



FirstBank
120 Years Young

Special Edition

INSIDE

Corporate
Chic &
Healthy
Eating

**YEWANDE
ZACCHEAUS**

Eventful

**AUDU
MAIKORI**

Chocolate
City

**FOLAKE
ANI-MUMUNEY**

FirstBank

Banking, Business, Benefits & More.



Multiple Awards . Consecutive Success . One Leading Bank



The respective recognitions confirm and consolidate our leadership position in the banking industry in Nigeria.
We are proud to have won these awards and will continually aspire to be the best.

We dedicate these awards to our customers who have contributed to our success.

-You First-

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FirstBank
Since 1894



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One supplier, one customer and one key staff talk about why today at FirstBank it's all about partnerships that work.



120 years of memories and milestones with YOU

We asked ourselves to describe the last 120 years of our existence with one word. We were tempted to pick a word like LEADER or SUCCESSFUL or DEPENDABLE, but we looked at what has remained at the heart of our business from day one, the reason we are still here today. The obvious answer is "YOU". This is not the 120th anniversary of a bank. This is the 120th anniversary of a relationship.



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You First

When FirstBank turned a hundred years in 1994, it told its customers *Una do well o!* Twenty years after, the bank, which has grown from one with a paid up capital of 12, 000 Pounds Sterling to become one of Africa's most enduring banks, is still telling its over 9 million customers that its all about *You First*.

For a company that has supported Nigerian Polo for over 90 years and Golf for 50 years, it is big on long-term relationships and is here to stay. Especially since it has seen Nigeria and its people through many great events like its amalgamation in 1914.

Such a legacy and heritage will pique the curiosity of an unrepentant 'nosy' reporter like me who always digs to unearth the 'human' side of any story. For me, rather than think of FirstBank as one big financial institution that has scored a series of firsts in the nation's economic sphere, I am wondering, who are the people that populate this bank and drive its engine? So I, with a nod from the Marketing and Corporate Communications Department, put a team together to produce this special edition of tw that will help you discover FirstBank like we did.

You have in your hands a lifestyle publication that captures the creative talent, versatility and diversity that is domiciled in this truly first bank. If you *Think You Know FirstBank*, then go to page 40 and you will be surprised that there is a lot you do not know as you read about what its staff can do from poetry to comedy, classical music and the spoken word.

"It is really emotional...I remain grateful and loyal for life" words of Stella Miele a *Woman On The Job*, (pg 45) speaking of the kind of support FirstBank and the working environment has provided in her effort at perfecting the act of balancing life and work as a mother of four, including triplets!

There is more in this special edition that also chronicles the transformation of FirstBank and its *Journey To Change* to a more colourful, versatile and agile Elephant. And our cover subjects, Yewande Zacheaus, a service provider to the bank, Audu Maikori, a customer and partner, and Folake Ani-Mumuney, the GM, Marketing and Corporate Communications, capture this so well.

Enjoy!

f



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Adesuwa@twmagazine.net

Outfit Tiffany Amber; Earrings Stylist's own; Photographer IE Photography; Stylist Funmi St. Mathew Daniel; Makeup Zaron; Hair Tope for Apples & Oranges; Location The Social Place, 33 Sinari Daranijo, off Ligali Ayorinde, Victoria Island, Lagos

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-You First-

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Irene Ogede

Who: An IT executive with a focus on innovation and business process management but is also an avid health enthusiast and motivator with a keen interest in developing a healthy lifestyle for the busy professional.

What/Why: Nutrition because I always love to share any information I uncover during research on food and fitness

What's buzzing: Becoming a distributor for healthy fitness products and foods like the Miracle Rice and noodles and Quinoa flour.



Safiya Musa

Who: A graduate of Economics, and Ag. Chief Representative Officer, International Banking at First Bank of Nigeria Ltd Abu Dhabi Representative Office UAE.

What/Why: Travel... It has been such fun working in Abu Dhabi and quite an eye opener and I thought to share that.

What's buzzing: My Emirati Mum; Dr. Shaykha Al Maskari one of the most successful female entrepreneurs in UAE, and my pillar of strength



Seyi Olanihun

Who: Writer, columnist and blogger extraordinaire

What/Why: Real Heroes, because the light that DFSN and JANigeria have lit should not be hidden but set on a hill for all to see. .

What's Buzzing: Creative Minds

Contributors This Edition



Funmi St. Mathew-Daniel

Who: VP Head of Fashion at Jumia

What/Why: Styled the Cover and Fashion pages, because I wanted to be a part of the creative team that projects the oldest banking institution in Nigeria, to the Nigerian youth.

What's buzzing: Colour. Bright, bold and beautiful colours! Which is why this shoot was so much fun. Seeing the women in bright yellow and seeing it work brilliantly.



Ebun Feludu

Who: Project Coordinator TW Special Edition for FirstBank.

What/Why: Ebun Feludu. This project presented invaluable insight on the revamped and refreshed FirstBank, which incidentally was where my first ever account was opened.

What's buzzing: 2015 is buzzing already and the mantra for the New Year is partnerships. All my dreams for the New Year will be birthed through strategic partnership.



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3, Umaru Abass close, by 75, Oduduwa Crescent, G.R.A, P.O.Box 17021, Ikeja, Lagos-Nigeria | Tel: +234 1 7742051, 0709 812 0020



MISSION STATEMENT

To be a glamorous yet wholesome, self improvement magazine for today's total woman

VISION

To be the magazine of choice for the woman of style and purpose, and her family!

EDITOR-IN-CHIEF/PUBLISHER

Adesuwa Onyenokwe

ASISTANT EDITOR

Ifeyinwa Ojekwe

EDITORIAL

Binta Shayan Emokpae
Ezenwafor Peace

ONLINE CONTENT MANAGER

Lateefah Adesanya

ART DIRECTOR

Kehinde Haastrup

GRAPHIC DESIGNER

David Godfrey Ubon

BUSINESS DEVELOPMENT MANAGER

Delores Aghedoh

MARKETING/SALES MANAGER

Kehinde Eboru

SALES/DISTRIBUTION

Bose Aruwajoye

ADMIN AND LOGISTICS

Jennifer Azudiugwu
Dennis Udoh

PUBLISHERS:

TW Media Development Concept
2nd Floor, Engineering Building, 1
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Advert Hot-line 08036531527

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Makeup Zaron; Hair Tope for Apples & Oranges;
Location The Social Place, 33 Sinari Daranijo, off Ligali Ayorinde,
Victoria Island, Lagos



First Facts

For every decade of its existence we dug up one interesting fact about FirstBank that will surprise you.

FirstBank is the first bank to ...

Have produced 2 Central Bank Governors with last names 'Sanusi'.



2 Advance a long-term loan to the then colonial government in **1947**.

3 Advance loans to the citizens of the independent Nigeria in **1960**. Birth of true retail banking.

4 Employ a winner of the **FirstBank Essay Competition**, who rose to become an Executive Director in the bank and Managing Director of another bank.

Unveil a functional ATM in Nigeria (**1991**), a Biometric ATM and Cash Deposit ATM (**2011**).

Issue a debit card in less than 15 minutes, and the first one with the options for personalized expressions.



7 Have over **20 branches** in Nigeria with **accessibility right for people living with disabilities**

Cross the 5 million mark of issued payment cards in the whole of West Africa in (**2012**).

Become the only mobile money service in Nigeria, **Firstmonie**, with over **2 million users**, staying closer to the Nigeria Populace than others.

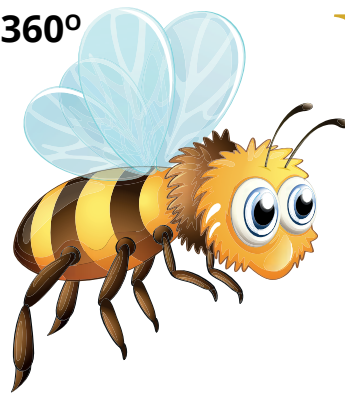
Have a staff become British Prime Minister – **John Major** (Jos Branch Manager).

Have advanced loans to SMEs in excess of N198 Billion in over 32,000 transactions in the last 5 years..

To hit the N1 trillion Naira market capitalization in 2008, the first of such amongst quoted companies in Nigeria.



11
12



What's The Buzz?

Most financial institutions pride themselves on creating the most innovative products on the block. For FirstBank, the level of innovation and number of satisfied customers make their products buzz worthy. We present 6 of them.

1 The FirstDiaspora savings and current account that enables you to bank in Nigeria from anywhere in the world.



The 'Diaspora Banking' suite of products have proven to be a very efficient and effective means of managing home based finances for professionals such as myself who are based abroad but regularly need to conduct financial transactions at home.

My Relationship Manager is a highly responsive single point of contact for all my banking needs.

I highly recommend the service for anyone based abroad but looking to maintain financial contact with 'home'.

Olumide Ayoola
London.

My experience with FirstDiaspora has been outstanding! I currently work and live in Kazakhstan and I have been able to operate my accounts with FirstBank safely and effortlessly. FirstDiaspora truly makes you feel special even when far from home!

Bayo Karunwi
Atyrau, Kazakhstan.

2 FirstXpress... That allows for quicker, easier and safer financial transactions in branch.



3 Firstmonie... when this quick money product hit the market it was the buzz on social media that had people like MI tweeting about it.



Fwesh_kris: I've never been so happy walking into FirstBank...#ChairmanAlbum. The anticipation's finally over. @Firstmonie @MLAbaga
http://twitter.com/Fwesh_kris/status/528118502025330688

@sholaWA: I have to give it to @Firstmonie, their customer interaction on here is fab...
<http://twitter.com/sholaWA/status/344080944438841344>

@RicDizZLe: Just activated my @Firstmonie account on my phone. That was pretty easy and fast.
<http://twitter.com/RicDizZLe/status/307029964849573889>

@MLAbaga: Thanks to @Firstmonie you can expect my #ChairmanAlbum to be available at @FirstBankngr branches all over Lagos. Details coming...
<http://twitter.com/MLAbaga/status/527769313202417664>

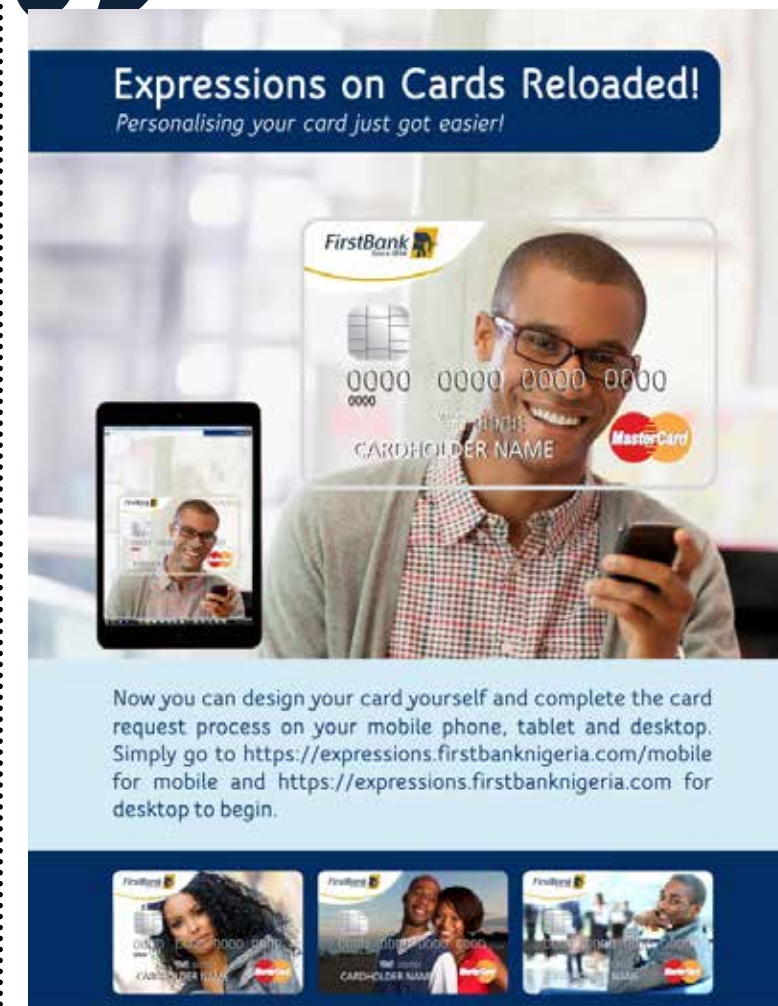
4

3AL.com... FirstBank's e-commerce partnership that facilitates free online shop space, online ordering and payment for goods and services.



5

Expressions on Cards... Personalisation at its height that has you brand your card with your preferred image.



6

YEP... The Youth Products that cover children, teenagers and young adults to enable them imbibe financial literacy and long term financial independence



FirstBank gives out a 4-bedroom duplex grand prize in 120 years anniversary promo

As the FirstBank anniversary promo reached a home stretch, Mr. Frank Uchenna Kelechukwu became a proud home owner of a 4-bedroom detached duplex in Lekki, Lagos, when he emerged the grand prize winner of the mega savings promotion.

The FirstBank Big Splash promo, featured the biggest rewards for the bank's customers, with 12 winners of brand new Toyota Corolla cars, over 2,000 winners of various items ranging from refrigerators, standing gas cookers and 720 winners of N50,000 each.

The promo was designed to reward customers for their patronage and loyalty to the brand over the years, especially in commemoration of the 120 years of memorable banking services in Nigeria.

The promo has been extended till May 2015. To emerge as one of the prize winners, customers just need to save N10, 000 and leave it in the account for the monthly draw, while to qualify for the quarterly draw, a sum of N60, 000 must be saved and left in the account for a period of 90 days.



MoneyGram is live in FBNBank Ghana

On Thursday, 27th November 2014 FirstBank Ghana added another money transfer bouquet to its Money Transfer products – MoneyGram. MoneyGram allows customers receive funds in Ghana from any part of the world. The event was graced by the Banks top officials including Mr. Oluseyi Oyefeso, as well as team from MoneyGram.

With this, FirstBank is further connecting customers in Ghana and Nigeria. It allows customers send funds from any FirstBank branch in Nigeria and collect from FirstBank branches in Ghana.



FirstBank & PayPal Partner For Easier Online Shopping

In July 2014, at an event in Lagos, FirstBank of Nigeria Limited (FirstBank) and global payments provider PayPal announced an exclusive partnership that enables FirstBank customers to register for a PayPal account from their FirstOnline, Internet-banking account.

By linking FirstBank-issued debit, prepaid or credit cards to their new PayPal account, FirstBank customers can then shop and pay on millions of websites around the world from their PCs, tablets or smartphones, without having to share their financial information with the seller.

FirstBank spokesperson, Folake Ani-Mumuney described it as "a significant boost to our continuous initiative to drive innovation in banking services and our promise to always put customers at the heart of our business."

FirstBank cards are accepted in over 200 countries and on millions of POS terminals and ATMs around the world.

FirstBank Supports WEFA 2014

The World Economic Forum on Africa (WEFA) took place for the first time in Nigeria in May 2014 at the Transcorp Hilton Hotel, Abuja.

The event happened with the support of FirstBank of Nigeria that was happy to be playing a leading role at the foremost economic gathering on the continent; which brought together regional and global leaders to discuss innovative structural reforms and investments that can sustain the continent's growth while creating jobs and prosperity for all its citizens.

According to the President of the Federation on the Forum, "For Africa to remain relevant, we need to adequately educate our people, as it is through education that we can unlock the potential of our youth to enable Africa to compete globally, and create jobs in the new knowledge economy," he said.



