifestyle and development-focused offers.

While these opportunities come and go, new ones continue to emerge. This is why staying engaged and using your W Debit Card actively helps you get more out of what is already available within the community.



Simple, Seamless and *Built Around You*

Despite the added benefits, the W Debit Card still fits effortlessly into your daily life.

You can:

- Shop online
- Pay bills
- Carry out POS transactions
- Withdraw cash when needed

With both Visa and Verve options available, it offers flexibility depending on what works best for you.

How to Access the W Debit Card

The W Debit Card is available to women within the W Community through Access Bank. To apply, you can:

- **Visit any Access Bank branch close to you**
- **Or send an enquiry via email to wcares@accessbankplc.com for more information and support.**

Hello Woman

You've earned a proper rest.

Enjoy exclusive discounts when you shop at Oríkì with your W Debit Card:

- 10% off all purchases and spa services
- 20% off when you spend ₦75,000 and above

Offer valid till May 31, 2026.



Goodnews!

Your HR certification offer has been extended.

Advance Your HR Career with the Chartered Institute of Human Resources Management.



For W Debit Card Holders

ENJOY UP TO 50% DISCOUNT TO BE CERTIFIED AS:

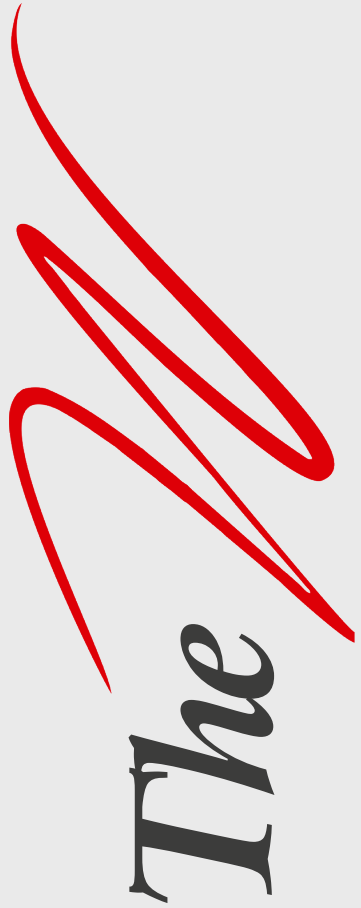
1. Associate Membership (ACIHRM)
2. Certified Personnel Manager (CPM)
3. Postgraduate Diploma in Human Resource Management

T&CS APPLY

Now valid till May 31

 **access**

more than banking



SMART WOMAN CORNER



Why Do I Still Feel Broke After a Salary Increase?

Ayo sat at her desk staring at her bank app. The numbers had changed.

Her salary had increased a few months ago. No debt and no major emergencies.

On paper, things were better but somehow, the feeling didn't match her reality, because by the 20th of every month, she was already calculating again.

“What exactly is happening?” she asked herself.

One afternoon at work, during lunch break, a colleague said something that stayed with her: “It's not always about how much you earn. It's about what your money is doing after it enters your account.”

Ayo smiled politely, but the sentence didn't leave her mind.

What was her money doing?

That evening, she went through her expenses properly for the first time in months and then she noticed a pattern:

- Subscriptions she had forgotten she was still paying for
- Small, daily unnecessary purchases
- Emotional spending after stressful days.

For many 9–5 women, the real issue isn't income,

it is what happens after the income arrives.

Money comes in and quietly moves out again.

Not always on “bad” things but on lifestyle adjustments that grow alongside the salary.

When income increases, expectations also increase.

A slightly better wardrobe.

More convenience.

Improved lifestyle choices.

“Small upgrades” that feel deserved and slowly,

without realising it, the increase gets absorbed.

