

# Monthly Newsletter

SEPTEMBER EDITION

2025

Featuring  
**Kemi Adetiba** as  
Our Woman Crush  
of the Month!

Read more on page 11...

## Interesting Topics

- Say Goodbye to Blackouts;  
Switch to Solar Today
- From School Runs to Business Meetings
- Does Your Business  
Feed You or Drain You?
- Networking in the 'Ember Months'

# Table of *Contents*

2

Say Goodbye to Blackouts;  
Switch to Solar Today

4

From School Runs to Business Meetings

8

Does Your Business Feed  
You or Drain You?

10

Networking in the 'Ember Months': Making the most  
of the year's busiest season for meaningful connections.

11

The W Initiative Spotlight – Kemi Adetiba  
as our woman crush of the month!



# HELLO • LADIES

• Inspiring

• Connecting

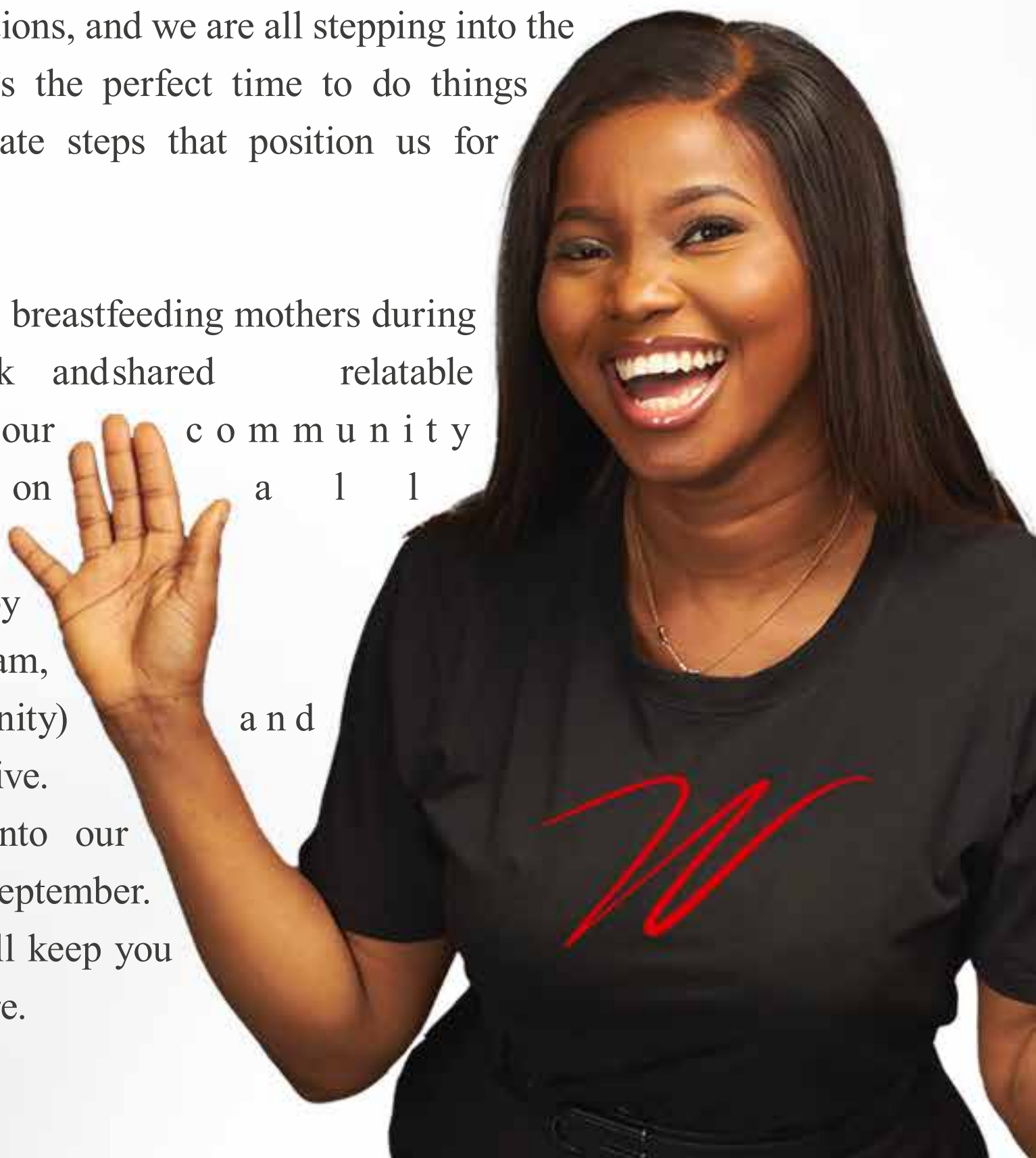
• Empowering

September is here! We officially welcome you to the last month in Q3 and the beginning of the famous ‘Ember months’.