KELECHUKWU U. FRANK
*Won a 4-bedroom duplex
in Lekki in the 2013/2014
Big Splash Promo*

The next promo is on!
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SAVINGS BONANZA**

September 2014 - February 2015



-You First-

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FirstBank
Since 1894



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- A Personal Loan Against Salary (PLAS) to help make ends meet
- A Salary Overdraft Account so he won't struggle till payday
- A Naira Credit Card for ease of purchase, home and abroad
- FirstClub to earn him reward points for all bill payments, card payments on POS and deposit he makes on his account

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-You First-

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The Executive Team That Makes Things Work

tw asked some of these busy executives to share their thoughts



Bisi Onasanya

Group Managing Director/Chief Executive Officer

Appointed in 2009, Bisi is a highly respected and personable executive who has established a reputation at FirstBank for solid performance and sound judgment. He loves swimming.

What propelled you into banking as a profession?

I found myself in banking unplanned. It was unexpected. I chose to be a lawyer but I had grades in subjects other than I needed to read law. I had to take one year off after secondary school during which I worked in a firm of professional chartered accountants. Along the line, I fell in love with accounting. In applying to the higher institution, I opted for a course in accounting and became a chartered accountant five years after leaving secondary school. Having been in accounting, in the course of my career, I ended up in banking.

How do you combine your duties as a husband, father and a professional?

I will give God the glory and I will also praise my wife for her understanding. There are many sacrifices on the part of the family and the only time we have to discuss is maybe when I am home or in the swimming pool. Due to my job schedules, I do travel a lot and because I don't have much time for them, my wife and I always make those trips together at my own expense. You will hardly see me in an aircraft travelling without my wife present.

How do you relax?

I like boating a lot. Whenever time permits, my wife and I cruise on a boat to a quiet location and spend the day there. On Sundays after church, we tend to go out as a family with the children. I try not to bring any work home because at the end of the day, you will leave the job and retire. A successful man is not just one who is successful at work. You are a failure if your home is unsettled.

GMD's interview culled from The Punch Newspaper



Cecilia Majekodunmi

Mrs. Cecilia Majekodunmi was appointed Group Executive, Commercial Banking in 2013. She is a recipient of the FirstBank CEO's Annual Merit Awards as "The Best Business Development Manager of the Year" in 2009 and "The Best Market Facing Staff of the Year" in 2011. She is married with children and loves to cook and watch movies, amongst other hobbies.

On my first day...

In 1985 I walked into FirstBank looking for NYSC placement but instead got a job! The rest they say is history!

One Surprising Thing...

I'm a very private person so if I dance at your party, you are "my person".

'You First' in my personal life...

It helps to strike a balance between the job and family taking cognizance of the fact that the family will be there to return to after the job is over.

UK Eke

UK Eke joined the Board of FirstBank in 2011 as Executive Director, Public Sector South. UK is a Rotarian who is a Paul Harris Fellow.

On my first day...

The GMD had barely concluded introducing me when I was bombarded with questions, counter proposals and suggestions. It felt like a battlefield.

One Surprising Thing...

I love classical and jazz music. You need to see me conduct an orchestra!

'You First' in my personal life...

It resonates with my passion for humanitarian works and service to community.





Dr. Adesola Kazeem Adeduntan

Executive Director/Chief Financial Officer, FirstBank

Dr. Adesola Kazeem Adeduntan (FCA) was appointed to the Board in 2014. He says his love for *Apala* music belies his degrees from some of the world's best schools like Harvard.

On my first day...

My key thought centered on the realization that the bank is a national icon. Today as a member of the current leadership all actions and decisions must be geared towards protecting its rich heritage while positioning the bank for further growth.

perceived western outlook. *Sakara* and *Apala* music hold a special place in my heart as they bring back very good memories of my growing up in the ancient city of Ibadan.

'You First' in my personal life...

My daily goal is to exceed customers' expectations always putting them at the epicenter of our business strategy.

One Surprising Thing...

I love Yoruba music and folktales despite my very high western education and



Abiodun Odubola

Executive Director/
Chief Risk Officer

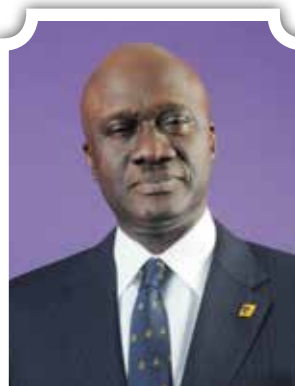
Abiodun Odubola joined the Board of the Bank as Executive Director in 2014, after being appointed Chief Risk Officer in 2013. He loves reading.



Bashirat Odunewu

Group Executive,
Institutional Banking Group

Bashirat, a mother of triplets, tells us more about herself and the balancing act of an executive wife and mother on page 50.



Akinwumi Godson Fanimokun

Akin Fanimokun was appointed Group Executive, Technology & Services in 2013. Akin loves driving and travelling.



Adetokunbo Abiru

Executive Director, Corporate Banking

Adetokunbo M. Abiru joined the Board of the Bank in 2013. In 2006, he won the prestigious FirstBank MD/CEO Merit Award as the Best Branch Manager of the Year. Married with children, Mr Abiru loves football, swimming and reading.

On my first day...

I was surprised to see the advancement made in the use of technology! Everyone had ipads as against heaps of paper. Remember in my case, I was just coming back from a 2-year stint with Lagos state government as Commissioner for Finance.

One Surprising Thing

I share the same birthday with my two daughters that are of different ages.

'You First' in my personal life...

It keeps reminding me that The Customer is Epicenter of our service delivery.

Dauda Lawal

Executive Director, Public Sector, North. Who worked as a diplomat in the Federal Ministry of External Affairs before joining FirstBank.

Read more about Mr. Lawal and his love for family and travel on page 39.



Bernadine A. Okeke

Group Executive, Private Banking

Bernadine Okeke is the Group Executive and Head of Private Banking since 2011 and has over 24 years of diverse management and operational experience in banking and manufacturing. Travelling to new places and meeting new people are some of her interests.

On my first day...

"Wow!!! I am not only responsible, but also accountable for the actions of this institution as a member of the executive management team. Contributing to make this a better place to work, so it stands for another 100 years!

against the foreign wife character after all. I could not fake the Nigerian accent well enough to be any other character...

'You First' in my personal life...

It is a service mentality, something I learned as a child: putting other people first. Bringing You First to the fore has hopefully had an impact on everyone in the bank, putting the customer first.

One Surprising Thing

I like acting and was considered for a part in one of the old television series but they decided



Gbenga Francis Shobo

Executive Director (Retail South)

Gbenga came on board in 2012. He is a recipient of the FirstBank CEO Merit Award for "Most Outstanding Business Development Manager" in 2007. He describes himself as a certified "family man".

On my first day...

The team spirit amongst the management committee members was high. It left me with the feeling that it is more rewarding when you selectively let your colleagues know a bit more about you – it will humanize you.

One Surprising Thing

I still find time to play computer games a lot and also, I always did my kids school "drop-off" before they went to boarding school; and I am a big fan of Nigerian music especially Naija Hip Hop.

'You First' in my personal life...

It has taught me to take each day as a school day to learn something new, not relent in listening to others and continuously show empathy.

Olayiwola Yahaya

Company Secretary since 2013.

Olayiwola is an alumnus of Wharton Business School who loves inspirational and recreational reading, table tennis, and gardening amongst other pastimes.

One Surprising Thing

My social/environmental side - love of gardening, live concerts, clubbing, and night life. I strive to keep these away and apart from my official life and official social events.

'You First' in my personal life...

The philosophy is underpinned by service and selflessness. These are attributes that are desirable and, which start from the nuclear to the extended and to the larger family of humanity. The philosophy is at the heart of my relationship with people and my continuous yearning to leave a lasting positive impact.



Abdullahi Ibrahim

Group Executive, Retail Banking North appointed in 2012 and loves reading, photography and horse riding

On my first day...

After my first management committee meeting it became clear to me the enormity of my responsibilities being a member of the executive management team of the largest banking group. That is always on my mind.

How Do You Unwind

I play polo at my spare time. I also run commentaries of polo matches. Interestingly I love photography as well. I have professional cameras and accessories. My interest is in Polo, landscapes, scenery, wildlife, and so on.

Yellow Brick Road

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THE DIFFERENCE
BETWEEN
SUPERMAN
AND
Winch



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FirstBank Diversity Day 2014



The concept of diversity encompasses acceptance and respect.

It means understanding that each individual is unique, and recognizing our individual differences. These can be along the dimensions of race, ethnicity, gender, sexual orientation, socio-economic status, age, physical abilities, religious beliefs, political beliefs, or other ideologies. It is the exploration of these differences in a safe, positive, and nurturing environment.

It is about understanding each other and moving beyond simple tolerance to embracing and celebrating the rich dimensions of diversity contained within each individual... Introducing the FirstBank Diversity Day 2014, themed: Leveraging on Diversity for Business Success.



As a corporate entity, FirstBank participates in a number of events and social activities from time to time, either as sponsors or observers. Here are a few of those in the spheres of sports, culture, arts and entertainment as well as business, economy and social responsibility.

Finance



Nigeria Summit By Economist Conferences



Nigeria Summit 2013



Pearl Awards Night 2013

Arts & Culture



Calabar Carnival



M & CC team at the private screening of the movie, October 1, with movie casts Kehinde Bankole and Demola Adedoyin



Five Maids of Fadaka @ The Muson Center



Sports



Golf



Nigeria Bankers Games



Polo



Lawn Tennis

The FirstBank Annual Merit Awards (FAMA 2013)

The FirstBank Annual Merit Awards (FAMA 2013) held in December 2013 was a gig to remember.

The event, designed to reward and recognize top performing FirstBankers, saw staff from across the country receive awards, participate in a white apparel fashion parade, win fantastic prizes in the raffle draws, dance, act and boogie all through the night.

Now the All White show in pictures...





Movie Title:
Directed by:
Reviewed by

October 1
West
Gbenga Shobo
Executive Director, Lagos & West

Lean In' postulates the social equality of men and women at home and in the workplace. With Sandberg's Utopic milieu being a truly equal world where women run half our countries and companies and men run half our homes, the book is a catalyst for our womenfolk to rise above traditional gender roles where they have been consigned the roles of 'sweet and nurturing...valued for the care they give' while men are expected to be 'tough and aggressive... valued for their external accomplishments'. Women must learn to 'sit at the table' with men and lean-in notwithstanding gender biases. The book brings an interesting perspective integrating career and family, with Sandberg concluding with a clarion call for men and women to work together towards equality, both at home and in the work place.

Book Title:
Author:
Reviewed by

Lean In
Sheryl Sandberg
Chidinma Igbokwe
Marketing & Corporate Communications



Album Title:
Artiste:
Reviewed by

The Chairman
M.I Abaga
Kehinde Taiwo
Marketing & Corporate Communications

Featuring many wave making artistes like Tuface and Sound Sultan, the 17 track album comes out as a perfect blend with the right tracks that would make music lovers talk about it for a long time to come. Beenie Man and Patoranking, as well as Wizkid and Seyi Shay's feature in *Wheel Barrow*, *Enemies*, *Mine* and, *Always Love* respectively, take the 'short black boy' outside his comfort zone -Rap music – showing his dexterity; pulling in lovers of Reggae and R & B. 'The Beginning', the only skit in the album, portrays the poor education system in Nigeria but also recognises the power of tenacity to conquer against all odds. The album has great native content delivery, in *The Middle* and a *Bullion Van*, while *Shekpe* a creative remix to the nursery rhyme "10 green bottles standing on the wall..." will have listeners reminiscing. *The Chairman* is indeed an album worth the long wait.

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Ayo My Jaiyesimi Life in...

Fondly called Mrs. J, Ayo is Group Head, Human Capital Management & Development, who is also a playwright and poet in her spare time.



Books...

'A Basket of Flowers' by Lilian Gask. It taught me to give people the benefit of doubt, things may not be what they seem.

Movies...

My favourite movie is 'In Pursuit of Happyness'. It motivates me to forge on against all odds. My favorite actors are Tyler Perry, Morgan Freeman and Denzel Washington. I also think Nigeria's Pete Edochie is quite good.

Television...

I love 'Strictly Come Dancing'. I love the excellence of the stage sets, costumes and vibrancy of the dancers.

Music...

I prefer R&B. I love Whitney Houston. I don't think her voice can be replicated. On the home front I love our very own TY Bello.

Theatre and Arts...

I have written about 6 plays. 3 have been performed so far and I'm happy they were very good productions.

I've always been interested in the Arts but my parents encouraged me to tow the professional line and keep my interest in the Arts as a hobby. I'm comfortable in both skins and I'm happy that I can be an HR professional and write and produce stage plays that have had good impact.

Acting...

Yes I have acted a few times but not professionally. I'm considering featuring in one of my plays if I can ever squeeze in the time for rehearsals.

Plays...

'The King Must Dance Naked' by Fred Agbeyegbe. I love Joke Silva on stage she is simply enchanting. Her diction, composure and expression are great.

Cars...

I'm not really a 'car' person. If it's functional, clean, air-conditioned with good leg space, I'm happy!

Food...

I love *dodo* (fried plantain). I could eat it everyday but I'm trying to divorce myself from this life-long love affair because of the unsolicited calories.

Travel...

I love Dubai and the UK. When I arrive anywhere it's first "thank you God for a safe journey".

My FirstBank MasterCard and Visa Gold cards are my ultimate reliable travel partners!

Pet Peeves...

'Superfluity -of -Intellectual - Nothingness'



Food Fit For Life

By Irene Ogede

The life of a typical banker is one of early starts and late finishes, making it difficult to find time to prepare healthy meals. Nutrition and health enthusiast Irene writes of the need to plan your diet, giving tips on quick, healthy yet delicious options.

The hustle and bustle of daily routines has been known to take a toll on most executive's health. This is a well known fact and truthfully, pulling one's self out of the vicious cycle of early starts, poor diet and late finishes is harder than one thinks. Even at the weekend when there is some respite, we are saddled with social functions at which a vast array of sugary multi colored cocktail drinks and the very sinful small chops are served!

In order to put health as a topmost priority in our list of concerns we need to learn to strike a balance. And how do we do this? We plan; we are all familiar with the saying 'If you fail to plan, you plan to fail'

3 key tips to achieve this balance

Plan to eat well.

While grocery shopping, choose healthier options. Skimmed milk instead of full

fat. Fruit and nuts instead of biscuits and cake. Olive and Coconut oil instead of Vegetable oil or Canola Oil, Sweet Potato instead of Yams, zero calorie carbohydrates like *Miracle Noodles and Rice* instead of regular spaghetti or rice. This will ensure that when you do make your meals, you are using the best possible version of them.

Plan to eat.

Basically, starving yourself all day because you are too busy with meetings and deadlines is going to affect you adversely in the long term. The impact on your metabolism will wrongfully teach your body to store fat for energy since meals are unpredictable. Taking to the office a healthy lunch made with low-calorie carbohydrate of choice with vegetables, a handful of mixed nuts such as pistachios and almonds, an apple and a tangerine will enable you eat often and eat well, despite your schedule.



Plan to drink water.

The recommended daily intake of water is 2 – 2.5 litres daily. This can be viewed as a lot if you are not accustomed to the habit however there are ways to improve that. Start with a 1.5 litre bottle of water and ensure you finish that during the work day. You'll find over time, you'll finish it much earlier than planned and will require more. Water is very important for a productive executive. It improves your concentration and keeps you alert. Also thirst is often mistaken for hunger!

Starting with these tips will not create an overnight success story but by developing the habit, doing research and learning how to eat for health, one will certainly be on the way to being the fittest and healthiest executive on any corporate floor.

Irene Ogede runs her personal fitness blog www.fitfactory.com.ng



Basically, starving yourself all day because you are too busy with meetings and deadlines is going to affect you adversely in the long term.



