

HUMANS OF TRANSCORP

HOT

DIGITAL COVER

DECEMBER 2022



THE

Christmas

ISSUE

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EDITOR'S NOTE

Dear Hot.

Welcome to the latest edition of the Humans of Transcorp Magazine! As the holiday season approaches, we are excited to bring you The Christmas Issue. This edition is filled with festive articles, holiday recipes, and heart-warming stories from our colleagues.



We would like to take this opportunity to thank all of our contributors for their hard work in bringing this issue to life. We are constantly amazed by the talent and dedication of our team, and we are grateful for their efforts in sharing their knowledge and experiences with our readers.

We hope that you enjoy reading this issue as much as we enjoyed putting it together and that it brings some joy and cheer to your holiday season. We wish you all the best for the New Year.

Merry Christmas and Happy Holidays!

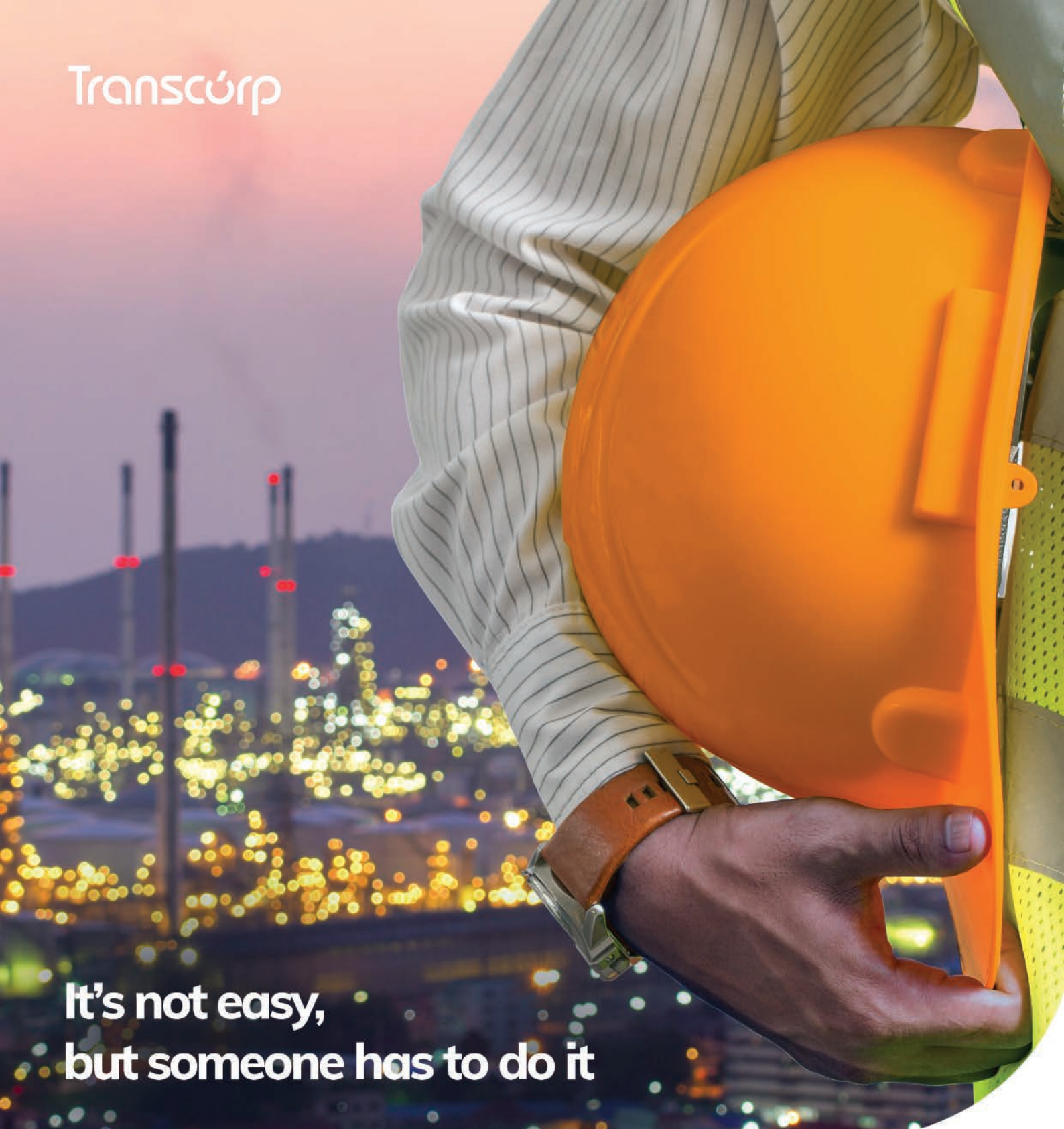
Sincerely,
Deshola Shittu
Editor-in-Chief



EDITOR
Nneka Onita



DESIGN & CRE8TIVITY
Damilola Alade



Transcorp

**It's not easy,
but someone has to do it**

We are investing in strategic sectors of the economy, from energy to power and hospitality. Through these investments, we are improving lives and transforming Africa.