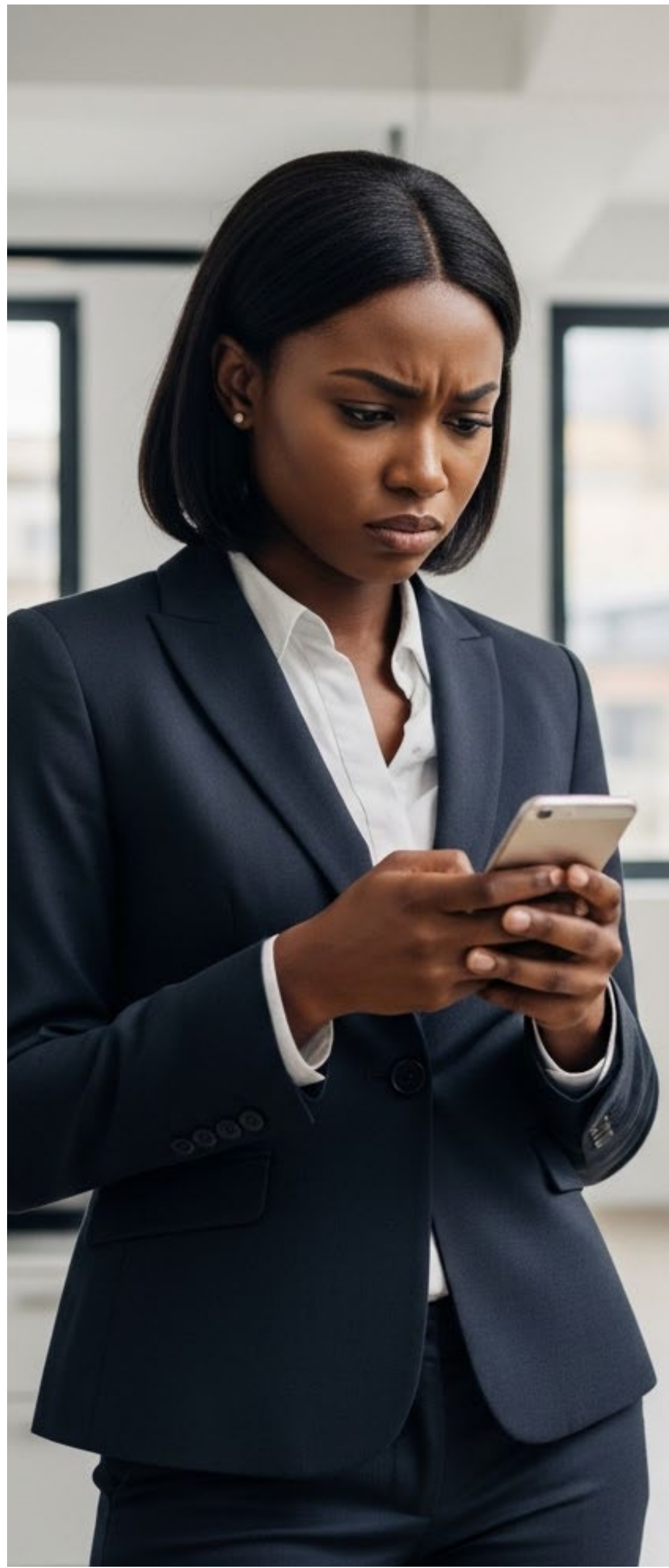
Leaving the same feeling of “not enough.”

The Shift: From Just Spending to Investing

Ayo didn't change everything at once. She started with awareness, then structure.

That shift changed how she handled her finances because saving alone wasn't enough anymore.

She needed to start exploring simple investment options; ways to let her money grow instead of sitting idle or getting consumed by lifestyle upgrades.

