

Events-in-pix

2013 Access Bank End-of-Year Party in Pix



L-R: Aigboje Aig-Imoukhuede's wife, Ofovwre Aig-Imoukhuede; Aigboje Aig-Imoukhuede (out-going Access Bank Group Managing Director); Herbert Wigwe, Access Bank Group Managing Director and wife, Doreen Wigwe at the 2013 End-of-year party.



Herbert Wigwe, Access Bank Group Managing Director presenting long service award to Iyabo Soji-Okusanya, Group head, Telecomms group.



Aigboje Aig-Imoukhuede appreciating members of staff.



Timaya performing at the party.



Wizkid entertaining staff at the party.



A cross section of staff at the end-of-year party.



Access Staff on stage performing to entertain audience.



Members of staff having fun at the party.

Joke of the Month



A car was involved in an accident. As one might expect, a large crowd gathered. A newspaper reporter, anxious to get his story, pushed and struggled to get near the car. Being a clever sort, he started shouting loudly, "Let me through! Let me through please! I am the son of the victim." The crowd made way for him. Lying in front of the car was a donkey.

One Minute Tip



What the new year brings to you will depend a great deal on what you bring into the New Year.

CUSTOMERS' DIGEST

VOLUME 22 NO. 1 | DECEMBER - JANUARY, 2014

Access Bank Wins 2013 Risk Management Award



Award plaque presented to Access Bank Plc, winner in the Banking and Investments Services category.

and companies practising good governance and leadership; and honour the outstanding risk professionals in the various sectors in Nigeria. It equally seeks to promote risk management education and skills as part of the national transformation agenda as well as support professional development and contribute towards raising the standards of enterprise risk management in Africa.

Access Bank has once again raised the ante in risk management. This is demonstrated by winning the inaugural edition of the Nigerian Risk Awards. The Bank was judged Overall Winner in the Banking and Investments Services category at the just concluded Nigerian Risk Awards ceremony.

The award, organised by Conrad Clark Nigeria in collaboration with Business Day and the UK Institute of Risk Management, was in recognition of the Bank's measurable results through the effective implementation of enterprise risk management principles.

The organisers noted that in choosing winners amongst the competing organisations, particular emphasis was placed on the development of creative and innovative solutions in overcoming the challenges facing businesses in Nigeria, and that these organisations must also have demonstrated commitment and effectiveness in their risk management processes. It was concluded that indeed Access Bank stood out from the crowd.

The Organisers stated that the objectives of the award is to inspire and reward individuals

Speaking on the awards, the Panel of Judges, co-chaired by Dr. David Hillson, a globally celebrated scholar and Mr. Victor Odozi, former Deputy Governor of the Central Bank of Nigeria (CBN), stated that Access Bank was announced the winner after a rigorous and methodical evaluation procedure in which the Judges looked at how risk management enabled the bank not just to survive, but to thrive.

It will be recalled that this is coming barely a year after Access Bank emerged as the first Nigerian and indeed only Bank in West Africa to obtain the Payment Card Industry Data Security Standard Certification, (PCIDSS).

The Bank has also since been awarded the ISO 27001, a global standard for information security management, for efficiency of its security management process. This is also an additional award to the bank having achieved rating upgrades by international risk rating agencies such as Standard & Poor's, and Agosto & Co.

The attainment of this standard is yet another testament to the Bank's reputation as a benchmark for best practice and innovation in the Nigerian and African financial services landscape.

Product Focus

Gold Current Account

Gold Current Account is an interest paying account which gives customers all associated advantages of a current account without the attendant COT charges. It simply helps customers do more for less!

FEATURES

- Opening and minimum operating balance of N5,000
- 1% Interest on credit balances
- Zero COT
- Monthly maintenance fee of N200
- Cheques are valid for clearing
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BENEFITS

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- Access to ATM, PoS, Mobile, Internet & Telephone Banking etc
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Confirm your account balance from an ATM or the bank when you receive a credit alert before releasing goods.

Do not respond to any mail requesting for personal details such as **Account number, Card details, Online Transaction Password, Token, PIN, etc.**

Access Bank will not request such personal information from you either via mail or phone call.

For further enquiries, call our Contact Center on **01- 2712005-7, 01-2802500, 0700CallAccess, 07080653300.**

SPEED SERVICE SECURITY

Customer Speak

I want to use this opportunity to say a big thank you to Access Bank Plc for consistently delivering world-class services to customers. I have never been treated like a king before; my experience with their Odogunyan Agbara branch will remain memorable.

Thank you.
@Ben10_50094



Industry Trends

Access Bank Supports NLNG Vendor Financing Scheme



L-R: Emeka Nkwonta of Access Bank receiving the signed MoU from Mr. Solomon Folaranmi, the GM finance of NLNG on behalf of Access Bank.

Also, NLNG's General Manager, External Relations, Mr. Kudo Eresia-Eke quoting Mr. Omotowa said that "the scheme would alleviate funding challenges, reduce operating cost, improve project delivery timeline and drive the growth of Nigerian vendors".

Furthermore, he said that "NLNG recognises the many challenges limiting the sustainable growth and development of local content in Nigeria, a key one being lack of access to adequate funds. A significant number of willing contractors struggle to get financing. Banks in Nigeria often find it challenging acceding to loan applications from local contractors with little or doubtful assurances of repayment. An enterprise may have little track record, credit history or illiquid collateral and thus risks are therefore perceived to be high and this makes it more difficult for local contractors to find finance."