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THE ART OF SETTING

NEW YEAR RESOLUTIONS

BY ADENIYI ADERIBIGBE
TRANSCORP HOTELS PLC



2023
New Year's
Resolutions

The ancient Babylonians are believed to have made New Year's resolutions some 4,000 years ago. Today pretty much everyone makes them.

As the year rounds off and people take stock of the year and celebrate their successes, they note everything they could have done better to make the best of the year. The new year approaches, and we see a blank slate, an opportunity to get things right.

So, we flip out our pens and start writing things down. *"I ignored fitness and healthy eating this year, and now I'm fat. I'm losing 20 Kg next year."* *"Gosh, I could have made manager this year if only I closed two more deals! I'm achieving my annual deals goal by midyear next year."* *"Family is everything. I need to spend more time with family and friends next year."*

The truth is that most resolutions are made at a time when hope and optimism are at their highest.

Sometimes, we get a little overzealous when we make these resolutions, and we over-commit. A few weeks later, it becomes clear that much work is needed to achieve these goals that should have been considered when setting them. It dawns on you that this New Year's resolution is like the others you've set, and the year will be a real bummer. Don't fret; it happens to the best of us. These few tips will help you going forward.

Set SMART goals. This cannot be overemphasized. Your goals must be Specific, Measurable, Attainable, Realistic, and Timebound. Enough said.

Sync your resolutions. Sometimes we focus too much on setting a list of goals that we do not think about how one goal affects us from achieving the other.



The truth is that most resolutions are made at a time when hope and optimism are at their highest.

Your goals must be in sync to stand a chance of achieving your New Year's resolutions. It's always challenging to achieve your goal of reducing your alcohol intake when you have another resolution of partying more.

Be aware of the cost of success. Ticking off those resolutions achieved at the end of the year means you have given up a lot. Success does come with a degree of loss. Focusing only on the benefits of success and denying the costs might make whatever you achieve on that list short-lived. It hits you hard eventually that you can't do many things you used to enjoy anymore because this is who you are now. If you haven't considered this, losing it all is easy.

Create a structure for motivation. If you don't have a structure to keep you motivated, it may not be easy to remain disciplined to achieve those goals. Seek support from others; share your goals with friends and family and let them keep you in check and cheer you on. You could also create a reward system for yourself for each milestone met. Another motivation could be the value of the goal itself. For example, instead of focusing on losing weight, the value that would motivate you could be living healthier.

Baby Steps. The easiest way to achieve your goals is by taking small steps daily or weekly. You can't randomly start 120 Kg weight lifting, having never lifted before. Breaking a goal into tiny steps makes the likelihood of following through higher. It's easier to give up when the goals are too ambitious. So, don't beat yourself up if it looks like you are not doing much in as much as you're making progress. Baby steps.

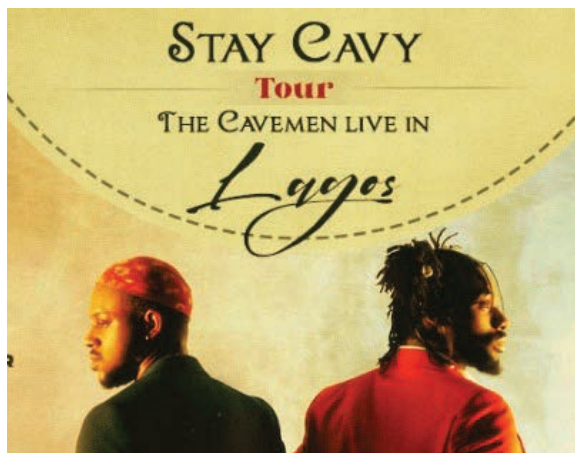


TWELVE

MOTIVES TO ATTEND THIS DECEMBER

BY NNEKA ONITA
TRANSCORP GROUP PLC

1



Cavemen Live

Location: Lagos & Abuja

Date: Dec 23rd & Dec 20th

Tickets: N5,275

2



Palmwine Music Festival 5

Location: Victoria Island

Date: Dec 22nd

Tickets: N10,600

3



Lagos to London

Location: Victoria Island

Date: Dec 22nd

Tickets: N10,000

4



Chike Live: The Brother's Keeper

Location: Lekki Phase 1

Date: Dec 23rd

Tickets: N5,350

5



Mr. Money with the vibe ft. Asake

Location: Victoria Island

Date: Dec 22nd

Tickets: N70,000

6



Beach with Big Wiz

Location: Victoria Island

Date: Dec 30th

Tickets: N30,000 – N5M

7



Sunday at Ilashe

Location: Ilashe

Date: Dec 26th

Tickets: N30,000

8



Flytime Fest: Starboy Live ft Wizkid

Location: Victoria Island

Date: Dec 24th

Tickets: N50,000

9



Activity Music Festival

Location: Victoria Island

Date: Dec 20th

Tickets: N5,000 – N90,000

10



Outlawville

Location: Undisclosed

Date: Dec 20th

Tickets: N3,000 Earlybird

11



Rhythm Unplugged

Location: Victoria Island

Date: Dec 21st

Tickets: 70,000 - 10m

12



Eat Drink Festival

Location: Lekki Phase 1

Date: Dec 23rd

Tickets: N2,170

MOVIES TO WATCH

TO CATCH THE CHRISTMAS SPIRIT

BY DAMILOLA ALADE
TRANSCORP GROUP PLC



Can you really get into the spirit of Christmas without watching a few nostalgic Christmas movies and cheesy Christmas romcoms?