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- Multi-Channels Agric Finance Scheme (M-CAFS)
- Industrial End-Users/Outgrowers Scheme
- FirstTRAC (Tractor and Farm Machinery Finance)
- Guaranteed Fund Credit
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Love Handles & Beer Bellies

By Kwavi Agbeyegbe

Kwavi sounds the warning bell on fat around the middle, the possible diseases it brings on, and why physical activity and portion control remain the best solution

“There are at least 39 different diseases associated with excess belly fat

Often jokingly referred to as a “beer belly” or “love handles,” excess abdominal fat on any man is nothing to laugh about. Even if you are technically at a “healthy” weight, having a large amount of belly fat will increase your risk of cardiovascular disease, type 2 diabetes, colon cancer and sleep apnea. According to Men’s Health, there are at least 39 different diseases associated with excess belly fat, also known as abdominal obesity.

How Much Abdominal Fat is Too Much?

How do you know if you have too much abdominal fat? All you need is a simple tape measure to answer the question. While standing shirtless, place it around your stomach, just above your hipbone. Keeping the tape measure level all the way around, pull it snug and exhale slowly. Do not suck in your stomach before noting the measurement, if the number you noted is 40 inches or more, you have an unhealthy amount of belly fat.

What Causes Abdominal Fat?

Abdominal fat like any other body fat is primarily caused by a caloric excess when you consume more calories than your body needs for energy, it stores the excess; as fat. As you age, it can become more difficult to maintain a healthy weight because your body is naturally losing muscle and burning fewer calories. While physical activity can help to reduce muscle loss, genes also play a part in the body fat equation. Some genes increase your chances of becoming overweight or obese, while others influence where your body stores fat—determining, for example, whether you have an “apple” or “pear” shape.

Just being a man makes you more prone to collecting excess belly fat. While women’s bodies have more subcutaneous fat and therefore more potential storage locations like the arms, thighs and buttocks, men have less; making it natural for more fat to be stored in their bellies.

How Can I Get Rid of Abdominal Fat?

You could do sit-ups and crunches for weeks and never make a dent in your belly fat, though the exercises would help to tone the muscles underneath. Your best plan of attack is the same as for losing weight anywhere else on your body.

- Start with your diet and aim for healthy meals packed with fruits and vegetables.
- Choose whole grains whenever possible and avoid processed carbohydrates.
- Select lean sources of protein and low-fat dairy products.
- Include moderate amounts of fish, nuts and healthy vegetable oils.

Remember that caloric excess I mentioned earlier? Watch your portion sizes to ensure you’re not consuming more calories than your body needs. Even when you are making healthy choices, calories can add up and you want to take in fewer calories than you need to facilitate weight loss. You should also get plenty of physical activity. Not only will it help prevent the age-related muscle loss that can slow your metabolism, but it will also increase the number of calories your body is burning each day.

Finally, get plenty of sleep at least seven hours each night. According to one study, lack of sleep can damage your fat cell’s ability to react to insulin, making your body more prone to fat storage.

Questions & Comments:
Contact Kwavi at: www.kwavi.com

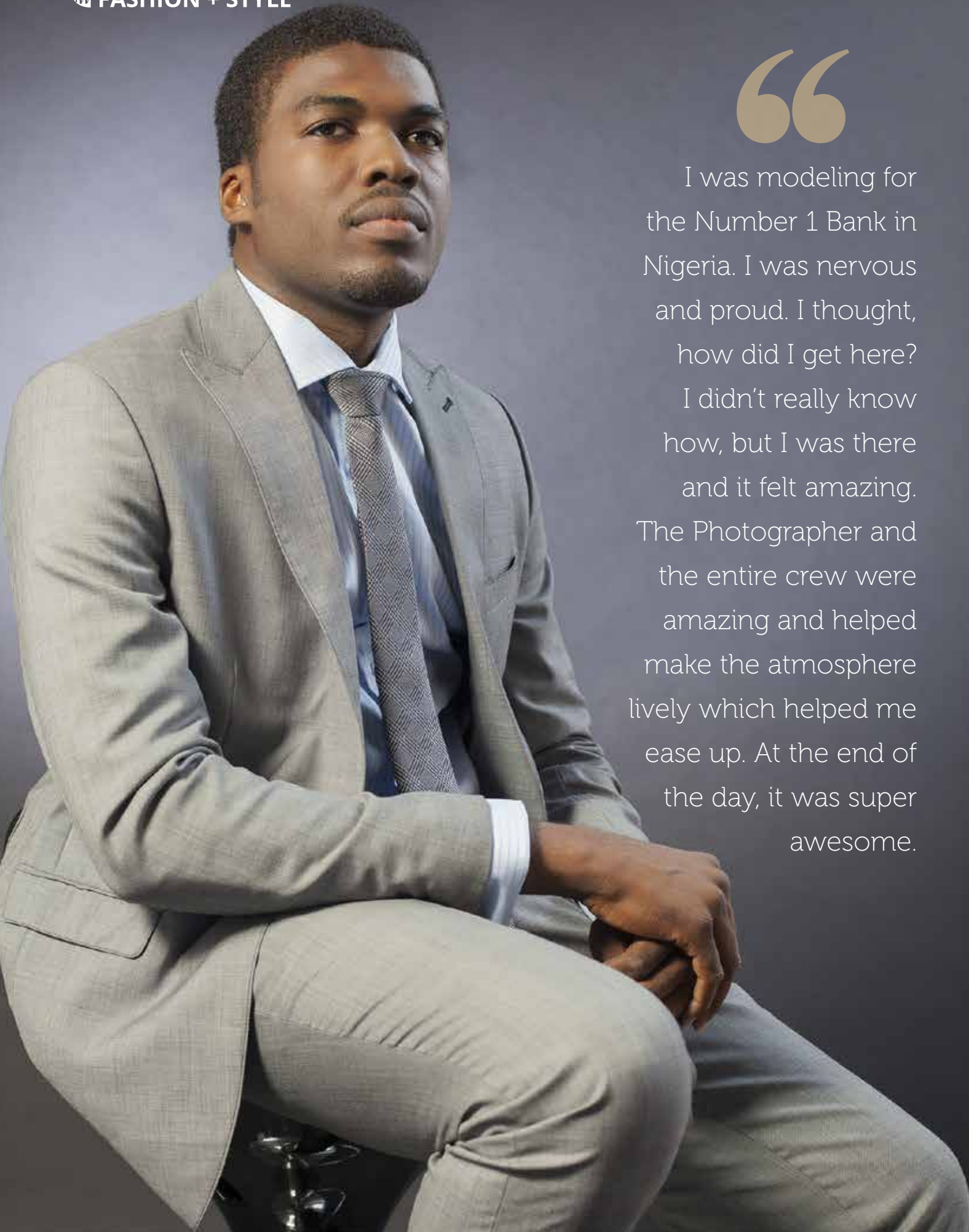


“

One's body language speaks a lot and so lots of practice was required to get the posture "just right". This was accompanied with lots of errors, mistakes and repeats. It was loads of fun.

A

t over 6ft tall and with a graceful bone structure, Nneka Oloyede who works as an accountant with FirstBank certainly has what it takes to be a model. One day at the fashion shoot to "project the image of a twenty first century woman in today's FirstBank in an evolving environment like ours," proved that modeling is harder than it looks. Same goes for our male model, PrinceJoe Nnaji, who works in the Strategy Department.



“

I was modeling for the Number 1 Bank in Nigeria. I was nervous and proud. I thought, how did I get here? I didn't really know how, but I was there and it felt amazing. The Photographer and the entire crew were amazing and helped make the atmosphere lively which helped me ease up. At the end of the day, it was super awesome.





“

Everyone made it easy for me to step out of my comfort zone to this hitherto unknown/unchartered arena while thoroughly enjoying myself.

The Corporate Woman's Lookbook

by Ifeyinwa Ojekwe

The average Nigerian woman spends up to 10 hours a day in her work clothes - that's more than half the time you're awake for. Regardless of whether your office insists on formal wear or has no dress code whatsoever, the most important thing about work attire is to be appropriately dressed, comfortable and to feel good in whatever you're wearing. Here are a few of our favorite pieces available for purchase in Nigeria (or by companies that deliver to Nigeria):

BOLD BRIGHTS

Color blocking has been a huge trend this year and while most offices would frown upon employees being decked out from head to toe in neon, there's nothing wrong with having fun with colors. Stick to colors in the same family (e.g. pair lilac and royal purple) or just choose one colored item at a time to avoid wary stares from HR.

GTL Prom Midi Skirt, N5,495, Jumia

Lili London Peplum Skirt Suit, N8,995, Jumia



Zara Mini Bag, N5,250



Leather Court Shoe (also available in brown and black), N13,130, Zara

MONOCHROME

Black and white - the most simple and classic of all color combinations. It's so simple to style and gives an effortless, crisp and clean look. Introduce a pop of color with an accessory or a bold lip or nail color to really take this palette to the next level.



Eye & Tribe Kimberly Dress, N7,495, Jumia



AX Paris Peplum Jacket, N5,995, Jumia

AX Paris 3/4 Jumpsuit, N8,495, Jumia



Bowling Bag with Knots, N10,500, Zara

PATTERNS

Patterns are a great way to introduce variety especially in more formal environments. Checkered, dots, stripes, aztec, geometric, floral - the possibilities are endless. Choose patterns that make you feel happy and remember, if all else is forbidden there's always casual aka ankara Fridays!



Liberal Designs Dress, N14,000, konga.com



Bologan Blazer, N33,000, myasho.com



Circle Skirt, N30,250, myasho.com



Metrogypsie Sleeveless Vintage Polka Dot Dress, N6,900, konga.com

+1 Chromosome

Rose Mordi, mother of a child born with an extra chromosome, is responsible for setting up a foundation that supports people with conditions like her daughter's... Down Syndrome. Seyi met this real hero and shares the inspiring insights on the syndrome and Mrs. Mordi's life's work. By Seyi Olanihun

The Down Syndrome Foundation of Nigeria was born on December 4th 2001, out of Mrs Rose Mordi's desire to share her wealth of experience gained from caring for her child with special needs - Awele. Awele is in her late twenties, she is Rose Mordi's last child and a staff of the foundation. Awele was born with an extra chromosome, which predisposed her to Down Syndrome and left her with Mongolic features and some attendant medical issues.

When she decided to start a parental support group Rose requested help from the Down Syndrome Association of the United Kingdom, believing they would have information of support groups around here. Rose had just relocated to Nigeria from the UK, with her family at that time. So from the confines of her home, and with three parents in attendance the Down Syndrome Parent Support Group came to life. Counselling and advice on how best to care for the children was the focus during the nascent stage. In order to generate more publicity Mrs Mordi and her daughter appeared on a TV programme anchored by Funmi Iyanda and thirteen years later, she hasn't looked back.

From a resource centre to a day-care centre, that early effort eventually morphed into a school where children with Down

Syndrome are taught how to read and write. However, it was discovered that the various health challenges unique to them took precedence over literacy. Medical attention then became a priority since health was a pre-requisite for learning.

Today it is a foundation that caters for the holistic welfare of the children, covering their medical, education, advocacy and social integration needs.

True Heroism

Mrs. Mordi says over the years she has learnt the virtues of humility, unconditional love and patience, amongst others. Another critical take-away is the ability to understand people and learning how to take challenges in stride. To help the organisation grow Mrs Mordi says she has also learnt to seek advice and delegate, though she admits that it's still work in progress.

Describe her as a hero and she counters, "I would say the children are the heroes. They have done us proud and should be given awards. I feel so proud to be identified with the children. One of the children won a gold medal at the Special Olympics in Greece; this is a child that was written off by the father. Two others returned with medals from South Korea as well. Out of every 700 live births one is born with Down Syndrome, we need to train these children and empower them to live useful lives."



The children are the heroes. They have done us proud and should be given awards.

First & Always
Mrs Mordi is quick to inform me of the extra mile FirstBank has gone to bring the issues of Down Syndrome to the fore, which includes a weekly radio show to create awareness and educate the public, as well as support the foundation's activities. It has even sponsored two or three children to India for corrective heart surgery. "Other bankers are happy to collect the money FB gives to trade but are not doing anything to help the children. Anybody in a position of authority in FirstBank has a good heart".

Photography Kola Oshalusi



The Junior Achievement Nigeria Catching Them Young

For fifteen years plus now, Junior Achievement of Nigeria has been impacting the lives of young citizens; and it all started when the life of one Nigerian, Simi Nwaogwugwu, (nee Sanni), was impacted by the American organisation when she served as a volunteer with them. Seyi sat down with the association's executive director, Kunbi Wuraola, to trace its history, modus operandi and the impact of its not-for-profit activities. By Seyi Olanihun

Since inception, Junior Achievement Nigeria aimed to teach financial literacy, entrepreneurship and work readiness to young people, with a particular focus on primary school pupils from age five to the secondary level! These attributes are taught practically by volunteers from corporate organisations, using set modules and materials. Mrs. Wuraola says in the early days, it was novel and not readily received for many reasons that include the fact that it wasn't quite an extra-curricular activity, and so schools didn't know where to place it. And then again in those days

volunteering wasn't popular so recruiting volunteer teachers was tough.

Today however, because the promoters stayed the course they have spread from the few private schools that came on board, to reach over 500, 000 pupils in 29 locations across Lagos, including government public schools. Junior Achievement has no doubt come a long way. With a target of one million students by the year 2020, it has made definite inroads into the future of our great nation.

Facing The Challenges

Though volunteers are not paid, materials need to be printed and schools need to be carried along. Using the strategy of pitching the value of service over personal benefit to potential volunteers, JAN still had to source for funding needed for the materials required, amongst others. The plethora of not-for-profit organisations and the distrust of the authenticity of some have made it even more difficult. "The JAN programme prepares the students for life. If we have as many Nigerian students as possible go through the programme the nation will be better for it. We have to continually find/source funds to be able to reach more students beyond those in the urban areas. We also have to be able to help teachers reinforce what the JAN

curriculum teaches and this means building in teacher content and curriculums too."

With a curriculum that is reinforced by local material and with the growing involvement of parents as stakeholders, the JAN programme can easily "build the bridge between the classroom and the workforce"

A recently signed MOU with CBN and the Banker's Committee to get involved with the scheme is an indication of how far it has come. Partnerships with various companies to train students in entrepreneurship are also part of the successes recorded. As part of the budding not-for-profit sector in the country it demonstrates credibility through annual report, website, alumni engagement, JAN ambassadors and various success stories.

A Partnership That Works.

As real heroes, JAN has attracted the attention of the nation's prime bank, FirstBank, and won its support through the Future First project, to bring financial literacy to the very young, in partnership with the Lagos State Government. Furthermore, members of staff also volunteer and teach students. The teaching roles have evolved into mentoring relationships that have yielded much fruit and further reinforced the importance of the scheme to the volunteers. JAN acknowledges that, "with a partner like FirstBank it's a complete cycle".



If we have as many Nigerian students as possible go through the programme the nation will be better for it.



Five Quick Posers to some board members and senior management show that they are more human than many think...

Ibukun AWOSIKA

CEO of The Chair Centre and FirstBank Board member.

What Is Your Secret Power Meal/Food?

I love sweet potato and ugu (pumpkin leaves) that has everything inside it, from stock fish, snail, dried fish etc. I can eat sweet potato all day in various ways.

How Do You Stay Abreast Of World Events?

With me, world events fall into different areas, general news or key business and financial news. Between the major international news networks and Twitter, I can keep up real time with things that are happening around the world. The business and financial information is a little different. Beyond listening to the news, the most important part is understanding its local and global implication for my businesses, and for the companies that I serve on their boards. It's then important to read all the major business and finance related magazines who will dig deep on the issues and their implication.