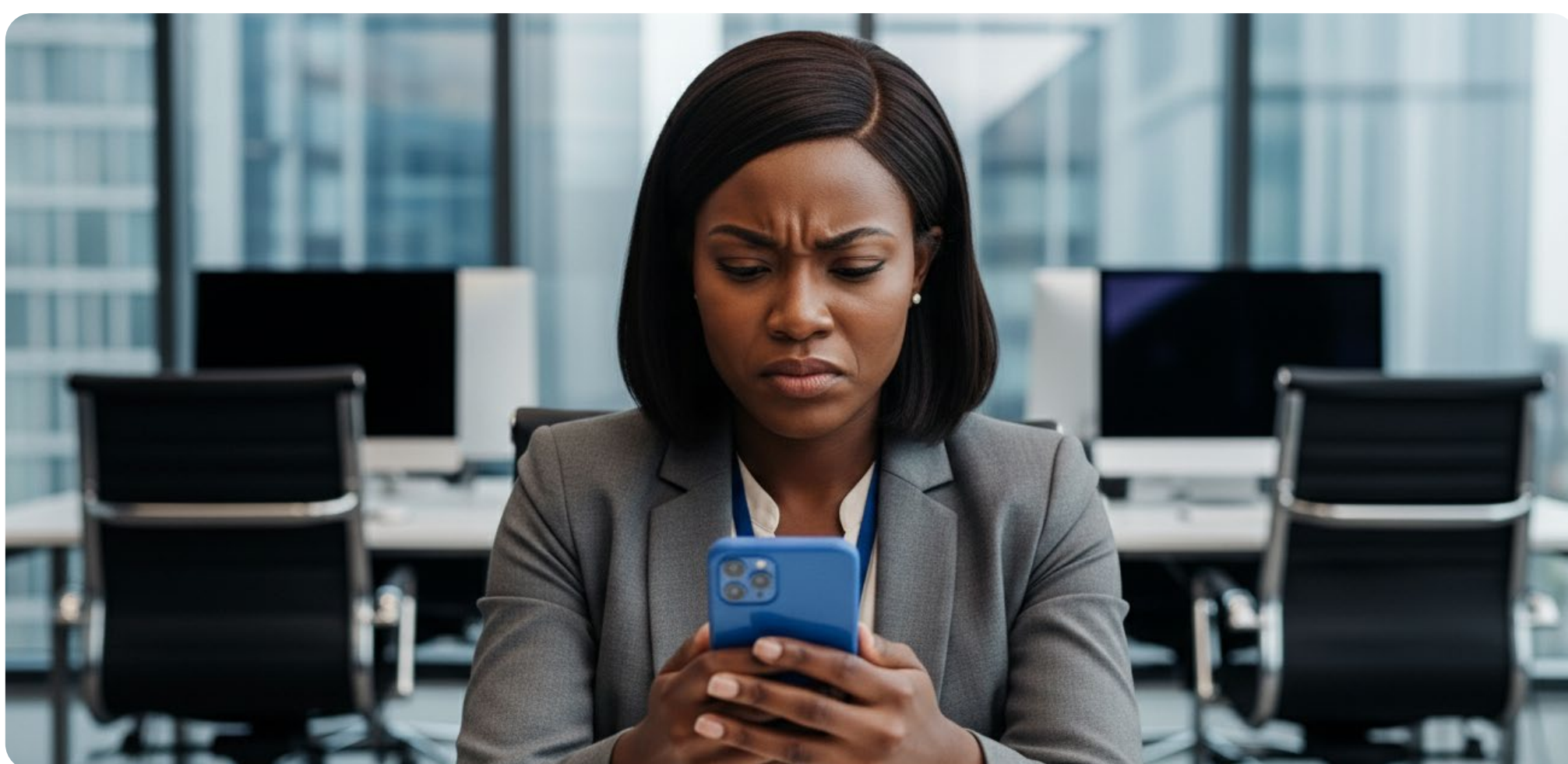


The Real Work Isn't Just Earning More

For many working women, the goal becomes: “If I can just increase my salary, I’ll be fine.” But when the increase comes, something else happens unconsciously; your lifestyle adjusts to match it.

So the real shift is not just in how much you earn, but in:

- how you manage what comes in
- how you control what goes out
- how intentionally you make your money grow



Let's Talk

- Why do you think people still feel broke even after a salary increase?
- Do you think your lifestyle should rise with your income or should you intentionally live below your means?
- How do you balance enjoying your money and growing your money?