A truly great Christmas movie should capture the spirit of the season and all the different traditions. So here are my top picks for movies to get you in the Christmas mood. Grab a blanket and a cup of hot cocoa and get watching.

Home Alone (1990)

If you are a millennial, chances are, you have seen this movie at least 10 times. Home Alone is filled with many eccentric details—Buzz's tarantula, the greasy pizza dinner, Harry's gold tooth, the weird shovel guy, and every trap in the grand finale's tricked-out mad-house.



Set to spend Christmas in Paris with his parents and assorted relatives, young Kevin (Culkin) wishes everyone would just disappear; a desire granted when his preoccupied parents accidentally leave him behind (Heard and O'Hara). But the novelty starts to wear off when two burglars (Stern and Pesci, excellent) target the house.

Klaus (2019)

This oddball origin story of Santa is the first animated feature from Netflix, and it's a doozy. Featuring Oscar winner JK Simmons as a grizzled proto-Fat Man who loves toymaking but isn't interested in children, Jason Schwartzman as an incompetent postal carrier, and Rashida Jones as a cynical teacher, the film's eye-popping art direction scored the streamer a Best Animated Feature nomination. And if the set-up sounds cynical, worry not: Icy hearts melt, fast.

Elf (2003)

Even though this hilarious but heart-warming movie, about a human man raised by Santa's elves in the North Pole, was released less than 20 years ago, it's quickly become a holiday classic. In short: If you don't think Elf is one of the greatest Christmas movies ever made, you're cotton-headed ninny muggings.



Let It Snow (2019)

Based on the best-selling novel by John Green, in this teen rom-com, a group of high school students navigates love and friendship after a snowstorm falls on their small town on Christmas Eve.

A Naija Christmas (2021)

Determined to fulfill their mother's one wish, three men scramble to find wives they can bring home by Christmas. Meanwhile, their mum sets out to plan the most beautiful Christmas celebration ever.

Viewers looking for ideas on how to pull off the perfect Nigerian-themed Christmas party will surely learn a thing or two from this flick.



Harry Potter and the Philosopher's Stone (2001)

Christmas is a time for magic, and what could be more magical than Hogwarts? While some of the acting in the first of the Harry Potter adaptations leaves something to be desired, the genuine wonder of Harry and Ron at Christmas is enough to give you a frisson of festive excitement. Now, who's up for a game of Wizard's Chess?

Happiest Season (2020)

Abby and Harper are heading home to Harper's family home for the holidays, and Abby is planning on proposing — until she realizes that Harper hasn't been honest with her family about their relationship. It'll make you laugh, cry and realize the best gift is being yourself.

Dr. Seuss' The Grinch (2018)

No list of Christmas movies is truly complete without an appearance from the Grinch, and this animated version deserves a place in the holiday movie canon, thanks to Benedict Cumberbatch's memorable take on everyone's favorite green holiday grump.



The Princess Switch (2018)