This season calls for reflection and a chance to review the goals we set at the beginning of the quarter. It’s so easy to get caught up in endless activities, meetings, and events that we end up busy without results. To avoid slipping into the ‘activity without productivity trap’, it’s important to pause, step back, take stock, and refocus on what truly matters.

September brings fresh energy; kids are heading back to school, professionals are returning from summer vacations, and we are all stepping into the final stretch of the year. It’s the perfect time to do things differently and take deliberate steps that position us for results.

Last month, we celebrated all breastfeeding mothers during World Breastfeeding Week and shared relatable content that inspired our community members. You can catch up on all activities and enjoy every incentive we have to offer 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 September. Every part of this edition will keep you refreshed and hungry for more.





01

**Say Goodbye**  
**to Blackouts;**

**switch**  
**to Solar**

Inconsistent power supply can be one of the biggest obstacles to running a smooth home or business. It's frustrating when productivity halts because of power outages, or when rising fuel costs eat into your budget just to keep the generator running. For many Nigerians, this isn't just a 'once in a while inconvenience'; it's a daily challenge that drains time, money, and energy. But here's the good news: you don't have to keep enduring the cycle of blackout and expense. You can choose clean, reliable power, and with the W Solar Loan, you can make that switch today without breaking the bank.

### **Introducing the W Solar Loan: Affordable Financing for Your Solar Needs**

The W Solar Loan is designed to help women, families, and female entrepreneurs acquire solar photovoltaic systems, batteries, and inverters, complete with professional installation and a flexible repayment plan over time. It's your gateway to improved productivity and a reduced expense on fluctuating fuel prices.



## Why Choose the W Solar Loan?

### 1. Enjoy 24/7 Power Without the Heavy Upfront Cost

Solar systems can feel like a big investment, but with the W Solar Loan, you can spread payments over an extended period while enjoying uninterrupted power from day one.

### 2. Flexible Repayment Structure

The W Solar Loan repayment plan is designed to fit your income cycle so you can stay consistent without strain.

### 3. Open to both homes and businesses

Whether you're powering your home, a retail store, an office, or even a production facility, the loan can be used to acquire the solar setup that matches your exact needs.

## Key Features

- Competitive interest rates
- Tenor: Up to 48 months
- Minimum of 20% equity contribution
- Access up to ₦50 million

## ARE YOU READY TO ENJOY A CONSISTENT POWER SUPPLY?

Say goodbye to power interruptions and costly generator fuel. Take the first step towards a consistent power supply with the W Solar Loan today.

Send an email to

**wcares@accessbankplc.com** to get started.



# go solar

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## Available Packages

- ☒ Basic Unit: ₦152,500
- ☒ Fan System: ₦302,500
- ☒ TV System: ₦756,500
- ☒ Base Charge System: ₦1,020,000

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02

## FROM SCHOOL RUNS TO BUSINESS MEETINGS

*Balancing back-to-school, family, career, and personal goals.*

September starts with a unique energy. The neighbourhood suddenly comes alive with early morning footsteps, the sound of school buses, increased traffic, and the occasional shout of a parent reminding a sleepy child not to forget their lunchbox. For most kids, back to school comes with energy and excitement: new school bags, new uniforms, and the joy of seeing friends again. But for many mothers, it's a mix of relief and overwhelm. Relief that the holiday stress is over, yet a quiet anxiety at the thought of juggling early morning school runs, daily lunch prep, homework supervision, business meetings, and still making time for personal goals.

So, how do you thrive in this season without burning out?



## FROM SCHOOL RUNS TO BUSINESS MEETINGS

Balancing back-to-school, family, career, and personal goals.

### Mastering the Morning Rush



The back-to-school season isn't just about the kids adjusting; it's also about you rethinking your daily routine. Trying to keep the holiday mode in September is like wearing hoodies when the weather is hot; it just doesn't fit. The first hours of your day often set the tone for everything that follows. Plan ahead by prepping breakfast and lunch the night before. Organising uniforms or setting out your own work essentials ahead also reduces morning stress. If you can, wake up a little earlier than everyone else. Use that quiet time to pray, journal, or do some light exercise. It helps you ease into the day, avoid the morning chaos and keep your mind clear for more important decisions during the day.