I also believe in being proactively ahead of the curve by attending conferences such as the World Business Forum in order to listen to great minds talk about emerging trends and things to prepare for based on existing and projected scenarios.

What Is The One Thing That Helps You Relax?

Television never fails to relax me, but what I do love is watching investigative programmes, or just discovery channel documentaries on nature.

What Is Your Favourite Travel Destination And Why?

I love holidaying on the many islands of the world, and those that bring me close to God's creation give me such a sense of serenity.

What Is The First Thing You Do When You Arrive At Your Destination?

I love hotels but I'm very fussy about space and so I always like to check out the hotel rooms online before I actually arrive at the hotel. My first thing to do is to confirm that what I saw online and what is on ground match.

Dauda LAWAL

Dauda is deeply fascinated with Bodrum, Turkey and he tells us why.

What Is Your Secret Power Meal/Food?

I enjoy a wide variety of cuisine but I avoid any meal expressly forbidden by my religion as a Muslim. Nevertheless, I would say that one meal that always gets my interest is rice and I mean rice in any form, whether local or Chinese or Mexican. Rice works for me and I daresay it's very available anywhere in the world. Due to health concerns however, I am compelled to manage my diet as far as rice is concerned.

How Do You Stay Abreast Of World Events?

While I am in the office, I am constantly tuned into the foreign news channels for updates on events around the world. I rely heavily on newspaper reports while am visiting any country particularly English Speaking countries and certainly like to keep myself connected to social media as a source of information. I particularly believe social media is perhaps the most constant source of information on world events; my mobile devices all run on the internet and regularly provide updates.

What Is The One Thing That Helps You Relax?

Spending time with my family. I try to embark on trips with my family. Just recently, my kids and I visited Abu Dhabi in the UAE for the Grand Finale of the F1 series

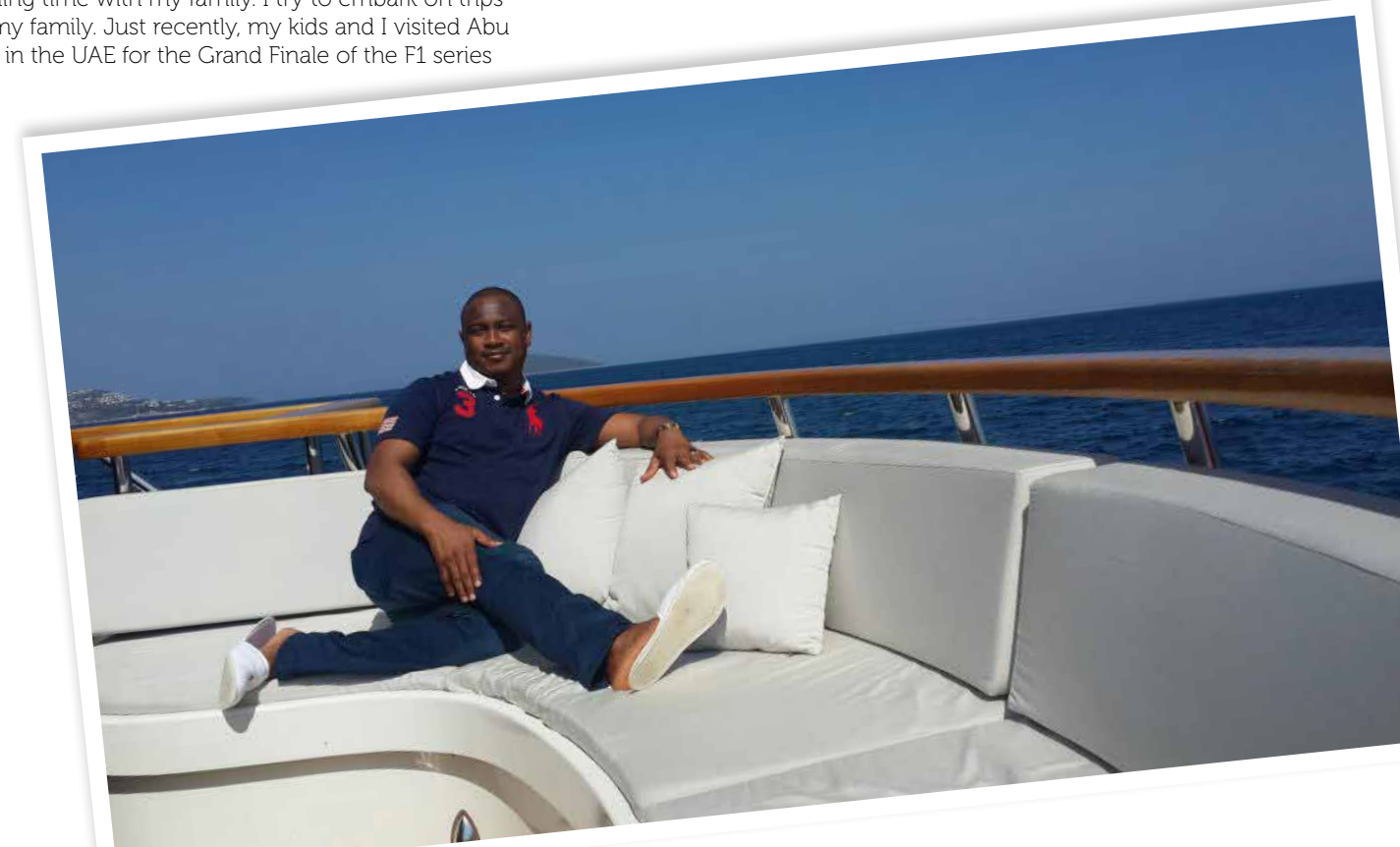
that saw Lewis Hamilton winning for Mercedes. Family is everything and I am able to take my mind off work and business and the constant phone calls or emails just to be with my wife and kids for family fun time.

What Is Your Favourite Travel Destination And Why?

Bodrum in Turkey gets to me! This exclusive seaside resort offers a serene and fresh ambience enhanced by the sea and it plays host to a very respectable collection of visitors from around Europe and the rest of the world. In Bodrum, I get to enjoy some sailing, making quality acquaintances, while generally taking the opportunity to reset myself.

What Is The First Thing You Do When You Arrive At Your Destination?

At any destination, my itinerary is dictated by the purpose of my visit and the time frame I have. Where I may not have to hit the ground running with business meetings and other activities, I prefer to visit a spa and get some sleep afterwards. This soothes away the edge that accompanies a long flight even with the most luxurious travel seat.



Dr (Mrs) Ije JIDENMA

Besides being on the board of FirstBank as an independent director, Ije is a health buff, loves oatmeal, Asa and is fascinated by the innovation coming out of Silicon Valley

What Is Your Secret Power Meal/Food?

Oatmeal. This wholesome food is a nutritious and healthy power breakfast. Its high fibre and complex carbohydrates help reduce the risk of diabetes, and studies have also shown that it has beneficial effects on cholesterol levels and that it contains lignans which help protect against heart disease and cancer. It's also surprisingly versatile. As an African, I get it ground and turned into a wholesome 'swallow', which I then eat with Okro soup or any one of our delicious local soups.

How Do You Stay Abreast Of World Events?

Through global news networks like CNN and AlJazeera English, for their balanced view of global events; and then our local networks like Channels Television and NTA in order to understand how they affect our socio-economic landscape.

For me, The Economist, Harvard Business Review, FirstBank Capital Research publication and Time Magazine provide interesting op-eds and thought leadership on topical global issues. On a daily basis, I read Business Day and the Guardian newspaper both online and in print.

Additionally, I attend The Lagos Business School monthly breakfast club that help me catch up with key economic indicators at home and abroad. I also attend other breakfast meetings organized by professional bodies and Chambers of Commerce which I belong to, as well as international conferences on contemporary issues.

What Is The One Thing That Helps You Relax?

Music soothes my soul in ways that are both relaxing and rejuvenating. I like calm and introspective music such as those by talented Nigerian musician, Asa, I like Fela and I also enjoy classics by the legendary Swedish music group, Abba. Also, the nostalgic feelings that come from listening to and singing the poetic 'Ancient & Modern' hymns, tend to have an energizing effect on me.

What Is Your Favourite Travel Destination And Why?

California - especially Northern California. It is quite scenic with cool, conducive weather.

I also love to stay abreast of the innovations and interesting technologies springing out of the wider San Francisco Bay Area which is home to technology innovators like Google, LinkedIn, Facebook, and PayPal. The last time I was in the Bay Area with my daughter, we watched some young people testing out their unmanned drones which can change the way people send and receive packages around the world. It is always eye opening to visit that part of the world. I see the likes of our own 'Computer Village' in Ikeja turning into similar innovation hubs in the future through the catalytic effect of the specially packaged loans for SMEs.

What Is The First Thing You Do When You Arrive At Your Destination?

Because of the long flight, I'm usually knocked out by jet lag for the first twenty-four hours and enjoy deep-seated slumber! All else waits.

John IYOHA

If John was not a banker, he would probably be a full time pastor

What Is Your Secret Power Meal/Food?

I am afraid this is a difficult one to answer as I have a poor eating habit! I hardly do breakfast and I am not very good at eating out. However, one food I won't say no to, is a good pounded Yam meal with 'ogbono, banga or groundnut soup and dry fish!

How Do You Stay Abreast Of World Events?

I keep myself updated about happenings around the world mainly through the electronic media. It is much easier for me than reading print for the same purpose

What Is The One Thing That Helps You Relax?

The world is moving at such a fast pace and one is daily loaded with 'activities at work and outside of work, so much so that one hardly finds time to relax in the real sense of the word. Sometimes, one could even be busier during vacations than when one is at work! I like sports, particularly football and could relax with that but the passion involved is becoming something else. Nonetheless, one thing I find refreshing is meditation or reading a good book. I also love gardening and I do some part time preaching as well. Somehow I find time to enjoy all these!

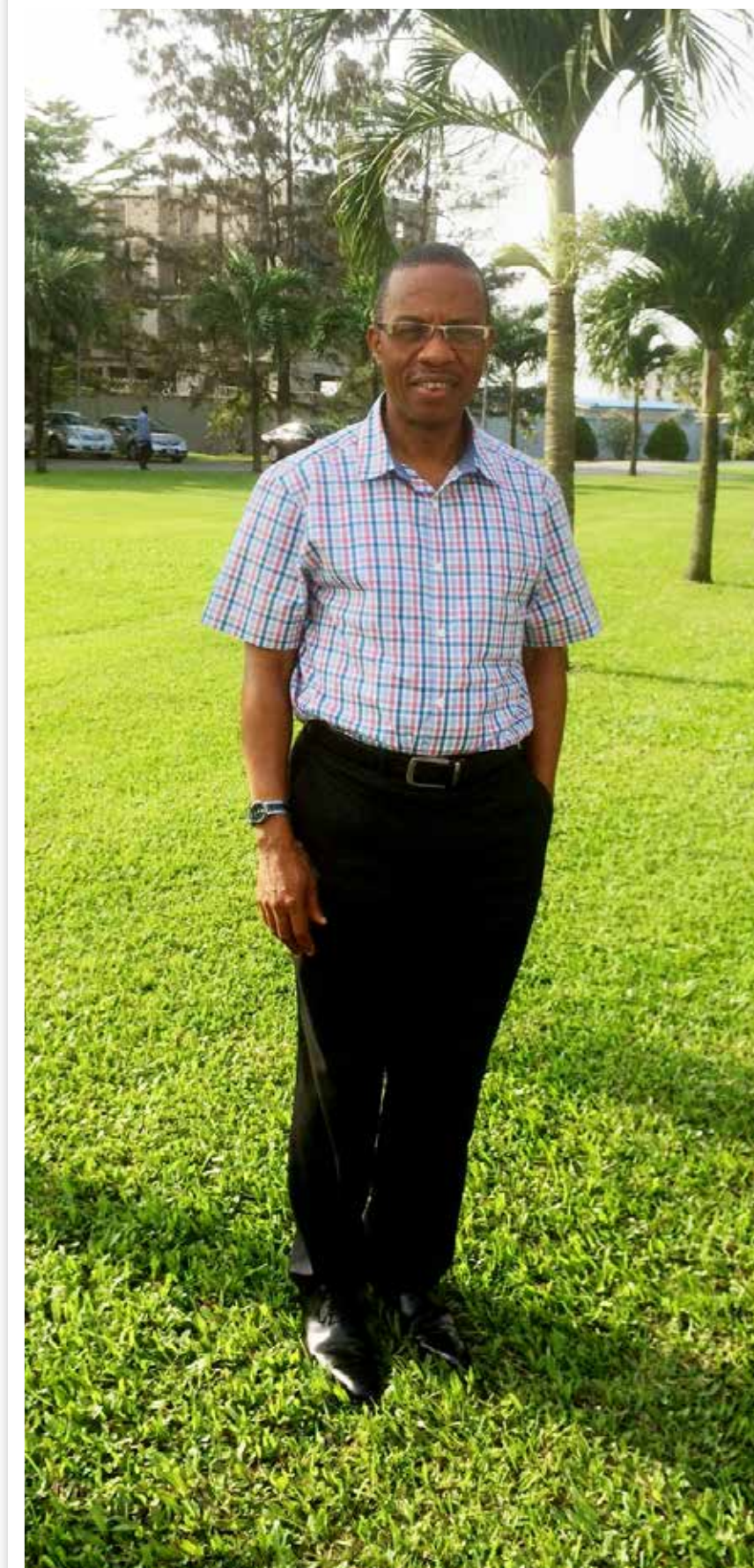
What Is Your Favourite Travel Destination And Why?

I would not say I really have any favorite travel destination in that sense. But if I must mention one, it would be London. I go there because I have quite a number of family members there particularly a cousin who is also my friend. He is an immense influence in my life. He is also a part-time preacher and we love to share fellowship and 'compare notes'. Also, I like to do my shopping there.

What Is The First Thing You Do When You Arrive At Your Destination?

One would naturally love to catch some rest before any other thing.

Mr. John Iyoha is the Group Head, Public Sector, Calabar



Journey²Change



At 120 years, FirstBank is evidently Nigeria's oldest financial institution, and many have witnessed the great transformation within the bank in recent years. So, to help put these changes in perspective, Eyitope who is the head, Africa Integration writes on what inspired this journey to change, and the exciting process. By Eyitope St. Matthew-Daniel

FirstBank itself is a story of change. Because of its longevity, it is easy to see the Bank's transformation as a recent strategy but the culture of change and the spirit of innovation at the core of FirstBank's DNA is one of the reasons that it has stood the test of time and remained relevant across the decades. Many of the decisions taken in previous years, and the bold moves made by the bank during the Century 2 transformation programme, forged the foundation for this current transformation.

Change:
A Commitment
I find the current chapter of FirstBank's story particularly interesting

because the focus has been on communicating to the external world about what FirstBank is and what it has to offer. We have been tirelessly committed to positioning ourselves to be attractive and service oriented across all generations, and we have taken this message to a broader audience – specifically, a younger generation with outdated perceptions about an old school, technology-challenged FirstBank

With 120 years under our belt, FirstBank is uniquely positioned to be the bank of choice for our customers at every phase of life. Some may call it a “catch them young, watch them grow” strategy, we just see it as keeping up with our customers' needs and staying ahead of the market. To ‘catch them young’, we have introduced

“
For FirstBank
it is not about
competing with
other banks
– it is about
catering to our
customers and
competing with
ourselves

a number of products and services that specifically appeal to this segment, and being true to our name, have been ‘first to market’ with these innovations – including the Expressions Debit Card (a card product that enables you to visually personalize your card), Instant card issuance – allowing you to get your ATM card on demand at any of our 700+ branches nationwide, and a number of specialized products, services and programmes for youth, SMEs, and young professionals. We have seen a significant shift in our portfolio mix as a result of this mindset.