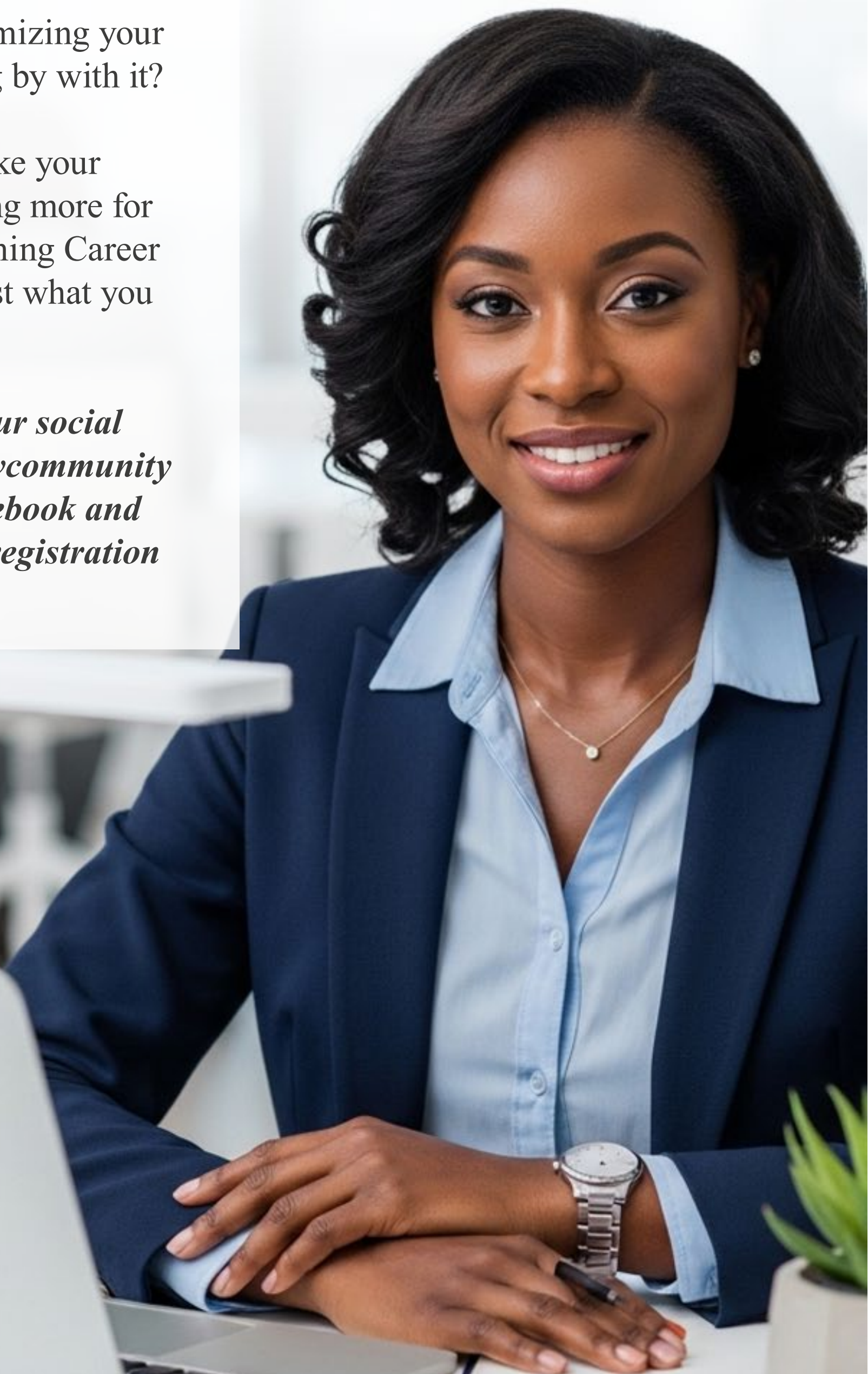
Let's continue the conversation on our social media pages @thewcommunity on Instagram, Facebook and X.

The 9-5 Webinar Shift.

Are you truly maximizing your 9 to 5 or just getting by with it?

If you've ever felt like your career could be doing more for you, then our upcoming Career Woman Series is just what you need.

Keep your eye on our social media pages @thewcommunity on Instagram, Facebook and X for updates and registration details.



This or That: 9–5 Edition

What's your daily reality like?