### Delegate Where You Can

Shouldering every task is not what makes you a supermom; rather, it makes you worn out and inefficient.

You don't have to do everything yourself. Share school pick-up duties with a trusted family member, carpool with another parent, or outsource small tasks that free up your time for more important things, like strategic business planning or simply catching your breath.



# BACK TO SCHOOL



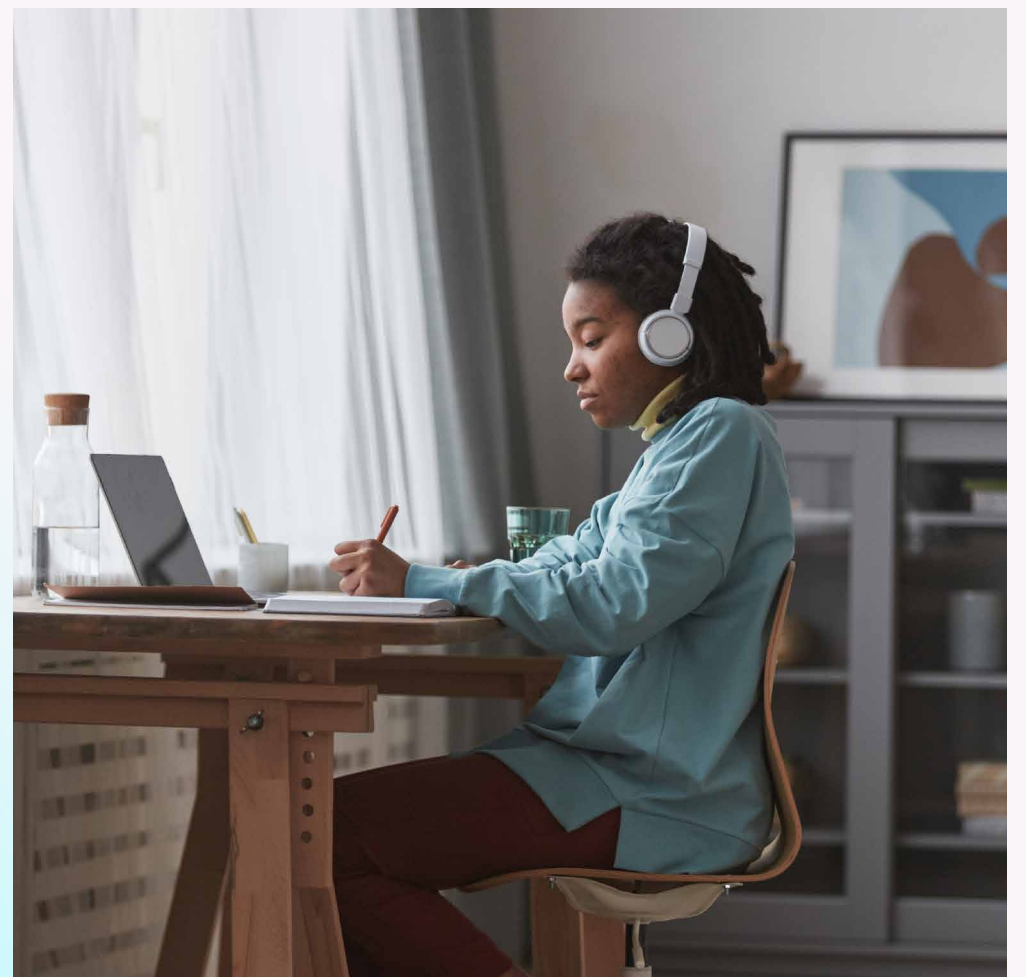
## FROM SCHOOL RUNS TO BUSINESS MEETINGS

**Balancing back-to-school, family, career, and personal goals.**

### Set Clear Work Boundaries

When you're in work mode, be fully present. Avoid blending school admin tasks into your work hours, unless absolutely necessary. The more focused you are, the faster you get things done, leaving more time for family and personal activities.

For business meetings or work tasks, protect your high-energy hours. If your brain works best between 9 a.m. and 11 a.m., don't waste it on answering non-urgent emails; tackle your most important work then. The goal isn't to be busy from morning to evening but to be productive.



### Remember Yourself

In the middle of caring for everyone else, don't abandon your personal goals. From exercising twice a week, taking that online course, enjoying lunch with a friend or simply reading a book, keep something in your schedule that is just for you. It will refuel you for everything else.





## FROM SCHOOL RUNS TO BUSINESS MEETINGS

Balancing back-to-school, family, career, and personal goals.



