



Inspiring · Connecting · Empowering

The W Community **MONTHLY NEWSLETTER**

April 2022



   @thewcommunity

Hey Ladies.

April is here and I couldn't just wait to write to you again. The year is moving so fast and I hope you are moving at the same pace. March was so amazing, it was our month and yeah, we nailed it. Keep changing the narrative, pursuing your dreams, and breaking the bias. In case you missed the IWD (International Women's Day) Conference, you can follow up on our Social Media pages or by clicking the link in our Bio on Instagram, Facebook, or Twitter @thewcommunity. This edition is exciting as it promises to enlighten, educate, and entertain you.





1

THE RAINY SEASON AND YOUR HEALTH

A cup of coffee or a bowl of hot soup, snuggle time with loved ones are more enjoyable in the rainy season. While all these sound exciting, there are also unwanted moments that come with it such as the flu and other illnesses which come with the rainy season.

Well...there is no harm in me being your health buddy. Here are life hacks to ensure you have an illness-free rainy season.

1. Always Have Your Rain Gear in Hand

Rain gears like umbrellas, boots, etc. can help protect you from probable infections from viruses and germs that can be found in flooded areas or stagnant water.

2. Shield Your Home from Insects

Check your home and its environment to be sure that gutters and plant pots don't breed mosquitoes. Malaria and Dengue fever are common during the rainy season so insect repellants can come in handy too so that you can enjoy an evening out without unwanted mosquito bites.

3. Wash Your Hands Regularly

Bacteria are very active during the rainy season because the environment is moist. So, washing your hands before eating, touching your mouth, carrying your children, are all very important. A sanitizer can also come in handy here. Well, this should be a walk in the park since it is already a COVID-19 safety protocol and we trust you are adhering to it.

4. Stay Safe

The rainy season comes with dangers such as floods, electricity outage, bad roads, etc. Stay informed by keeping tabs on the news or weather reports.

Boost your immune system against flu and viruses by eating nutritious foods, taking vitamin C and drinking lots of water.

Wear clothes that can protect you from catching cold, the thicker the better. From experience, its better to wear dark colored clothes when you take a walk in case you get splashed on by motorists and other road users.

2



YOU CAN BE FINANCIALLY FIT

When money comes, it gives you an impression of "I'm here to stay" but catches you unaware when your account balance goes to Zero (0). Financial fitness requires the same energy it takes to be physically fit (I mean the Six-packs kind of fitness, Lolz). Being fit in your finances helps you plan, strategize and monitor your income.

Get financially fit with these **FIVE** good practices:

1. Have a Financial Goal

What are your financial goals for the year? It could be investments, creating an emergency fund, avoiding debt, etc.

2. Increase Your Income

Short-term investments, improving your expertise, starting new businesses, etc., can help you earn more and spend less. Reading books, having good mentors, registering for Finance classes can also help prepare you for opportunities.

3. Monitor Your Expenses

When your expenses are not kept in check, it could lead to a financial crisis. What are your needs and wants? Differentiate between them, carry out an analysis of how much you spend regularly and what you spend on.

4. Invest and Keep an Emergency Fund

You cannot go wrong when you invest rightly, it is one great way to manage your income. They serve future purposes like sustaining your retirement. Life can be full of uncertainties. Do not be caught unawares, secure your future

5. Eliminate Debt

There is no joy in spending most of your income servicing debts. Firstly, come up with a plan to pay off your debts. List and arrange them according to how pressing they are and devise a means to repay them. You can do this gradually until you have cleared the bills.

Secondly, create means to avoid debts. Being financially fit is great but staying consistent at it is even greater.



3

THREE TIPS TO SPICE UP YOUR APRIL HOLIDAYS



The idea of 'holidays' could be so exciting. Finally, there would be a time to take breaks off work, business and focus on yourself, family, and loved ones. I'm quite sure you do not want a boring holiday, so I have prepared some tips to help you make the most out of it.

1. Adequately Plan and Prepare

Do you want to spend your holiday at home, or have a change of environment? Think of the financial cost, outfits, what you wish to do for fun, and most importantly, have a time frame. It is also okay to give yourself enough time to prepare ahead.

2. Enjoy the Moments

What makes life beautiful are the times you spend with yourself and your loved ones. Memories are what keep us going in the end, the smiles, food, fights, fun, and much more. Your holiday might not last for long, but the memories would last forever.

3. Avoid Distractions

Holidays are one of those rare times where you get to spend enough time with yourself or your family. Little tasks like a quick phone call, replying swiftly to an email or a message have a way of eating into the time set for yourself and loved ones. Ensure you clear every urgent work on your table before proceeding on your holiday, then you can focus and enjoy every bit of it.



Ride your business to the **NEXT LEVEL**

Take advantage of our exciting loan offer today.

- **Equity contribution for as low as 10%**
- **Competitive interest rate of 15%**
- **Flexible repayment plan of up to 48 months**



Apply for the **W power vehicle finance loan** today.

Send an email to:
wcares@accessbankplc.com

   @thewcommunity



more than banking

A young Black woman with her hair styled in a bun, wearing a white button-down shirt and a watch, is smiling from the driver's seat of a red car. The car's side mirror is visible in the foreground, and the background is dark, suggesting an indoor setting like a showroom.

4

YOU NEED A VEHICLE FOR YOUR BUSINESS!!!

Dear Female entrepreneur, a vehicle can boost your business and help you in times of emergency in these following ways:



- **Reduced Expenses**

How would it feel to go sign a business deal and show up in your own vehicle? How would it feel to want to fix up some logistics issues, but you are stranded because there is no vehicle available for use? Imagine having to spend so much money on logistics when you can simply own a vehicle and yes, we definitely can make you a vehicle owner in a very short period.

- **Saved Time**

Saving time is a great investment in your business. Getting a business vehicle can save you from risk of delays that can lead to losing business opportunities. The time saved from waiting unnecessarily can also be channeled into more productivity.

- **Brand Image**

Imagine having a business meeting or going to a conference with your team. There is this positive impression and opportunity that comes with owning a business vehicle. You would attract and seal great deals with potential clients, investors, sponsors, business partners, etc.

This is the reason our W Initiative has come up with the W power vehicle finance loan for women in business. The loan offers you:



An equity contribution for as low as 10%



A competitive interest rate of 15%



A flexible repayment plan of up to 48 months



The W power vehicle finance loan also comes with other benefits such as:

- ▶ **Vehicle registrations**
- ▶ **Car tracking**
- ▶ **Subsidized comprehensive motor Insurance and so much more.**

Don't miss out on this great opportunity to ride your business to the next level!

How to get started?

Simply send an email to wcares@accessbankplc.com

   [@thewcommunity](https://www.instagram.com/thewcommunity)



Throwback to our IWD Conference

#BreakTheBias



   @thewcommunity

Bye Ladies.

I hope my tips have been helpful. In April, make it a duty to be kind to someone, put a smile on someone's face, and most importantly do the things you love. Have a fulfilling month ahead.

Join the conversation [#Holidays](#) on our Instagram page

What's your dream holiday resort? What's stopping you from going?