In reality, today's youth are decision makers. They don't ‘inherit’ banks, they choose them and are more than ready to switch if their expectations are not met. This new world isn't about sentiments, it's about

service! At FirstBank, we've zeroed in on engaging the younger generation through a multi-faceted approach – a combination of targeted engagement programmes, partnering with them to achieve their aspirations, and of course giving them service in the way they like it – fast and customized ‘do it yourself’ options. It is the reason we have been active in things like youth development, empowering SMEs, education, and financial literacy, amongst other things. It is all part of our youth engagement strategy. So far, so good – but we still have many more strides to take in this space.

Change Inside Out

When I joined FirstBank, I was pleasantly exposed to an unexpected reality – the so-called “old-school” bank, was thriving with innovation and dynamism that was hidden in the shadows. I learnt we had a lot of products that the public just assumed FirstBank lacked (for example Internet banking, mobile banking, etc. at that time). I also learnt we had a vibrant team that had a remarkable depth of experience and knowledge. Totally different reality from the perception. Changing that narrative is what this current transformation journey has been about – revealing the ‘real’ FirstBank to the public, and spotlighting our achievements.

Today, I believe we are finally turning the corner and being seen in our true light. Still, there is a lot more we can do as an institution to position ourselves within the context of our potential – which is not just a leading Nigerian Bank, or even African Bank, but a Global Bank. I think it is high time the world at large starts seeing ‘best practices’ emerge from Africa and not the other way around. I believe FirstBank has the potential to be in that ‘best practice’ defining class.

Change Now And Always

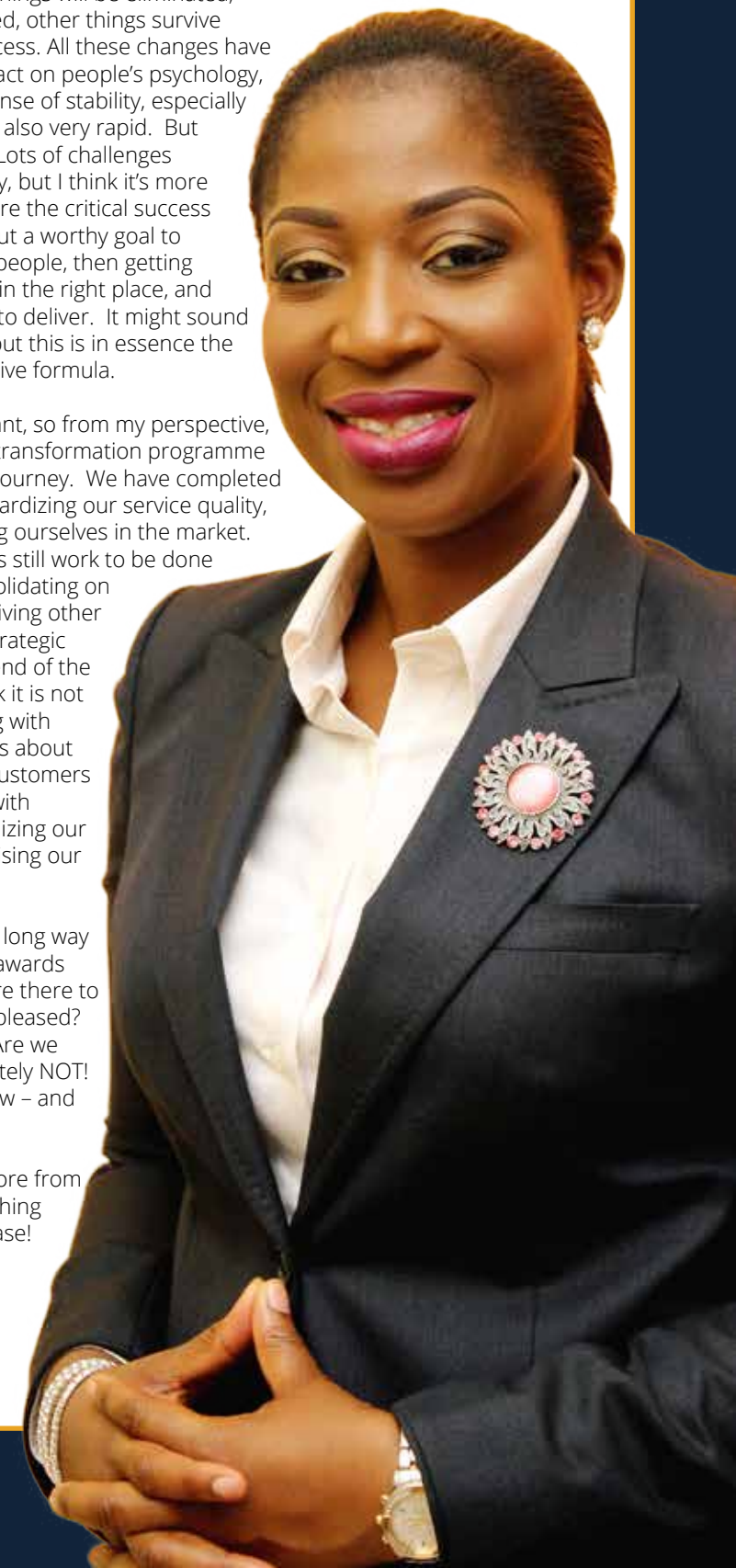
In January 2009 there was a clear mandate to transform the bank in terms of service delivery, process excellence, and drive for an aggressive growth strategy (including Pan-Africa expansion). It was a clear call to action – an emotional appeal to personal pride and purpose, challenging every member of staff to step up and take their seat at the table in the industry.

By definition, transformation is a challenging process - some things will be eliminated, some are adapted, other things survive through the process. All these changes have a significant impact on people's psychology, emotions and sense of stability, especially since the pace is also very rapid. But change is good. Lots of challenges along the journey, but I think it's more important to share the critical success factors. It is about a worthy goal to attract the right people, then getting the right people in the right place, and equipping them to deliver. It might sound over simplified, but this is in essence the simple but effective formula.

Change is constant, so from my perspective, this is a phased transformation programme and an ongoing journey. We have completed a phase of standardizing our service quality, and repositioning ourselves in the market. However, there is still work to be done in terms of consolidating on our gains and driving other aspects of our strategic agenda. At the end of the day, for FirstBank it is not about competing with other banks – it is about catering to our customers and competing with ourselves maximizing our potential, and raising our expectations.

We have come a long way and the results, awards and accolades are there to prove it. Are we pleased? Most definitely. Are we satisfied? Absolutely NOT! We can't stop now – and we won't.

Watch out for more from us - we are marching into the next phase!



A look at how talent can thrive wherever ... It all depends on the environment.

Yinka

Yinka Ijabiye is Head, Brand Strategy and Special Project Marketing & Communications at FirstBank. He is passionate about Photography and insists banking has in no way slowed him down.



Photography IE Photography

... Click Happy



FirstBank is a really cool place to work especially because the company's policies are open and encouraging of creativity.

Me

I really really love photography and enjoy whipping out my camera every once in a while to take pictures. I see a story and a connectedness in all life and I totally love to document it all. Banking has in no way slowed that down; though managing banking and photography has been by no means easy but I thoroughly enjoy both! So I go at both with gusto always!

My Talent And How I Express It

I have always liked photography for as long as I can remember, so I can't really pinpoint when I developed a passion for it. I began to express it well while I was working at British Council, Lagos as the Communications Manager, it was essentially my duty to keep records as much as possible. I thus began using the camera actively at the time. In 2004, I got an opportunity to go and work

in the British Council office in London for a few months on secondment, I didn't waste time in getting my first digital camera with my first allowance. It was a full digital canon camera that I returned in less than a week because it was too digital for me. I wanted something I could control better. I read up a lot on photography to better understand what sort of camera could serve me. That is how I stumbled into the world of Digital SLRs and I've enjoyed every second of using them since then. I taught myself by trial and error and also by reading magazines and books.

Where My Work And Talent Converge

It's pretty difficult to hide something you are passionate about. The bank has been very supportive indeed. I have been interviewed for the internal bank TV and featured along with some of my work. I am not necessarily able to do

commercial photography at the moment but I still enjoy taking pictures thematically, just for the fun of it. FirstBank is a really cool place to work especially because the company's policies are open and encouraging of creativity.

And There's More ...

I find the transformation process within FirstBank quite amazing. The bank is better for it, because though it has got this amazing heritage, it is young, nimble, smart and contemporary at the same time. I believe that in its new and refreshed state, FirstBank is the bank to be with now.

I am actually proud to be part of an institution with such a rich heritage and unbroken existence spanning over 120 years. I am delighted to work here. I am part of an institution that is genetically wired to put its customers first.

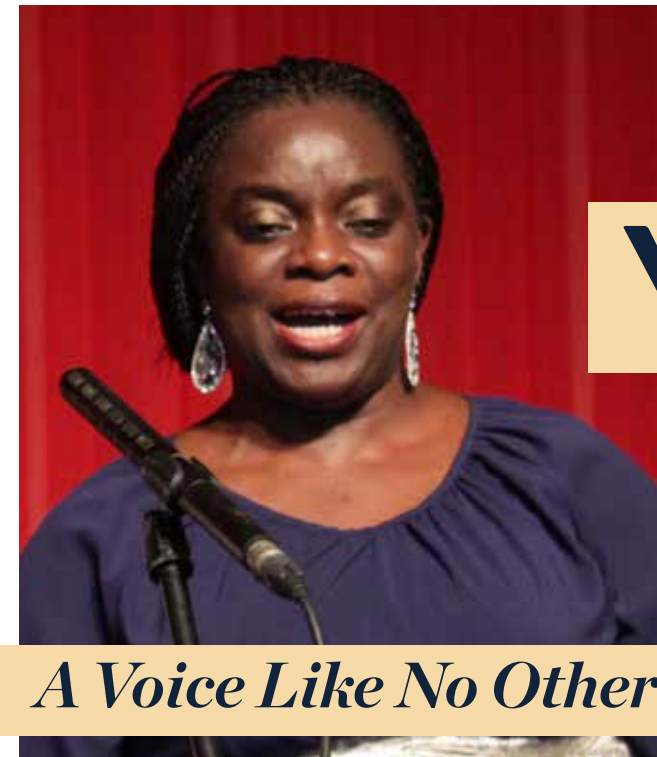


Photo courtesy subject

Yinka

A Voice Like No Other

Yinka Johnson works with FirstBank as Head, Corporate Transformation. She lets us in on how her singing actually enables her attain work/life balance.

Me

I am a soprano, and I enjoy singing classical, sacred, as well as some traditional music.

My Talent And How I Express It

Many years, after I started my professional career, I picked up music again, but rather than piano, I learnt how to play the alto saxophone. I was travelling a lot with work, so it was difficult to maintain my practice, so I put down that instrument. Now my instrument is my voice.

Where My Work And Talent Converge

I was about five years old when my parents sent me to piano lessons, which I continued while in high school at St. Loius Girls Grammar School Ibadan, but stopped after secondary school because I thought it disturbed my studies. Wish I hadn't, because in hindsight I believe it would have greatly enriched that period of my life. However later as a professional

I picked up music again this time learning to play the alto saxophone. Again work and life pressures put it on hold until I joined FirstBank.

I think I was inspired to start music again because my work was all consuming, and I needed to balance my life with other interests. I think I also at that time acknowledged how much I missed music, so I finally started classes again at the Muson Centre this time with voice. Despite the pressure of work, I have managed over the years to achieve some balance in my life and develop my singing talent, but that development process is ongoing and never ends.

I do think my creative talent adds value to my work, because creativity is essential to problem solving. In addition, that creative expression serves to relieve stress of work, which sustains my ability to deliver at work. The Bank recognizes this and even supported a

concert that I organized with my music associates last year, encouraging staff to attend. The reaction was of great interest and curiosity. I am sure many wonder, "This straight-jacketed woman has a creative side?" Truly, such open support of my creative talent, enables me to perform better at work.

And There's More ...

Transformation is the essence of my work at FirstBank, and being a part of this has been such a rewarding experience. I have been here almost five years, and in that time there has been a great deal of change. We are 'younger' now, both in terms of average age of the workforce and our attitude. We have also continued to make major investments in technology to support us in delivering better services to our customers. We are continuously challenging ourselves to do even more and I am proud to be a part of this constantly evolving 120-year-old institution.



My creative talent adds value to my work, because creativity is essential to problem solving..

Sesan Aremu works in the I.T department of FirstBank, he is also a talented comedian. He speaks of his interesting hobby and how his job at FirstBank has helped it take flight.

Sesan

Me

On my first day at the bank in 2008 I had that feeling you get when you win a lottery, having heard and read a lot about the bank. It was an eye-opening experience of another life segment where you meet diverse people from heterogeneous tribes, beliefs with different ideologies though all working together for one common goal.

My Talent And How I Express It

Growing up I was talkative, which got me into trouble many times as well as helped me out. My Mum was a traditional Yoruba MC, (Alaga Iduro) at engagement ceremonies and out of excitement I used to mimic her when we got home adding a little twist to it. Gradually people saw me as the "unserious humorous guy" wherever I found myself. In 2007, the inner urge to venture into comedy began to creep up and I mastered the act quite fast. My first gig was at a youth picnic. My older brother who was on the executive gave me the opportunity. You need to

have seen me rehearsing my lines, heart beating fast, consumed by thoughts of messing up...but to God be the glory I wowed everyone and the COMEDY journey began.

Where My Work And Talent Converge

I am a multi instrumentalist, playing the piano, bass guitar, drum set, talking drums and the conga. Initially I worked as a comedian only on weekends, FirstBank has its morals and values in delivering exceptional service to customers and for every staff that imbibes these objectives it will affect every sphere of your life within and outside the bank. Each time I go to an event, as compere/MC/comedian I am very professional with my clients. I would say I am really favored to work in an understanding environment, no one has ever spoken against my art, most people even encourage me to do more. By and large the Bank has been very supportive in creating some platforms for individuals like me to showcase our talent apart from the regular banking activity we were recruited



Photography IE Photography

... The 'Serious' Comedian

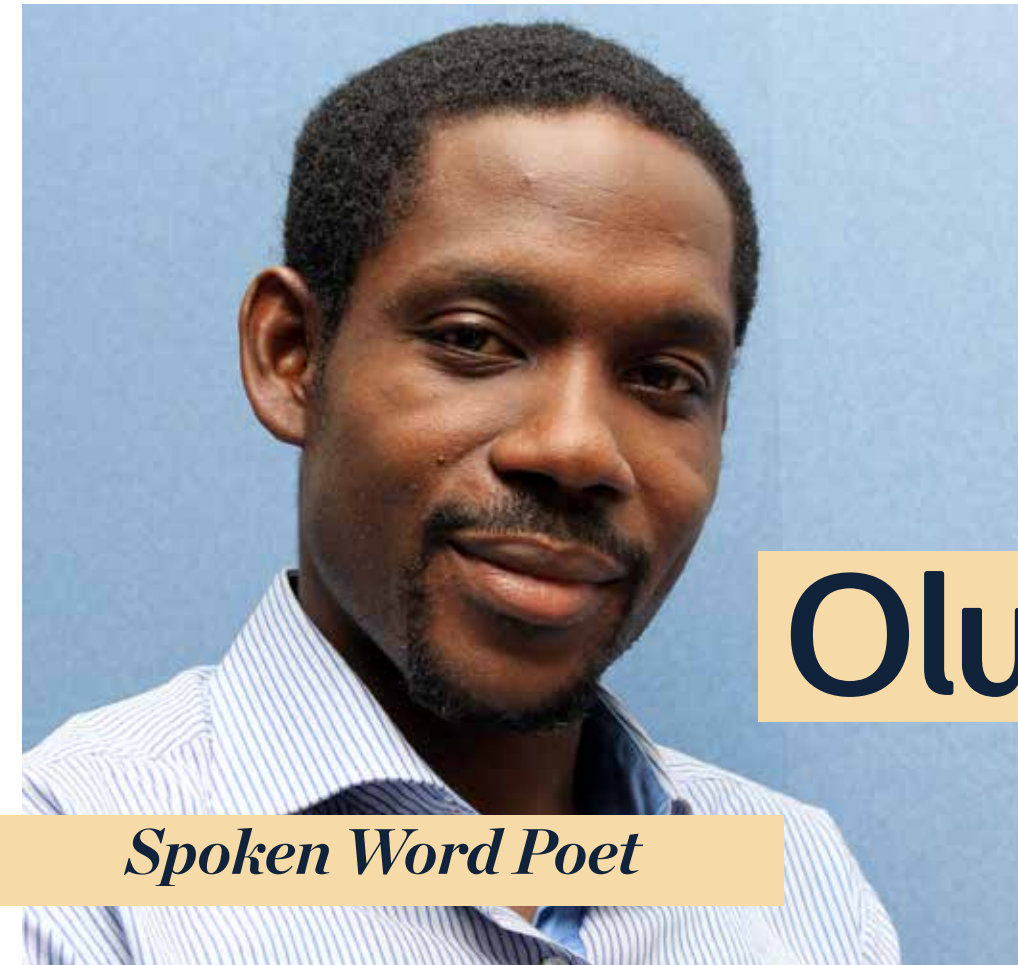
for.