### Make Peace with Imperfection

Some days will be smooth; others will be chaotic. On those tougher days, remember, it's a passing phase! You're doing your best, and that's enough. With intentional planning, support systems, and a healthy dose of self-love, you can move from school runs to business meetings without losing sight of what matters most. Trying to do it all perfectly will leave you exhausted and resentful. Instead, embrace the 80/20 rule: focus on the 20% of tasks that bring the most results and joy, and let go of the rest. Your kids will remember the laughter during dinner far more than the laundry that got folded on time. Give yourself permission to leave some things undone.

#### *Final Note:*

*Back-to-school season doesn't have to mean back to burnout. By recognising the emotional shifts, rethinking routines, making peace with imperfection, and staying committed to your goals, you can turn this hectic season into one of balance, growth, and joy for both you and your family.*







*The*

# SMART WOMAN CORNER

03



## *Does Your Business Feed You or Drain You?*

When Mariam launched her bakery, ‘Sweet Bites’, she thought she had cracked the code to financial freedom. She was booked out for weddings, birthdays, and corporate events, sometimes baking until 2 a.m. with flour in her hair and a playlist on full blast. By the second year, she upgraded from her kitchen to a rented shop. Business was sweet, literally! Her cakes trended on Instagram, influencers tagged her, and she was making what she once called “big girl money”. But there was one small detail she kept brushing aside: her pricing. Mariam charged what “felt fair” or “looked reasonable” compared to others, never stopping to calculate her actual costs. The flour price went up? She ignored it. Electricity bills doubled? She absorbed it. She thought raising prices would scare customers away, so she stayed the same, even as her profit margin shrank to crumbs. Then one day, after delivering three elaborate wedding cakes in a week, she checked her bank balance, and it was lower than it had been the month she started. It didn’t make sense. She was busier than ever, but she was working for free without realizing it.

## *Does Your Business Feed You or Drain You?*



That night, she sat at her dining table, calculator in hand, and faced the numbers. Ingredients, utilities, rent, staff pay, delivery; the maths was brutal. She wasn't running a business; she was running a charity for cake lovers.

The change was tough but necessary! She restructured her menu, adjusted prices, and introduced packages that reflected her time and skill. Some customers left, but the right ones stayed. Slowly, she began to breathe again, and her business finally started to feed her, not just her passion.

### *Let's talk about it.*

- Are you charging based on your worth or your fear?
- Do you know the real cost of running your business?
- How do you strike a balance between passion and profit?

These are hard questions, but avoiding them costs more than answering them.



Because profit isn't just about making sales; it's about making sales that make sense.

Head over to our Instagram or Facebook @thewcommunity and share your thoughts under our Smart Woman Corner post.





# The *W* SMART WOMAN CORNER

*Last month, we shared on the danger of building beautiful brands without structure, and the conversations it stirred was amazing. Here are a few comments that really stood out*

 **ruthdanielmaternity** 1w  
She probably started as vibe and didn't know it will grow as such but It's never too late to bring in the structure and get it right. 

Reply Hide

 **thewcommunity** 1w · Author  
[@ruthdanielmaternity](#)   
Absolutely 🙌. It's never too late to bring in the right structure! 1



Reply

 **gorgeous\_fashionempire** 1w  
Hmmm, though my business is still a very small one but I will start with the registering my business name under CAC 



Reply Hide

 **thewcommunity** 2s · Author  
[@gorgeous\\_fashionempire](#)   
That is a great move and we are proud of you 🙌🥰  
Every successful story starts with baby steps! You are on the right path 🙌

Reply

 **enchantcouture** 1w  
This is ME OOOO... HOW do we move past this really. 

Reply Hide

 **thewcommunity** 1w · Author  
[@enchantcouture](#)   
You're not alone sis 💕.  
The first step is awareness; now that you see it, you can start making changes.  
Begin with one small action and then build on that gradually : register your business under the Corporate Affairs Commission and start taking steps towards building structure, like setting up simple bookkeeping or keeping customer records in one place.  
Progress doesn't happen overnight, but each step takes you closer to building a sustainable business. You've got this 🙌

Reply



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# Networking in the ‘Ember Months’:

*Making the most of the year’s busiest season for meaningful connections.*



The last four months of the year are packed with conferences, galas, product launches, weddings, and holiday parties, and all of them are golden opportunities to meet people who could open new doors for you. But good networking isn’t just about collecting phone numbers or LinkedIn requests; it’s about building trust and finding ways to add value before asking for anything. During the ‘ember months’, be intentional: attend events that align with your goals, prepare a short and memorable introduction about yourself, and follow up within 48 hours of meeting someone. Keep the conversations light but meaningful, ask thoughtful questions, remember details about people’s work, and, when possible, connect them to opportunities in your network. If done right, the connections you make now could blossom into collaborations, mentorships, or partnerships in the coming year. Think of it as planting seeds before the New Year rush.