Pack lunch

Save & invest
first

Reply emails
immediately

Leave early
for work

Drive or
Book a ride

Fully prepared
for meetings

Stay productive
all day

Order food every time

Spend first,
think later

Team "I'll
respond later"

Rush and pray
there is no traffic

Target a colleague
going your way 🤔

Team "Wait, what
meeting again?"

Start strong,
fade by 2pm 🤔





The W Initiative Spotlight

Yvonne Chaka Chaka

Yvonne Chaka Chaka is a South African singer, songwriter and humanitarian whose career has spanned decades and continues to influence both the music and development space across Africa. Known widely for her presence in the African music industry, she has remained a respected figure whose work goes beyond entertainment into meaningful social impact.

From Music to

Meaningful Influence



Yvonne Chaka Chaka's journey began in music, where she rose to become one of Africa's most respected and celebrated performers. Her voice travelled borders, making her a familiar name across the continent and beyond.

But what makes her journey remarkable is not just her success in entertainment, it is what she chose to do with the platform it gave her.

Over time, she stepped into advocacy and humanitarian work, focusing on issues that directly affect communities across Africa. Through her foundation and partnerships, she has worked on malaria prevention, maternal health, access to education and broader development initiatives, particularly for women and children in underserved regions.

It is a transition that reflects intention not just visibility, but responsibility.

Why She Inspires Us

Yvonne Chaka Chaka reminds us that visibility is only the beginning. What matters more is what you do with it.

She shows that success does not have to stay in one lane, that it can evolve, expand and serve a greater purpose when placed in the right hands.

Her story is not just about music or fame. It is about choosing impact, repeatedly, even when comfort would have been easier and this is what makes her stand out.



A Different Kind of Eid: **Rest, Reflection and Real Connection**

As we approach Eid el-kabir, it is easy for the days to start filling up before the holiday even arrives. There are meals to plan, outfits to sort, family to visit and obligations to meet. Somewhere in the middle of all that, the holiday itself can begin to feel like just another item on a very long to-do list.

For many Muslim women, this season carries deep meaning ; a time rooted in faith, sacrifice, generosity and devotion. Yet in the reality of busy schedules, work demands and everyday responsibilities, it's possible to be physically present and still miss the essence of Eid.

Rest Without Guilt

Somewhere along the way, rest can start to feel like a luxury instead of a necessity. Even during holidays, there is pressure to do more; cook more, host more and show up more, but it can also be a time to relax and just breathe. Rest is not laziness and the most beautiful way to experience a season is from a place of calm not exhaustion.



Reflection — What Really Matters

At its core, Eid is a reminder of sacrifice, not just in a symbolic sense, but in the quiet, personal ways we are all called to let go of something. It might be pain, pressure or even the need to have everything perfectly together. In the middle of celebrations and gatherings, there is an invitation to look inward:

What have I been holding onto that I need to release?

What really matters in this season of my life?

Reflection doesn't require a perfect moment.

Sometimes it simply starts with being honest with yourself.



Real Connection

Eid is known for togetherness; visiting family, sharing meals, giving and showing up for one another. However, in this digital age, real connection goes beyond just being in the same space.

It's in the decision to put your phone down, have heartfelt conversations and be fully present.

In a world that constantly pulls our attention in different directions, presence becomes one of the most meaningful gifts we can offer to those we love.

A Different Kind of Eid

Maybe this year is not about doing everything society expects, but choosing what really matters to you. Beyond the food, the clothes and the celebrations, Eid carries something deeper; a quiet reminder to live intentionally, to give with an open heart and to hold closer the people who make your life beautiful.

This Eid, what are you choosing to do differently?