I was the first comedian to mount the stage at the FirstBank Annual Merit Awards (FAMA 2010), which was the introduction of my creative side to the bank. Since then, I have anchored various end of year departmental parties, weddings, and birthdays for staff as well.

And There's More ...

For me, the transformation of FirstBank is a re-orientation process showcasing the bank, as a bank for all seasons. Honestly, It is a rare privilege to be part of the establishment and be able to contribute my quota to keep the flag flying.

I was the first comedian to mount the stage at the FirstBank Annual Merit Awards (FAMA 2010), which was the introduction of my creative side to the bank.



Photography Hyacinth Iyerosa

Spoken Word Poet



FirstBank is aware of my passion, and truth be told, they have been supportive.

Me

I joined FirstBank in June 2006 and work as a Credit Analyst and I am also a spoken word poet.

My Talent And How I Express It

I have been writing for over 20 years but started performing poetry in 2010. For me, writing poetry was and still is a way to express myself. I used to be very very shy, (now I'm just shy), and to now make matters worse, my parents moved me from a day time secondary school to a boarding house. So I had no choice but to write and write some more before I started becoming comfortable in the boarding school and making friends. The performance aspect of poetry kicked off when I noticed how easily people respond to what

they see and hear, rather than to what they read. Once it catches their fancy, people are more likely to watch a show or listen to a programme, even if they are in a hurry. My mission in life is to inspire and make people happy. Most times my poetry pieces have a funny side to it no matter how serious the message is.

Where My Work And Talent Converge

My job in FirstBank has actually helped my poetry writing, as the foundation for any poet is the ability to read and write and, poetry performance has also helped my presentation skills. I work as a Credit Analyst, which also involves a lot of reading, writing and client meeting. The funny thing is that my friends and I started organizing poetry shows after we started working in FirstBank.

Meet Olumide Holloway, a staff of FirstBank's Specialised Lending department. He is a talented Spoken Word Poet who says the impact of this talent on his work output is inspiring.

Olumide

We met here and discovered we love the creative arts. We even had a magazine publication (F-Factor Magazine) before we started poetry shows.

FirstBank is aware of my passion, and truth be told, they have been supportive. I had been unsure of what to expect, since I've heard of organizations that discourage their staff from doing any other thing outside of work. So imagine my relief when, once they knew, they even offered support in various forms! I have been interviewed on the bank's TV Magazine show and also in the in-house publication.

And There's More ...

The recent transformation has given the bank a more positive outlook and a place for staff to enjoy their work. It feels great and makes me feel proud to be part of a long heritage. 120 years is a long time, everybody wants to achieve it, but only a special few do. When it comes to banks in Nigeria, there is only one bank that is truly the first and dependably dynamic.

Ada's mom wants her to learn the value of saving.

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- A **Debit Card** to get Ada any and everything she truly needs
- **Local Money Transfer** so she can top up Ada's account from anywhere in the world
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-You First-

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FirstBank 
Since 1894

Becoming A Banker

Growing up I had always been fascinated with everything about FirstBank and always wanted to work there and this made me pursue a career in accountancy at the higher institution. To now get a job with that bank...It can best be described as "A DREAM COME TRUE"

Becoming A Mum

In my family there are over 10 sets of twins, and I always wanted a set of twins and even prayed and dreamt of it as a teenager. Without any shadow of doubt, I know I am blessed that every dream, every wish came to pass, and I remain grateful to God. Coping has been largely because of the tremendous support from my lovely mother and mother-in-law, (both were with me for one full year);and the best husband in the world! He was always handy and whenever he returned from work, he would tell me to go and rest while he takes over feeding and changing them. My brother and members of my church also played an important role. Everybody saw their bit as "SERVICE TO HUMANITY" and this made life a little easier, so much so that I was still able to breast feed them for 2 years!

The Balancing Act

The children will be 7 years old next March, and every stage has had its own challenges.

There were times I was tempted to resign from work because of the stress involved in finding the right balance, but my work environment and my philosophy in life kept me going. When my children were born I was away from work for 1 year, three months maternity leave and nine months compassionate leave. Also, I sought financial assistance from the bank in 2008, to my surprise, I was given well above 80% of the money, and even when one of the triplets was meant to undergo an operation, the bank promised to foot the bill but God miraculously healed the baby and I had to stop processing the finance for the operation. My family members were astonished with this kind of family bond and gesture even though I was just a junior staff. I also thank God for a senior friend who is also a mother to a set of twins who encouraged me and helped me with a nanny. The stress in raising them is less, as they are older.

My Multiple Joy

I am blessed and feel uniquely loved by God who has granted me this rare privilege to nurse 3 big nations. I am excited and will forever remain grateful to God, my wonderful family and the management of FirstBank.



Stella Melie

Is the Head of Customer Service at the Marina branch of FirstBank who describes her job as a dream come true just like the birth of her triplets. She shares the story of her balancing act.



Photography Hyacinth Iyerosa



Bashirat Odunewu

Is the Group Executive, Institutional Banking Group with FirstBank. She is mother to a set of triplets that have coloured her life and re-written her balancing act as a busy female executive.

Becoming A Banker

On my first day at work I was amazed at the sheer warmth displayed by the entire staff. This made me feel very welcomed to be a part of the FirstBank family. I was introduced to a "Buddy" Bernie Okeke who did a fantastic job of helping to settle me in, so much so that by my second month, people were asking me which department of the bank I had been in the past few years because I knew how to work the system so well.

Becoming A Mum

I honestly never imagined that I would be blessed with triplets. For 15 years I had hoped and prayed that I would have a child of my own and was practically at the giving up stage. A colleague of mine who had been in the same situation was blessed with triplets and I remember the feeling of excitement when I heard her news. When I became pregnant six months later and found out they were triplets I felt really elated but also really scared of how I was going to cope with everything.

The Balancing Act

I had read up all the literature I could on raising multiple kids and it was clear that I would need to be super organized to cope and forget the idea of sleeping much for the first six months, so I started writing my lists of to-dos and psyching up myself for the work ahead.

I had the usual 3 months maternity leave plus another 3 months of all my accumulated

vacations so I was off work for 6 months. I spent the first 7 weeks after they were born in the US, and had to hire a full time live-in Nanny, plus assistance from family and friends.

Although I had hired 3 good nannies upon my return to Nigeria, I still wished I could have taken another 3 months! I was still having an average of 3 hours sleep and was very involved in all the activities concerning the babies because I just wanted to bond with them intensely and felt happy doing it. My boss at that time encouraged me to return to work and agreed that as a senior staff, I could use my discretion in work timing but my output must not suffer.

I was also beginning to miss work so I decided to give it a shot. My mother-in-law stepped in to help supervise the nannies and watch over the babies in my absence. Going back to work gave another dimension to the daily routine making me more appreciative of whatever time spent with them.

My Multiple Joy

The triplets will be 4 years old in January and certainly it is getting easier to look after them. They have gone past the terrible ("terrific") twos and threes and are now such great fun. Like a friend of mine put it, 'being with them is like watching a home movie full of interesting characters'.

I feel immensely blessed and honoured by God. It has given me new perspectives to life and yes, I do feel a special sense of pride.



Introducing

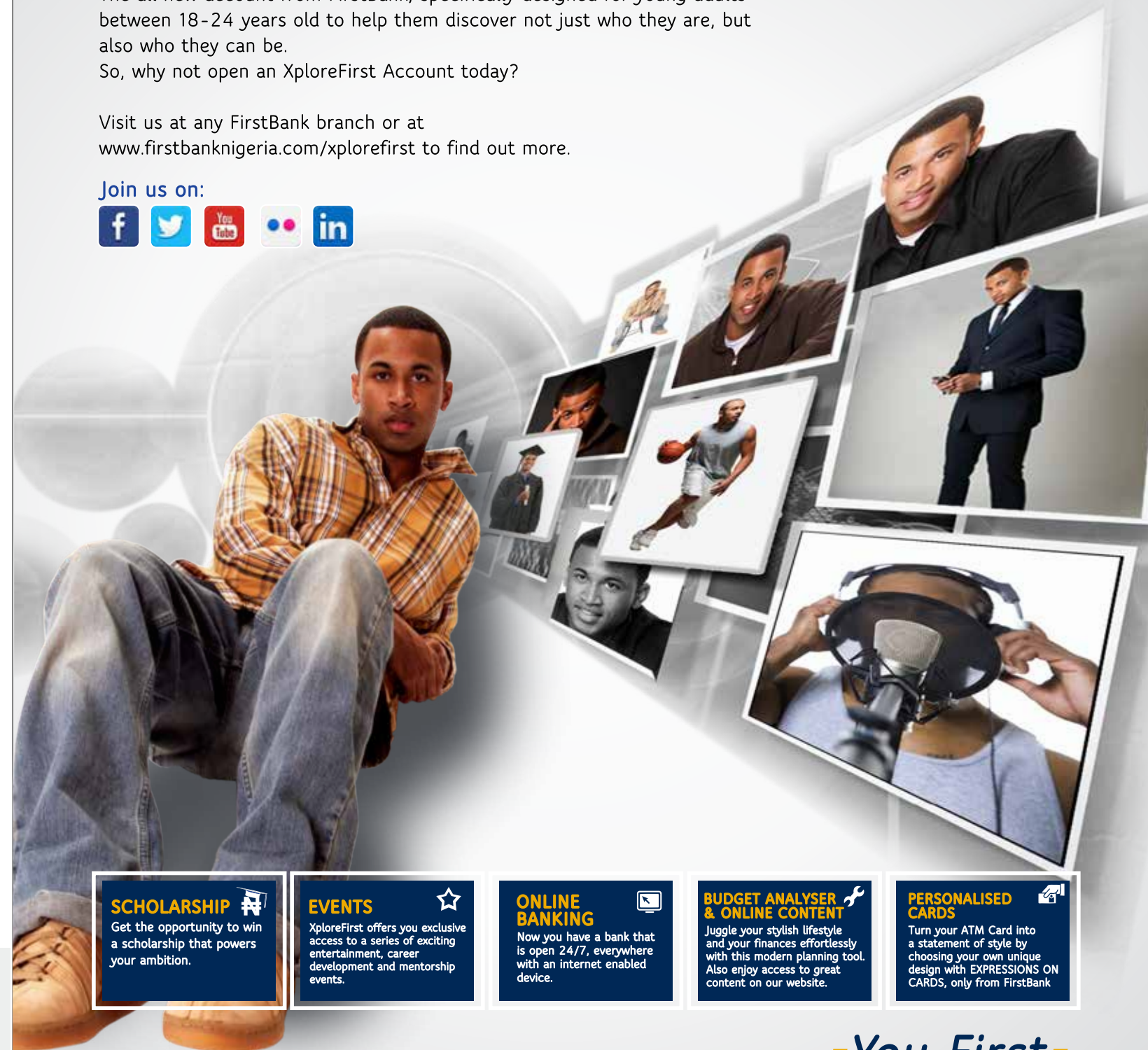
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FirstBank Since 1894

Fascinating Abu Dhabi

By Safiya Musa

Abu Dhabi the capital of UAE is a beautiful place to live in and working here has opened my eyes to a few things. While there isn't a noticeable segregation between men and women in work places, it is very glaring in the schools, as the boys are separated from girls in the classrooms. Here are eight more things you should know:

Know the history. Abu Dhabi, the capital of the UAE has about 1 million citizens and is the largest of the seven emirates that make up the nation. It is the seat of Government and is ruled by Sheikh Khalifa bin Zayed Al Nahyan who is President of the UAE. It is a tax-free country.

Abu Dhabi has a culture that has deep roots in Islam and a nomadic lifestyle, yet the United Arab Emirates is a progressive country that has accepted western influence without losing its Islamic roots. Because of this, you will find that Abu Dhabi is a mixing ground for old traditions and new theories and styles. Together, this creates an enriching culture. Women aren't discriminated upon here in the UAE.

Many tourists worry about safety in the UAE, for fear of being targets of terrorism or violence. I, like many tourists who venture in, have found it to be a very safe country. Naturally, you should never let your guard down when you travel anywhere, especially in the Middle East. You're required to have your Emirates ID on you all the time, as you may be stopped by the Police requesting for your ID. Failure to produce it will definitely take you to the police station for further investigation.

It is illegal to eat, drink or smoke in public during daylight hours in the month of Ramadan. The law also applies to anyone traveling by car or bus. Cafes and restaurants are closed during the day. Even at hotel pools and beaches the no eating/smoking/drinking rule applies. Larger hotels usually have some restaurant facilities for non-fasting guests hidden from public view. It is possible to get meals delivered by room service, of course. Supermarkets are still open and takeaways still deliver; but as it is hot, if you are out it is necessary to find somewhere to drink water discreetly. There is no music or dancing allowed during

Ramadan, so nightclubs are closed. For residents with a liquor license, the shops are open during Ramadan, but not during Eid Al Fitr.

Abu Dhabi is a mixing ground for old traditions, new theories, and styles

Abu Dhabi is a modern place, therefore fashion labels are common-place. You're advised to dress properly though. Emirati women wear their Abaya, (that I have come to love wearing), everyday. One can wear light clothes during summer though not too revealing. Short dresses are un-advisable, especially on roads, in taxis & at night. At malls and big hotels you can be dressed as you please but do keep in mind the traditional beliefs of the UAE and respect them.

House rent in Abu Dhabi is on the very high side, and is paid annually. Landlords hold the card here, and are allowed to increase the rent freely (10-20%) yearly. They can also ask you to leave their house for no reason, though notice must be given.

Networking is a very key factor here in the UAE. Endeavour to join groups, attend forums, seminars, conferences, exhibitions etc, as this will enable you meet people that may aid the growth of your business in the region. Having a Sheikh or Sheikha as friends opens gates in the UAE.