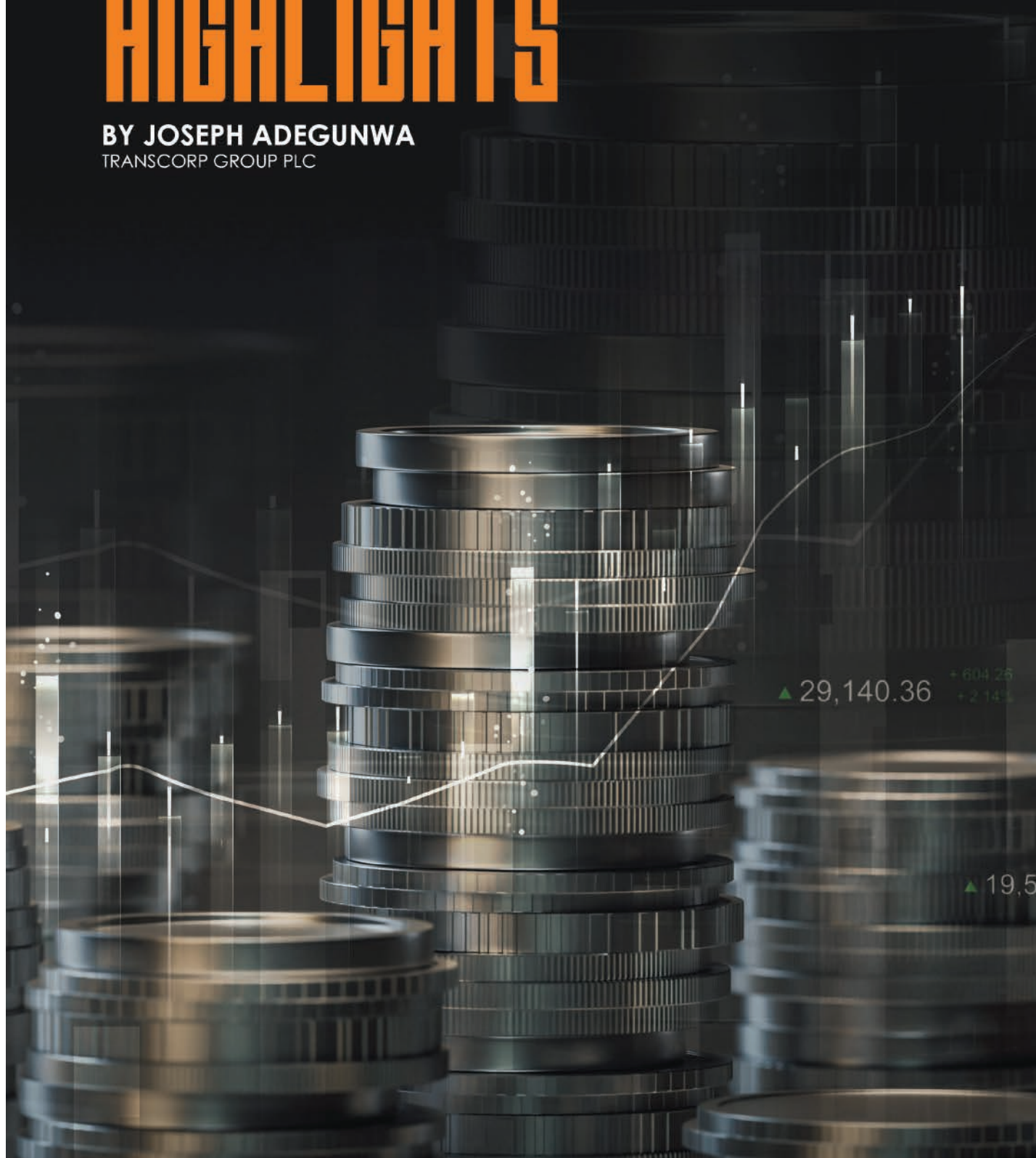
Vanessa Hudgens stars as a woman who travels to the kingdom of Belgravia to enter a famous baking competition, only to run into the Prince of Belgravia's fiancée, who looks exactly like ... Vanessa Hudgens. The two decide to switch places, and things get complicated. Keep the silly Christmas rom-com fun going with this film's two sequels, The Princess Switch: Switched Again and The Princess Switch 3: Romancing the Star.

This Christmas (2007)

The Whitfield family is set to enjoy their first Christmas together in four years. But when family secrets slowly begin to come to light, chaos ensues as multiple secrets slowly come light. The film stars Idris Elba, Chris Brown, Loretta Devine, Columbus Short, Regina King, and more.

FINANCIAL HIGHLIGHTS

BY JOSEPH ADEGUNWA
TRANSCORP GROUP PLC

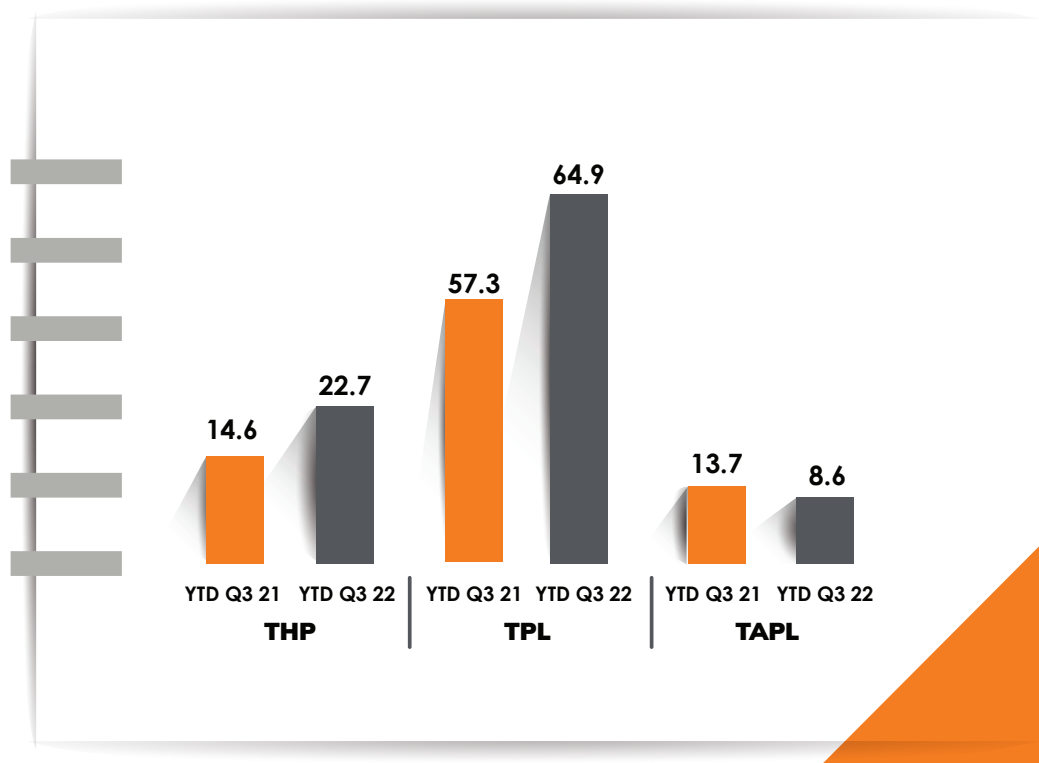


Transnational Corporation Plc (Transcorp Group) is Nigeria's largest listed conglomerate with investments in Hospitality, Power, and Oil & Gas sectors. Amidst a challenging operating environment and rising inflation, the business has improved profitability and performance during the period.