***Your Challenge:*** Before this month wraps up, step into at least one networking space: a conference, a dinner, or even a friend’s launch party. Introduce yourself to three people you’ve never met, then follow up within 48 hours. The opportunity you’ve been waiting for might be hiding in a simple “nice to meet you”.



The W Initiative Spotlight;

# KEMI ADETIBA

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Every once in a while, a woman comes along who changes the way we see storytelling, who refuses to fit into the box the world hands her, and instead builds her own. Kemi Adetiba is one of those women.

This month, we shine the W Initiative Spotlight on this powerhouse Nigerian filmmaker, music video director, and media personality whose work continues to redefine African cinema. She's also proudly one of our Power of 100 African Women. Let's talk about some life lessons from Kemi Adetiba.

## **You're never "too" anything to start again.**

Kemi's career didn't begin in film. She started as a radio presenter, then became a TV host, and later, one of Nigeria's most sought-after music video directors. But she didn't stop there. She went back to film school in New York and redefined herself as a filmmaker.

From her early days in radio and TV to directing award-winning music videos and then creating box office hits like *The Wedding Party* and *King of Boys*, Kemi has shown the power of reinvention and fearless storytelling. And now, her latest work, the sensational Netflix series 'To Kill a Monkey', has the internet raving, proving yet again that she knows how to craft stories that spark conversations and capture hearts.

Kemi's journey reminds us that you can pivot at any stage, marry excellence with creativity, and keep raising the bar for what's possible.



## Excellence is the best PR.

From “The Wedding Party” to “King of Boys”, and now “To Kill a Monkey”, Kemi’s films are not just box office hits; they are societal conversations on screen. She has a reputation for meticulous storytelling and cinematic quality that stands shoulder to shoulder with global standards. She shows us that when you commit to excellence, your work will speak for you in rooms you haven’t yet entered.

## Own your story, no matter how unconventional it is.

Kemi’s brand thrives on authenticity. She has been vocal about her journey, challenges, and the importance of telling African stories with depth and dignity. She doesn’t wait for permission to tell her truth, and she encourages others to do the same.

## Why She Inspires Us

At W Initiative, we celebrate Kemi as part of our Power of 100 African Women, a network of extraordinary women shaping Africa’s future.

Her story reminds us that:

- You can pivot and still thrive.
- You can set your own standards and meet them.
- You can lead in industries where women are under-represented.
- You can turn your dream into a movement that inspires millions.

### To every woman reading this:

If you’ve ever felt like you’ve missed your chance or that your dreams are too big for the space you’re in, remember Kemi Adetiba. She didn’t just claim her seat at the table; she built her own table and invited the world to sit. You can too.



## Note

### *From a W Team Member*

#### *Dear Trailblazing Woman,*

September is here—and with it comes a quiet invitation to pause and breathe. The truth is, women wear many hats. You might be building a career, growing a business, raising a family, or still mapping out your path. And while it may sometimes feel like everyone else is moving faster, remember this: you are not behind. You are exactly where you need to be. Growth doesn't happen in one big leap; it's found in the small, consistent choices we make.

Think of September as the ninth lap in a twelve-lap race, you have already covered so much ground, and the finish line is closer than ever. Every challenge you faced earlier in the year, every step you took when no one was watching, and every risk you dared to try has brought you here—stronger and more seasoned.

As you journey forward, prioritize your wellness, nurture your passions, and don't forget to celebrate the little wins along the way.



**Glory Ashiru**

Gender Specialist, Women Banking



**Samuel Agbo**

Gender Specialist, Women Banking





# *Take Care Ladies*

Here is where we draw the curtain on this edition! Thank you for reading, reflecting, and riding with us through every insight and story.

September may mark the end of Q3, but it's not the end of your story. It's the perfect moment to take stock, not with guilt, but with grace.

So, if you've been holding back, this is your nudge: take that step.

If you've been running non-stop, this is your reminder that it's okay to slow down.

Walk with clarity in your mind and courage in your heart. You are not behind. You are not late.

You are right on time for your own journey.

We're rooting for you always.

Until next time, take care of yourself.

*With love,*

*The W Community Team*







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