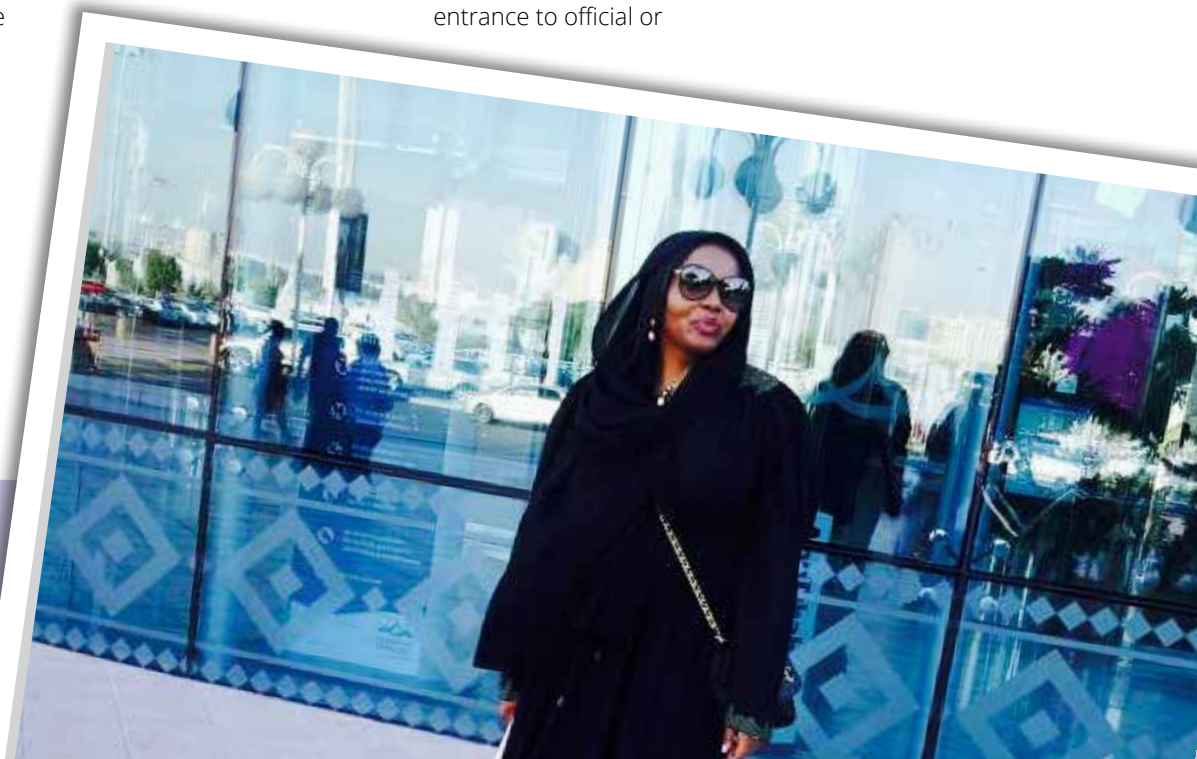
Lastly, though Abu Dhabi is a lovely place to work and live in, there are some simple rules one must always bear in mind while working in the UAE. These include;

- Having a valid UAE visa.
- Maintaining the dress code. You can be denied entrance to official or

government buildings if your clothing is inappropriate.

- Loud music and dancing is forbidden in public parks, beaches or residential areas.
- Driver's license is required to drive in the UAE, and pedestrians have right of way on zebra crossings.
- Don't take photos, especially of women and families, in public without their permission.
- Rude gestures and swearing is considered a serious public offence and could result in fines, imprisonment or deportation.
- A single lady isn't allowed to live with a man who she is not married to.
- Residents must show respect for the symbols of the UAE rulers, flag and national emblem. The abuse of any of these symbols is a crime punishable by law.

Safiya is the Chief Representative Officer; International Banking at First Bank of Nigeria Ltd Abu Dhabi Representative Office UAE.



FirstBank

The Dependable Bank.

Dr. Austin Izagbo is the CEO of Crown Media Limited and Caniz Group of Companies spanning the areas of construction and agriculture. He also sits on the board of several companies. He is a prolific public speaker and author of the best sellers - *Rebranding Nigeria* and *Leadership and National Security in Nigeria*, who was once the Honourable Commissioner for Youth, Sports & Culture in Delta State.

Dr. Izagbo is one you can describe as frank and sincere. He tells me why he sees FirstBank as first among others

By Adesuwa Onyenokwe

Clearly you don't have to know "oga at the top" to get things done as a customer of FirstBank. Dr. Izagbo's experience proves that, "I had been with the bank for over three years before I even saw the MD, at one of their events. Yet I had enjoyed loans from them starting from 2 million Naira to as much as 1 billion Naira. With FirstBank it's all about your credibility not who you know"

Dr Izagbo admits that he has other accounts in different banks across Nigeria, yet he writes that of them all he has found his FirstBank experience to be truly first ahead of others...

On Our Relationship

FirstBank is a strategic partner to our business. They provide us with necessary working capital, advice on projects execution and monitoring through the appointment of the bank's designated professional consultants i.e. Architects and Quantity Surveyors. The bulk of our financial transactions in the execution of our contracts come from what in the street parlance is called Other Peoples Money (OPM), this Other Peoples Money comes from FirstBank.

Though we bank with several other

banks, we have found our relationship with First Bank most rewarding for several reasons; top of which is the fact that requests for Contract Financing is never considered too small or too large. We have benefited from grants of Overdrafts, Foreign Exchange transactions, Term-Loans and Contract Financing ranging from N10 million (Ten Million naira) to N1B (One Billion Naira) from FirstBank.

How It Began

We came into FirstBank through the retailing effort of one of its staff, Mr. Soji Akadiri, who migrated our banking portfolio when he relocated from one of our other bankers to FirstBank.

We were initially shocked because he relocated from highbrow Allen Avenue to a FirstBank Okota branch. In spite of this shock however, we must re-emphasize that this has been a rewarding relationship. We have found value in our banking relationship and have since opened about 15 other accounts covering our group of companies, family and domiciliary accounts.

On The Changes I See

The rebranding of FirstBank logo from the giant, big and seemingly sluggish elephant to the smart looking half

head elephant almost ready to fly, truly depicts the business reposition of the bank today. We have seen that FirstBank now has smart looking, better motivated, younger front - desk and teller staff unlike in the past where they had 'oldies' almost due retirement age welcoming customers to the bank.

Also, there has been a great reduction in bureaucracy and 'red-tapism' in the affairs of the bank in terms of turn-around time in requests for facilities processing, approval and disbursement.

Much as we have positively benefited from FirstBank's repositioning efforts in several ways, we'd like to advise that the bank continues with its process of innovativeness to ensure sustainability in the ever-competitive Nigeria/Global banking industry.

FirstBank To Me...

Stands for Trust and Integrity. Customer Satisfaction and Good Returns on Investment (ROI).

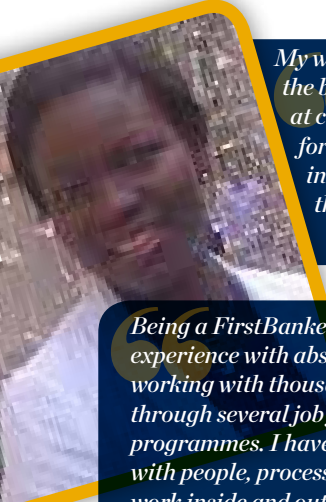
The traditional FirstBank culture of "The Customer First" has remained an enduring complement to the bank. To me, the bank is truly strong, reliable and friendly.

“

We have found value in our banking relationship and have since opened about 15 other accounts



FirstBank... Inspirations.



My walk into FirstBank was a first of a kind. It was a pleasant surprise seeing the bright young heads at their workstations and the spirited steps off the stairs at close of day. I had a wide array of challenges thrown my way that made former ones a child's play. It has been beautiful passing through FirstBank in the past four years but most importantly, this great institution has passed through me.

Bukola Oluyadi (Bukie)

Being a FirstBanker for a decade has been an exhilarating experience with absolutely no dull moments. What with working with thousands of people across geographies, through several job functions, especially two brand refresh programmes. I have been quickened by my interactions with people, processes and projects. I have been primed to work inside and outside the box. I have learned how to live peaceably with everybody. The future is cool like that.

Oze K. Oze (@Ozedism)



I sat in front of the doctor with a grim face; I needed to go in for a surgery. No funds. What would I do? I was scared stiff. But the ill health seemed to have gone away and I went about my normal business. Few months later I got a job with First Bank of Nigeria Ltd. Suddenly, Ouch! It was the same story all over: 'you need to come in for surgery' the doctor said 'and you need to do it now!' The medical department of the Bank was contacted, while I held my breath. A few minutes later the doctor returned with a smile on his face. The Bank will bear the cost of the procedure. My joy knew no bounds. Today I'm hale and hearty. I remain grateful to the employer that truly, really cares about their employees. Thank you FirstBank, the employer that truly cares!

Akudo Azu

I have been told I am one of the lucky ones ... hmmm. At FirstBank, I have learnt to be a better person, I have learnt to love and I have learnt to fight. I have also learnt how to work hard and how to be diligent and I can confirm the truism that a diligent man will stand before Kings. Being here I have met the most wonderful people I know today, even though I do not fully understand all banking terms and will still not call myself a banker. I agree I am truly one of the lucky ones. This is my lovestory with FirstBank

Funmilayo Falola



I draw inspiration from the Desiderata, every verse speaks to me and refreshes me.

The choice of the words and the beauty of the arrangement never fail to amaze me.

I doubt there's anyone who hasn't read the Desiderata, but if there is, I encourage you to search it online, discover and enjoy!

Folakemi Ani-Mumuney (FAM)



It's 6.00am, I take my first step out of my first car with a real smile spread across my face as I stare at the golden edifice where all my destiny will be written, where I will find love, great friends and experience the feeling of my first promotion and reward and write other chapters.

Eduvie Oyaide (Duvy)



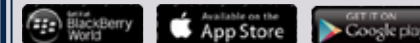
Through the foray, steady, focused, poised, my steps glide towards a field. Pondering yet progressing, I stop at this door. My guide bids me enter. Treading through, many faces, file and folder, work, handshakes, meetings, results, contests, dreams, horizons... experiences, lessons, thoughts... a new world... my memoir, my sojourn - FirstBank

Chidinma Rich-Igbokwe
(@Chidyrich)

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FirstBank
Since 1894



TIME OUT WITH ADESUWA

For The Love Of You

FEATURES



Outfit Tiffany Amber; Earrings Stylist's own; Photographer IE Photography; Stylist Funmi St. Mathew Daniel; Makeup Zaron; Hair Tope for Apples & Oranges; Location The Social Place, 33 Sinari Daranijo, off Ligali Ayorinde, Victoria Island, Lagos

With an everlasting love you care for me O Lord, I will sing forever of your love.

This religious song aptly sums up the feeling I got chatting with Audu, Yewande and Folake. Clearly, when an experience is good the 'experiencee' will sing of his or her experience to high heavens literally.

Audu Maikori is the CEO of the multi entertainment company *Chocolate City*. Before now he saw FirstBank as an "old school" bank which focused on people my parents age and was more of a civil service bank of sorts". The recent *You First* campaign caught his attention and changed all that and he tells me that the bank really changed focus to the needs of the customers and they have some strong partnerships that will bring good music into the hands of many more while growing his own business.

It is such partnership that also blows Yewande Zacheaus' mind! Her company *Eventful* has served as event manager to most of FirstBank's flagship events since 2006. Yewande says FirstBank proves that it stays with you through time, even supporting Eventful's recent inaugural training session on event

management, showing "*the bank's commitment to the growth and aspirations of its service providers*".

Folake Ani-Mumuney who is FirstBank's GM, Marketing and Corporate Communications was all smiles as she listened to them gush because all they said is what she has always known even as a member of staff, because it's all part of "*our inherent values of passion, partnership and people*".

This Folake says is what makes FirstBank devoted to the success of all its stakeholders. Being a mature bank its key to staying alive is the ability to recreate itself, and so it's new brand positioning *You First* captures this essence.

Feeling all girly in our Tiffany Amber dresses, Yewande, Folake and I wanted the flower girl theme for the photos and as a guy Audu just couldn't understand our excitement.

However, writer Ebum Feludu does, as she captures that time out in *Shades Of Blue*.

Shades of Blue

By Ebum Feludu

My very first account was with FirstBank. I was in my final year at the University and my older, wiser sister took me into FirstBank on Allen Avenue to open my company account. It was the wise thing to do and the safest bank to keep my funds, she told me, and I listened. That was sixteen years ago. Given the age of the bank, I was eager to get a fresh perspective on what the bank is today, it was a privilege therefore to sit down with Audu Maikori- CEO Chocolate City and account holder at FirstBank, Yewande Zaccheus- CEO Eventful- a long time partner and event curator for FirstBank and Folake Ani-Mumuney, fondly known as FAM- General Manager, Marketing & Corporate Communications at FirstBank.

Folake Ani-Mumuney is the General Manager Marketing and Corporate Communications at FirstBank. She has been at the helm of affairs and at the heart of the banks' corporate communications, guiding the 120 year old institution from a successful patriarchal establishment into an accessible youthful and even feminine personality. Since inception in 1894, she says, the bank's brand values always centered on the pillars of Leadership, Enterprise, Service Excellence, Safety and Security. "These values have been the bedrock of the banks' relationship with its customers and stakeholders for many years." By 2009, the bank sensed the need for a change to include the youth, because research showed that while that demographic recognized the bank's values, they thought it was for older more accomplished adults. "The general feedback was 'FirstBank is my parents bank, so when I'm rich and successful. I'll bank with FirstBank also.'" Ironically, FirstBank prides itself on being there for all generations. "In fact the joke in-house is, established since

1894 means we cater for the 18-year olds to the 94-year olds. Wherever you are on the spectrum, FirstBank tailors products, services and initiatives to suit your every need."

A Youthful Turnaround

Statistics show that FirstBank has the largest youth customer base, and a recent survey conducted by Business Day in collaboration with HDI Youth Marketers and Brand Scan adjudged it the "Coolest Bank" in Nigeria. Obviously the rebranding has paid off, as the shift in perception in the likes of Audu Maikori and his Chocolate City testify to the new nimble FirstBank.

"When our experience of 120 years of successful banking partners with the audacity of youth, it's a winning formula. To our delight the growth in the youth population amongst staff and customers alike has been tremendously rewarding both ways. Their suggestions and contributions to how they wish to be served, products they'd like to see has



When our experience of 120 years of successful banking partners with the audacity of youth, it's a winning formula.

injected a freshness and vibrancy, and a new spring to our step as the courage of the youth when properly harnessed can be very infectious." Yet FirstBank is still big on its old values and the dexterity with which this has been managed is because as Folake tells us, it started from "inside out, as we truly believe the people are the brand and our greatest assets. From the internal engagements to the external initiatives we constantly reminded ourselves of what stood at the core of our success for over a century. We distilled the essence of our DNA and held firmly to that. We kept our focus entirely on our customers and other stakeholders and with a leadership team who drove this shared belief in the cause we began the process of transforming every aspect of our business to achieve true value for all and retain our leadership position." This transformation we are assured, is continuous because FirstBank is a "learning organisation" that wants to ensure customers keep choosing them over others. "The day you begin a relationship with us offers



you an opportunity to put on your calling card 'Rich Since...' Just as we say, 'FirstBank...since 1894.' We will even print you the card! We didn't come up with this, some very young partners came up with this concept as it resonated with them."

The Transformation

This culminated in the rebranding of its logo to a more agile Elephant losing the body, which connoted sluggishness leaving the head. "We retained the head of the elephant as the most valuable part, the strong valuable tusk, the versatile trunk capable of felling a tree and scooping up a tiny peanut, the powerful ears symbolic of a listening organization, the amazing memory as we know an elephant never forgets; focused the eyes on the future, in line with our brand vision to remain forward looking and dynamic, and it goes on and on. We switched to a richer blue colour that represents a heritage of trust and distinction while the yellow gold colour is a representation and a promise of the gold standard of value and excellence in banking services that you can always expect from FirstBank."