The table and graph below will be represented using graphs.

S/N	ITEM	AMOUNT	GROWTH
1	Revenue	N96.2 Billion	12.5%
2	Total Assets	N421.2 Billion	1.3%
3	Profit Before Tax	N20.9 Billion	47.7%
4	Profit After Tax	N19.0 Billion	41.4%

Revenue growth (N' bn)



Statement of Financial Position

We recorded increases in Revenue and EBITDA that drove strong cash generation across the Group. We recorded a venue of N96.2bn, a 12.5% increase compared to last year. Group EBITDA was N33.6bn up by 14% and the EBITDA margin was 35%.

On the back of the impressive growth in our top line, our profit before tax recorded a growth of 47.7% to N20.9bn while profit after tax grew by 25% to N19bn.

Our business model remains robust, thanks to the prudent and flexible approach we have taken across our operations. We focus on efficiency, cost leadership, and meeting market demand to consistently deliver profitability and value to all our shareholders.

A SPICY CHRISTMAS PLAYLIST

BY NNEKA ONITA
TRANSCORP GROUP PLC





Katy Perry
Cozy Little Christmas



Mariah Carey
All I Want for Christmas Is You
(Make My Wish Come True Edition)



Gwen Stefani
You Make It Feel Like Christmas
ft. Blake Shelton



Justin Bieber
Mistletoe



Wham!
Wham! - Last Christmas



Michael Bublé
It's beginning to look
a lot like Christmas



Chris Rea
Driving home for Christmas



Meghan Trainor
Holidays



Ed Sheeran & Elton John
Merry Christmas



Darlene Love
All Alone on Christmas



Kelly Clarkson
Underneath the Tree



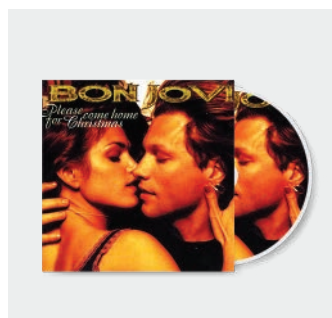
Michael Bublé
Have yourself a merry
little Christmas



Frank Sinatra
Santa Claus is Coming
to Town



Kim Wilde
Rockin' Around the Christmas Tree



Bon Jovi
Please come home for Christmas



Kelly Clarkson & Brett Eldredge
Under the mistletoe



Coldplay
Christmas Lights



Kylie Minogue
Santa Baby



Taylor Swift
Last Christmas



Shaggy
Jamaican Drummer Boy

OUR YEAR IN HIGHLIGHTS



Transcorp Hotels hosts AFCON Super Eagles – Jan. 26



Transcorp celebrates International Women's Day – March 8



Transcorp celebrates the graduation of the 7th batch of trainees for the vocational skill and training of the Entrepreneur Empowerment Project of Transcorp Power – March 8



8th AGM of Transcorp Hotels – April 4th



16th AGM of Transcorp Group – April 21st

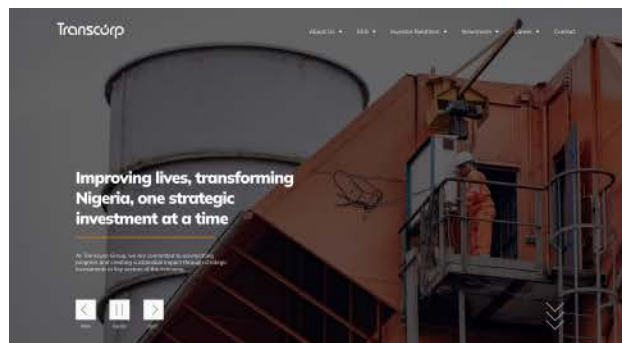
OUR YEAR IN HIGHLIGHTS



Transcorp Brand Refresh – April 21



Transcorp celebrates Africa Day – May 25th



Transcorp Group & Transcorp Hotels receive Diversity, Equity & Inclusion Award – May 18th



Transcorp Official Website Launch – August 1st



Aura by Transcorp receives Special Recognition Award for Tourism Innovation at the 5th Edition of the Nigerian Tourism Awards - May 20th

IN PURSUIT OF HAPPINESS

BY NNEKA ONITA
TRANSCORP GROUP



Happiness is a feeling that we all strive for, but what does it truly mean? Is it the same for everyone or is it a personal, subjective experience?

In a bid to understand this elusive emotion better, I explored the various definitions of happiness by asking people one simple question; what does happiness mean to you? A question I was more than happy to answer myself.

Nneka Onita [Transcorp Group] -

For me, happiness means fulfilment, and that fulfilment can only come from living an extraordinary life. My biggest fear is waking up every morning to live a normal life, and a normal life to me is graduating, getting married, having children, and waking up in a cycle of work and caring for a group of individuals for 18 years. While I understand that this is the normal trajectory of life and many people find fulfilment in doing those things, I never picture my life and picture those things bringing me happiness.