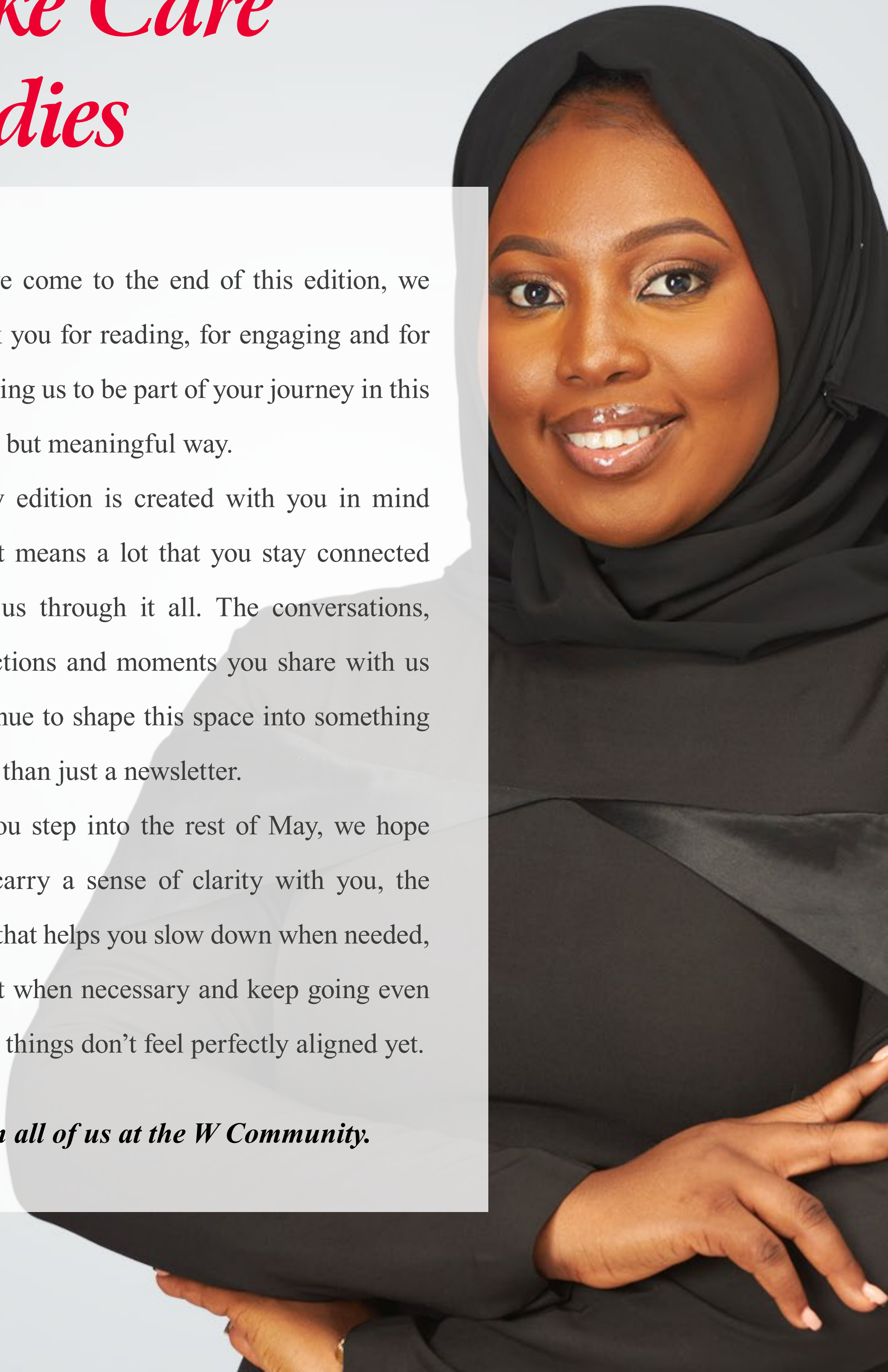
Take Care Ladies

As we come to the end of this edition, we thank you for reading, for engaging and for allowing us to be part of your journey in this small but meaningful way.

Every edition is created with you in mind and it means a lot that you stay connected with us through it all. The conversations, reflections and moments you share with us continue to shape this space into something more than just a newsletter.

As you step into the rest of May, we hope you carry a sense of clarity with you, the kind that helps you slow down when needed, adjust when necessary and keep going even when things don't feel perfectly aligned yet.

From all of us at the W Community.





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