Love Of The Job

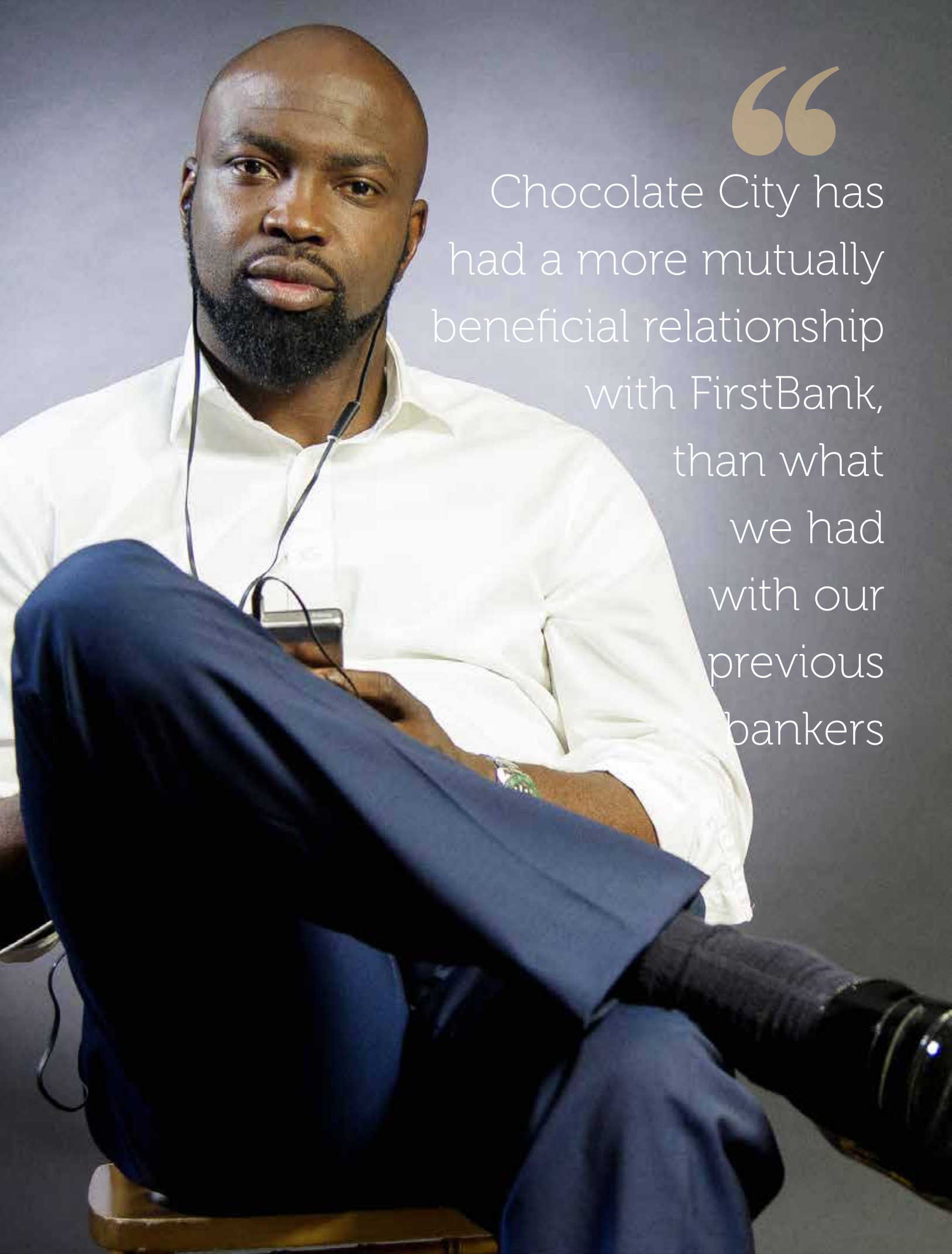
"Where do I begin? There's not enough space in the entire magazine if I were to list it all so I'll limit myself to a few.

The people; from the knowledgeable, vibrant and thorough Board right through to the particular security man who insists on walking me to my car in the most proper, gentlemanly fashion when I close late at night and enquires ever so solicitously how my day has been. Once he got over my insistence that I can carry my bags and files myself (especially as it was good for toning my arm muscles) he became more comfortable and we could then move on to his observations about the bank, my health and the world at large. Once he had me safely ensconced in the car he would then admonish my

driver to drive carefully and ensure he saw me home safely. Safety is his core remit within the bank and he felt it didn't end just because I'd left the premises. I like the fact that I work with people who go the extra mile. My immediate team in particular truly defines going the extra mile!

The rewards...and no I'm not talking about monetary rewards! The job is truly rewarding, as there's a real sense of achievement when you are a part of something with so much impact. Delighting our customers, impacting communities and lives positively is very rewarding and made even more special when you are having fun doing it. FirstBank truly is a great place to work (again accolades won by our HR team over the last two years attest to this). We are a team who work hard and play hard and that balance keeps us vibrant, refreshed and constantly on the go despite the pressures given the size of the group. I've been told by people who call me that I'm always upbeat when I answer their call...well now the secret's out, it's because I enjoy what I do! Here in FirstBank, our people are the heartbeat of our business. Our people are at the core of the partnership and passion for which our bank is legendary.

We are proud that our Bank's alumni are highly sought after in both the public and private sectors. Our belief is that as we ensure a solid employee value proposition to retain top talent, our people will keep improving in value during and after service in the bank and the society is better off as a result. Our brand promise is to always deliver the ultimate "gold standard" of value and excellence, anchored on our inherent values of passion, partnership and people, to position our stakeholders first in every respect; and this defines the core of our DNA as "You First". This is the bedrock of our successes and sustainability in the past 120 years.



“Chocolate City has had a more mutually beneficial relationship with FirstBank, than what we had with our previous bankers

Audu Maikori is the CEO of Chocolate City, a leading record label company based out of Lagos. As a young businessman and entrepreneur his expectations from his bank are simple- “my bank should make an effort to understand my business, its peculiarities, the climate and should be focused on helping me grow and enhance my business not only through loans but sound financial advisory services.”

In the past, Audu thought of FirstBank as the bank for the elders and civil servants. He recently met a team from FirstBank at the SME Connect Workshop and was amazed at how vibrant the team was. “Shortly after that they sent a team led by one of their Executive Directors to meet us at our office and we spent a couple of hours getting to understand each others’ businesses. It was refreshing to be talking to one of the biggest banks in Nigeria as a business partner and ally and not as another “account” as is customary with bankers.”

Since that first encounter, Audu has engaged FirstBank on what he describes as some truly innovative partnership deals that have led to more value and more efficiency for his company.

You First & Me
FirstBanks’ most recent campaign has repositioned to shift focus from the banks’ status, to the customers’ needs. From being ‘Truly the First’ to becoming the bank that puts the customer, ‘You First,’. Beyond the logo with a bouncing elephant, Audu testifies to the successful steering of focus from corporate centre to customer. Audu’s first rule in business is ‘always have cash available’ and he says FirstBank has helped him deeply with his first rule. He explains:

“This is why we have decided to switch most of our business to FirstBank because I am assured of an account officer who knows my business well enough to anticipate my needs. I am assured of a proactive

“We are collaborating in a series of programmes that will develop young people through a mentorship/ internship drive

approach to problem solving when most banks only focus on your deposits. SME’s need access to cash to survive, we’ve been working with FirstBank for barely a year but I say this honestly, Chocolate City has had a more mutually beneficial relationship with FirstBank, than what we had with our previous bankers that we have banked with for over 8 years.”

Audu shares a specific example of the values of partnering with FirstBank; “Just a few weeks ago, FirstBank got 10,000 copies of our newly launched ‘The Chairman’ album to be given for free to their customers around Lagos. They have also helped to streamline our revenue stream as a group of companies in the process revealing 4 extra sources of revenue we had mixed up in the past. Currently, we are collaborating in a series of programmes that will develop young people through a mentorship/ internship drive in a bid to secure more job preparedness for the youth. Watch out for it!”

Yewande Zaccheaus is CEO of Eventful Limited. Her company has served as event managers to FirstBank since 2006. For nearly a decade, Eventful has handled most of FirstBank's A list events including Annual General Meetings, the CEO's Merit Award events (CAMA), the FirstBank end of year staff parties (FAMA), the inaugural FirstBank SME Conference, send forth parties for various MDs and Director, the ground breaking offer of FirstBank shares where a live elephant paraded the streets of Lagos, and most recently the corporate event to launch the refreshed brand of the bank. Eventful also acts as Event Manager to related FirstBank companies specifically FBN Capital and FBN Life.

Mrs Zaccheaus attests that associating with a first class institution such as FirstBank has raised the profile of her own business. "I find that simply indicating on my corporate profile that I have been a service provider to FirstBank for the past 8 years assumes that I must have a certain level of expertise and professionalism to have been able to sustain the relationship for so long in spite of changes in management. The association is a major advantage to my business. I was very amused recently when the CEO of a telecom company I was marketing told me he thought I was FirstBank staff as he had seen me at so many FirstBank events."

FirstBank & I

Beyond providing service to FirstBank, FirstBank has also supported Eventful by

sending staff from corporate communications department to Eventful's inaugural training session 'So you want to be an event manager' where they offered event management training to corporate executives and other entrepreneurs.

FirstBank's transformation agenda is expressed even in events. Mrs Zaccheaus recalls how in 2012, her company recommended that FirstBank sponsored the UMOJA dance group from South Africa to provide entertainment and show to the general public the following day. "This event really tasked our creative and organizational skills. However, the excellent feedback we received from both the bank and the general public was very rewarding and fulfilling. Events are no longer considered to be just a marking of the social register or a celebration for celebrations sake. The new FirstBank realizes that its events are very closely linked with the perception of the company in the eyes of its stakeholders and the general public. Meticulous attention is paid to all details in the planning of FirstBank events, small or large ensuring that the core values of the brand are always reinforced by the message the event is sending out."

"Return on investment is paramount as the bank commits significant funds to hosting its A list events but this is always carefully balanced with the value all its stakeholders will derive from the hosting of the event. Innovation and creativity are essential and we are as constantly challenged



I was very
amused
recently
when the
CEO of a
telecom
company
I was
marketing
told me he
thought
I was
FirstBank
staff

as service providers (given our experience with the organization and our understanding of the brand promise) to ensure we always bring to the table a value added proposition in the interest of all stakeholders."

Refreshed For Good

As a partner and a customer, Mrs Zaccheaus has experience first hand, the refreshed FirstBank. "I will tell you a story which truly exemplifies that the banks brand shift is from "truly the first" to "you first". We helped to organize the recent refreshing of FirstBank brand event and we experienced some logistical challenges during the course of the event. By God's grace and through the resourcefulness and team effort of both my staff and the FirstBank team working on this event, everything went well eventually and the audience was none the wiser that we had some issues back stage. A company that prides itself only on being "truly the first" would have taken umbrage at some of the lapses regardless of whether we were at fault or not. I was totally blown away when the day after the event I received flowers and a thank you note from the head of M&CC department, acknowledging that we went the extra mile to ensure the success of the event in spite of the challenges and hitches we faced.

This for me was a significant turning point in my company's relationship with the bank as I really felt that I had moved from being just a service provider to a partner and one that was appreciated for

efforts made. Needless to say when FirstBank calls and ask me to jump, all I ask is how high!"

The jump Mrs Zaccheaus speaks of requires a careful combination youthfulness, expertise and professionalism, which have helped her to stay in partnership with FirstBank for nearly ten years.

"It is absolutely essential that you have the required expertise and professionalism in house to deliver to a client with extremely high standards such as the FirstBank. Where you do not have the expertise in house you must be humble enough to outsource it and ensure you supervise closely as the performance of all the sub vendors you engage is a direct reflection on your performance. I believe the fact that we have continued to serve the bank through 3 MDs and as many Heads of M&CC, indicates that the bank is concerned only with the performance of its vendors, if you are meeting and surpassing their expectations you will continue to enjoy the bank's patronage as it is an extremely professionally run bank. Secondly you must consider yourself as a partner and not just a vendor or service provider. You look out for the bank the way you would look out for your own business even in areas that are not your direct responsibility. For example, if I observe a receptionist behaving in a way contrary to the brand I will mention it to MCC because I understand the importance of every facet of the business being brand compliant especially at this transformation stage."

Being a partner means being committed says Mrs Zaccheaus. Such that when the back is cutting down on expenses the partner vendor is willing to adjust prices accordingly and still deliver superior services with the view that the cut back will only last a season.

A Look That Says It All

On the new bank logo and brand identity, Yewande Zaccheaus says, "I am really excited. I believe the newly introduced yellow gold emphasizes the more youthful as well as the softer, feminine side of the brand. This is well reinforced by the number of female board members, female senior management and even female customers that are strong adherents of brand FBN. The bank is now very youth oriented, forward looking, innovative and yet remains strong with a long lasting and solid foundation both in corporate structure and financial strength. I am convinced that the hard work and commitment of the board and management of the bank to transform the bank into a dynamic, innovative, customer oriented bank has paid off and I look forward to a continued partnership with the bank both as a service provider and customer for many more years."





Bisi Onasanya

Group Managing Director/CEO
FirstBank

On FirstBank's 120th anniversary legacy, heritage and national development

"Leveraging experience spanning over 120 years of dependable services, our Bank has continued to build relationships and alliances with key sectors of the economy that serve as strategic building blocks for national advancement. Beyond the business of banking, FirstBank's role in rapid economic transformation has been strengthened through our deliberate interventions anchored on structured citizenship and sustainability programmes to drive far-reaching changes in the society, in our quest to keep YOU FIRST."

On Corporate Responsibility And Sustainability

"We have always been devoted to forging partnerships with people and institutions at the vantage position of finding lasting solutions to the economic, social and environmental issues facing people and communities. Our partnerships with the United Nations Global Compact and the Nigeria Sustainable Banking Practices led by the Central Bank of Nigeria, are typical examples of our Bank's measurable long term commitments to ensuring a better world, for this generation and succeeding generations."

On West Africa Expansion

"FirstBank has completed the acquisition of the West Africa operations of ICB, which includes operations in Ghana, Gambia, Guinea and Sierra Leone. The transaction has considerable strategic benefits and is directly aligned with our growth plans. It provides a great platform for regional growth as we expand our operations to take advantage of opportunities across the wider continent and globally. We believe international expansion can offer a range of benefits, including new growth options, a smoother geographic earnings profile, reduced country specific risk

and wider customer benefits. As a result of this transaction, FirstBank will consolidate its position as one of the largest corporate and retail banking financial institutions in sub-Saharan Africa (excluding South Africa)."

On customer service

"By reason of our enduring commitment to meet the varied needs of our customers, our bank has naturally tailored its value-driven service and product offerings to surpass market expectations...and we provide a responsive feedback mechanism to optimize the interest of customers in realigning or developing new products and services"

On Contributions To National Development

"For more than a century and two decades, our Bank has been at the forefront of driving national economic growth, empowering people, expanding educational opportunities and learning, improving healthcare and wellbeing, strengthening communities and promoting environmental sustainability across the nation and the world at large. This is consistent with our belief in banking that serves the common good"

On Infrastructure Development

"The Tejuosho shopping complex is comparable to and in some respects, offers much better facilities than any of its type anywhere in the world; from lifts to escalators, fire stations to standby generators, hospitals to restaurants, car parks to security facilities, banks and modern facilities management, just to mention but a few"

On Youth Empowerment

"At FirstBank, it is our belief that the prosperity of our nation lies in the empowerment of the youth, and this is why we have established diverse platforms to support the education of our young people"

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