Victor Iwenya [Aura by Transcorp Hotels]

Happiness means so many different things to me, it's the little things that make me genuinely smile. It could be something as simple as someone getting me fuel right now, getting to spend time with a loved one, or accomplishing something I've always wanted to do.

Temidayo Seriki [Aura by Transcorp Hotels]

People's idea of happiness is flawed because they tie happiness to fleeting things. True happiness to me is finding contentment in everything I do. Contentment will lead you to find your happiness.

Sylvester Anucha [Transafam Power]

Happiness to me involves scenarios that give me a relaxed and peaceful mind and exciting activities that enable me to enjoy my life.

Chinweugo [Transcorp Group]

Happiness to me is waking up and knowing that whatever I'm going to do that day will impact someone. If I'm able to add value, help someone resolve a challenge or just give back in any way I can, I'm happy.

Anthony Otu James [Transcorp Hotels, Calabar]

Happiness means two things to me:

- 1. That fulfillment I get when I have accomplished a task.*
- 2. Being at peace with myself and the people around me, having a positive impact on people that even when am gone, my name when mentioned brings smiles to people's faces.*

Evans Okpogoro [Transcorp Power]

Happiness to me means excelling in my job and being around loved ones. Happiness is achieving my career goals while being around the people the love the most. It is anything that makes me feel safe and being around loved ones and excelling in my career makes me feel safe.

Oluwaseun Fadare [Transcorp Power]

Happiness means different things to different people who are at different stages of life. Happiness is getting the encouragement I need in my lowest moment, it is getting to spend time with my family; my wife, and my kids. That is happiness for me.

Bolade Ajileye [Transafam Power]

For me, happiness is being the best of myself – My ability to laugh heartily, seeing my family and loved ones thrive, lending a helping hand to a stranger, being able to do the things I love, feeling loved by my partner, loving God, and smashing my set goals!

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THE YEAR OF ASAKE

BY ANUOLUWAPO AGBOKE
TRANSCORP HOTELS PLC



We waltzed into 2022 not knowing what it was going to be like. The only feeling our hearts knew at the start of the year was gratitude.

Gratitude for the fact that we survived a pandemic year, we had bounced back, and we had hope for the future; a new normal. We were even more grateful for the extra days we got off work for the holiday.

This new year came with many surprises, but the best surprise was the one we never saw coming. This is the part where you chorus, "Ololademi Asake!". 2022 was undoubtedly the year of Asake. With back-to-back hit songs, Asake's first point of call was to establish himself as 'Omo Ope', a thankful child. The journey to his big break was not smooth, it was long, hard, and filled with tests, just like the ones we've faced as Humans of Transcorp.

The Year of Asake, was and still is the year to sungba! Spread yourself with reckless abandon, live, laugh learn, fall, get up, stretch yourself and most importantly have fun while you're at it. We've worked hard and played even harder all year.

2022 was the year to seek peace. Drown out the noise and the vanity, hustle, know yourself and peace be unto you. This is not to say all that glitters is bad; after all, who doesn't like designer? But before society could use us, this year we used our sense.



With such an impeccable run, it is normal for impostor syndrome to set in. It is normal to let the pressure of stakeholder expectations break you. It is normal to be afraid to fail, but this year was different. As Asake's tracks held the top spots on music charts and playlists hostage, so did we. Quarter on quarter we showed our strength, tenacity, and hunger for excellence.

In 2022, we explored bigger playing fields and scored a couple of hattricks. Today, we celebrate our wins, however, we must recognize that not all shots were on target and that's okay. Every single day remains an opportunity to learn from our mistakes and score our goals and it was clear that Premier League indeed, is not UEFA.

This year we terminated all negative energy and agreements that no longer served us. We defied the odds, individually and as a team in our personal and work life. This year, we learned the true sense of 'Ototo', our differences, not as a weakness but as strengths. We all came into this world differently; we may have common destinations at different points in our lives, but our lanes are not the same.

In all, 2022, was an organized year. We found our reason; our why and we gave thanks. The days we sang "mo fe trabaye", meaning "I want to succeed", are starting to pay off, with hard work, strategic positioning, hope, gratitude and prayers. Really and truly, we lived the year of Asake and the coming year is loaded!

Christmas Holiday Activities

22nd December 2022 - 1st January 2023

TranscorpHotels
CALABAR

Sip & Paint With Sera

(Adults) Ticket: N5000

Saturday 24th December | 12 noon
Transcorp Hotels Calabar Pool Side

For ticket reservation,
call: 0913 936 6618 or 09075238050



TranscorpHotels
CALABAR

EMERALD POOL SIDE MUSIC Fiesta

22nd December 2022 - 1st January 2023

LIVE BAND PERFORMANCE

Featured Genre : Jazz & Soul, Highlife, Raggae, Afrobeat

Time: 6:30pm - 10:30pm daily

TranscorpHotels
CALABAR

Merry & Bright

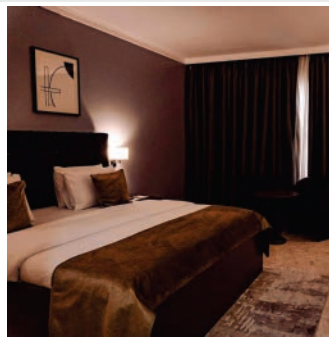
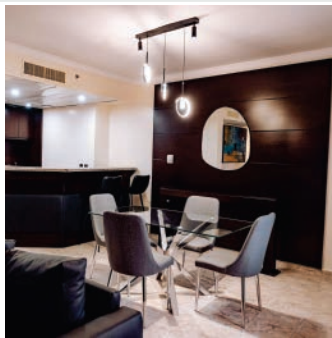
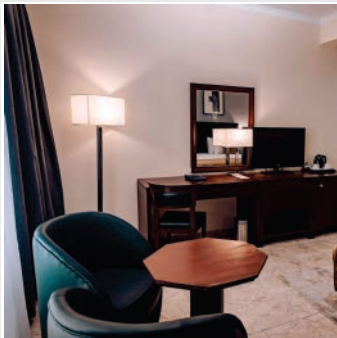
Christmas in Calabar

Pay as low as N55,000 per room/night
with complimentary breakfast for
2 adults and a child below the age of 5.

For reservation or enquiries

08066900009 or
reservations.calabar@transcorphotels.com
booking.transcorphotels.com
10 Murtala Mohammed Highway, Calabar

T&Cs apply



TranscorpHotels
CALABAR

Special Christmas Edition

Sip & Paint With Sera

(Kids Only) Ticket: N4000

Saturday 24th December | 12 noon
Transcorp Hotels Calabar Pool Side

For ticket reservation, call: 0913 936 6618 or 09075238050



For reservation or enquiries

- 0806 690 0009
- reservations.calabar@transcorphotels.com
- booking.transcorphotels.com
- 10 Murtala Mohammed Highway, Calabar

It's Christmas in Calabar

Pay N55,000 per room/night with complimentary
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For reservation or enquiries

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- reservations.calabar@transcorphotels.com
- booking.transcorphotels.com
- 10 Murtala Mohammed Highway, Calabar

90'S EDITION

CHRISTMAS TRADITIONS IN A NIGERIAN HOUSEHOLD

BY NNEKA ONITA
TRANSCORP GROUP



Christmas is a time of celebration and joy for many people around the world.

It is a holiday that is steeped in tradition, and each family and culture have their own unique way of celebrating this special time of year. From the decorations to the food, to the gift-giving, there are so many traditions that make Christmas such a special and meaningful holiday. In this article, we will take a closer look at some of the most popular and beloved Christmas traditions from Nigerian households, especially in the 90s and early 00s. Whether you are a seasoned holiday veteran or a new-comer to the world of Christmas, there is something here for everyone to enjoy and learn about this festive time of year.

1. Setting up Christmas was not a cute family activity; it was a chore given to one or all the children.



2. If your parents were social, you had an array of guests (mostly unwanted) trooping in, which inevitably meant more work for you. However, if you were lucky, they'd dash you small money when they were leaving.

3. The Christmas Decorations weren't remotely as classy as they are today. We had the tiny Santa decorations that either got bad or lost before Christmas day. The musical lights draped around the tree, the super shiny ribbons which were obviously a fire hazard, and the prop gifts under the Christmas tree.

4. The swarm of hampers gifted to your parents which if you were a long throat and a naughty child, you'd pinch from before they were actually open. If you were lucky, you'd actually get away with this heist.



5. The echoes of a bleating goat that eventually turns into the smell of burnt goat which you ended up serving to those aforementioned unwanted guests.



6. Shopping for Christmas clothes early enough to be worn on Christmas day. Most times you didn't like the clothes, but your mum loved them, so you know how it ended.



7. Waiting for hours at the photo studio to take the annual family pictures which ended up in the photo album and occasionally, blown up and hung on the wall.



9. Waking up early on Christmas morning to help your mum cook Christmas rice and still having to go to church. Nigerians are very religious people, which meant spending Christmas day and New Year's Eve in church. God forbid Christmas fell on a Saturday because you'd end up going to church on two consecutive days.



10. Finally, let's not forget sneakily buying and playing with banger/knock-out



8. We can't forget the main event; the children's Christmas party. The party was never complete without the kids having a dance competition which ended with the MC asking you to bring out your parents for their own adult dance competition.



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BATTLING THE SOCIAL PRESSURES

THAT COME WITH THE FESTIVE SEASON

BY TEMIDAYO SERIKI
TRANSCORP HOTELS PLC



For many, the festive season comes as a time to celebrate the year that has passed, a time to reflect, and strategise for the year ahead.

Christmas is a time to spend with family, and friends, laughing and exchanging gifts. A time for businesses to begin to shut down for the year and the parties to start rolling out, but there seems to be an underlying issue people seldom talk about, an issue that stems from the cultural implication of the festive season.

Unfortunately, we live in a society that puts pressure on young men and women today to succeed, and because we live in a highly patriarchal society, this pressure admittedly plagues men more than women – as young boys are taught to be providers, to be strong, and that men do not cry. Men are typically discouraged from expressing human emotions and are told to “man up” when they do.

Our parents had the best intentions while teaching us these values, but they failed to see how these values which we were taught from a young age have bred a comparison culture; we feel like we must be doing better than those around us. This idea of “how society should work” is one of the main reasons why men today battle with extreme societal pressure which leads to several mental health issues, violence, crime, and more. In Nigeria, people tend to want to show off what they have compared to the next person; people want to smile wider and shout louder than those around them. This comparison culture adds to the pressures that a lot of young men do not even know that they face today, this is one of the reasons why many young Nigerian men would rather go into illegal activities for quick wins, than to earn an honest living.

In this season, I urge all young men today to take some time to check on your mental health, here are some ways to ensure that your mental health is in check in this season.



Surround yourself with people who you can be vulnerable with, and people who keep you accountable.

Firstly, it is important to keep good friends and family around you. By now, you must be aware of some of the things that put pressure on you as a man (finances, relationships, work, religion); with that in mind, it is of extreme importance that we keep people around us who lift us up and not bring us down. Christmas is a time for family and friends, I want you to be intentional about keeping people around you that will ease the load of being a man in the modern world. Surround yourself with people who you can be vulnerable with, and people who keep you accountable. Secondly is to be intentional about having open and honest conversations about how you feel. One of the most common hurdles that men face during this season is the pressure to be a provider – paying for meals, buying gifts, etc. I would love for men to be comfortable saying when they are unable to pay or if they want to split the bill.

As men, one of the things we are taught growing up is that ‘men don’t cry’, it has become clear today that those ideas of manhood we were taught are only harmful to us and to the people around us. For too long we have been conditioned to think that it is not a manly thing to be vulnerable, it’s up to us to break that stereotype and step into a new idea of manhood that will save the minds and lives of young men today. into our routines during the busy season.

I hope that everyone reading this, especially the men, understands that manhood is about freedom; being who you want to be! With that understanding, I’m sure that this will ease some of the pressure that you’re facing today as a man and leads you to a life of true freedom.

OUR YEAR IN HIGHLIGHTS



Chairman, Tony O. Elumelu visits Transcorp Hotels Calabar – November 1st



Transcorp & NGX in the Facts Behind the Figures event – November 8th



Transcorp Power signs ECOWAS Regional Electricity Market (EREM) - November 18th



Transcorp celebrates International Men's Day – November 19th



Helping Men and Boys

CHRISTMAS GIFTS IDEAS

UNDER 25K

BY BLESSING AKPOJOTOR
TRANSCORP POWER LIMITED



Exchanging gifts is an integral part of Christmas, it shows your loved ones you care for and appreciate them. This tradition of gift-giving during Christmas is symbolic of the tributes made to the baby Jesus by the Three Wise Men after his birth during the story of the Nativity. Here are some ideas for affordable gifts to get for your friends and families this season.

1

Santiago
Blackberry
Scented
candle
200G
N6000



Tote bags
N3000

6

2

Franck
Olivier Oud
Vanille
perfume
100ml
N17000



Oraimo
20000MAH
Power
bank
17,000

7

3

Stainless
steel 5-in-1
food set
N9000



Shopping
Voucher
20,000

8

4

Air Humidi-
fier Aroma
Diffuser
300ml
N15,000



Concert
tickets
N10,000

9

5

Extra bass
Bluetooth
subwoofer
head-
phone
N10,000



Selfcare
curated
set
N20,000

10



HOW TO AVOID A SAPA-ESQUE NEW YEAR

BY EVANS OKPOGORO
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FThe fear of Sapa is the beginning of wisdom. After the holiday season, it's common for people to feel strapped for cash.

The expenses of gift-giving, traveling, and hosting gatherings can add up quickly and leave you feeling like you're running low on funds. This can be a stressful and overwhelming feeling, especially if you have bills and other financial obligations to take care of.

Fortunately, there are steps you can take to manage your finances and get back on track after the holidays. Here are some tips from a professional finance manager.

PLAN: Remember the saying "If you fail to plan, you plan to fail?" Well, it's true. Planning never goes out of style. Planning is the number one tip because without proper planning, every other tip given in this article is basically useless. Proper planning will help you put things in perspective, it will help you identify your needs on a scale of preference. You must properly plan your December income as it is what will most likely sustain you through January.

BUDGET: Budgeting is the mother of all mothers! Budgeting is the yin to planning's yang, budgeting helps curb sapa. Budgeting your finances will you get through the month January. After identifying your needs through planning, you can now allocate resources to satisfy each need. Now we know that a family man/woman will not have the same budget as a single man/woman, so you must budget based on your finances, based on the available resources you have.

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**If you fail to plan,
you plan to fail.**

DISCIPLINE: After all has been said, if you do not have the discipline, you will fail. You must have the heart of discipline. You cannot be out here trying to "bam bam and chill with the big boys" when you do not have the available resources. You must discipline yourself and take the necessary steps to ensure you go into the new year with financial confidence.

If you spend all your resources partying this season, January will be incredibly lengthy, and if your funds are accessible and idle, it will be spent. So, try these tips; Plan, Budget, Discipline and watch your January be sapa free.



TRANSCORP OUR YEAR IN HIGHLIGHTS - PART 2



Transcorp Group held its first physical Board meeting since the pandemic - December 7th



Transcorp Group Christmas Celebration



Transcorp Group Christmas Celebration



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