On NLNG's record in the development of Nigerian Content, Mr. Omotowa said NLNG had "deliberately grown local, regional and national contractor base. NLNG's local content has helped in the development of indigenous companies in such areas as engineering, manufacturing, fabrication, craft and skill acquisition" Also, he stated that the facilities were neither grants nor awards, adding that NLNG and the participating banks had developed a comprehensive strategy to ensure effective monitoring of the scheme.

NLNG has recorded milestone achievements in the development of Nigerian Content in the areas of manufacturing, fabrication, shipping, training and skills development and transfer of technical knowledge to indigenous companies. Subsequently, Okey Nwuke of Access Bank on behalf of the bank together with Solomon Folaranmi, General Manager, Finance of NLNG signed a memorandum of understanding (MoU).

What I Need to Know

New Year Resolutions

This is the time of the year when many people begin to think about their New Year resolutions. It is likely that at least one person will ask you what your resolutions are for the year. Research has shown that people who make resolutions are 10 times more likely to attain their goals than people who do not explicitly make resolutions. Yet, it is not so easy to keep New Year resolutions as old habits of mind and action start to test one's resolve and pull people away from the new ones that were created.

Common New Year Resolutions include:

- Quit smoking
- Quit drinking
- Lose weight
- Join gym
- Go back to school
- Pay off debts
- Get organised

Tips on how to keep your New Year Resolution

- **"Know Your Why"**. For a resolution to stick, it has to be aligned with your core values. You have to "Know why" and feel truly passionate about the goals you have set for yourself.
- **"Be Specific"**. Describe your goals and resolutions in ways that will allow you to keep track of your progress and measure your success.
- **"Don't Just Think It, Ink it"**. A Stanford University study found that when people wrote down their goal, it increased the probability of them achieving it by over 70%.
- **"Design Your Environment"**. Never underestimate the power of your environment to support or sabotage your success. Design your environment so that it's hard NOT to do what you resolved.
- **"Narrow Your Efforts"**. Trying to do too many things at once can make you unfocused. Break those goals down into small bite size steps. Small steps, strong start!
- **"Focus on the Process"**. It's easy to get caught up in an initial wave of enthusiasm but lose focus when your initial efforts don't produce immediate and amazing results. So, focus on the process itself and develop greater competence of the actual activity, habit or skill you want to acquire. **PERSISTENCE ALWAYS PAYS OFF.**
- **"Forgive Your Failures"**. Your setbacks and failures will not define your success in the year ahead or any year. HOW YOU RESPOND WILL. If you happen to mess up, lose your resolve or revert to a familiar well-practiced behavior, don't beat up on yourself. Reflect on the lessons they hold, make adjustments accordingly and get back in the saddle. Life rewards those who work at it.

Corporate Social Responsibility

Employee Volunteering



Ultra Modern Home Economics Laboratory built by Access Bank, Compliance and Internal Control Group for Oduduwa Senior Secondary School, Mushin, Lagos.

Access Bank Plc is firmly committed to promoting the socio-economic development of its host communities. The Bank demonstrates this commitment by encouraging its employees to volunteer for community development while ensuring sustainability and impact. In conformity with the bank's employee volunteering scheme, Compliance and Internal Control Group (COMCON) carried out Corporate Social Responsibility (CSR) projects in Oduduwa Senior Secondary School, Mushin Local Government area of Lagos State. The projects were executed to enhance Access Bank's visibility by promoting public interest through social investment in community development.

The Group's CSR activities for the year was tagged "Women and Girl-Child Empowerment: COMCON 2013 initiative". The initiative was based on the belief that empowering women and the girl-child will significantly help to build healthier, better educated, more peaceful and prosperous societies.

The highlight of the projects completed in line with COMCON 2013 Women and girl-child Empowerment initiative includes :

- **Delivery of Ultra modern Home Economics Laboratory.** This team renovated and refurbished outdated Oduduwa Senior Secondary Home Economics laboratory into a fit-for-purpose and contemporary Home Economics laboratory.
- **Purchase of books, sewing machine, relevant cooking utensils and appliances** for Home Economics. This would improved the performance of the Home Economics students on the subject with significant increase in the number of students signifying interest in Home Economics subject.
- **Delivery of Empowerment Lecture Series in support of the Millennium Development Goals (MDGs)** on poverty alleviation, universal basic education, gender equality and women empowerment, combating the spread of HIV/AIDS, malaria, teenage nutrition, reproductive health and environmental sustainability. The facilitators included Mrs.Abiola Akiyode-Afolabi (PhD Law, Executive Director, Women Advocates Research and Documentation Centre (WARDC), Mrs Asikia Ige (PhD Law, lecturer Unilag) and Dr. Cordelia Nwagbara (Medical Doctor with St. Kizito Clinic, Idi-Araba)
- **Scholarship award of N100,000** to the best graduating student in 2013 who gained admission to a University. The recipient of the award Dosunmu Oluwaseyi is currently a Petroleum Engineering student at the University of Lagos.
- **Mentoring Programme** : This programme was designed to provide opportunities for career grooming, growth and development of the students.

them the success stories we all know. Prizes were given to deserving students in different categories covering creativity, writing skills, sportsmanship, exemplary behaviour, neatness, leadership and academic excellence. This was done in recognition of the students' diligence and to reward hard work, learning and character.

- **Woman and Girl-Child** - be informed, empowered and make a difference. Based on the initiative, the group distributed the empowering book "Mothers of Influence" by David Cook which tells inspiring stories of women who made a difference in their children and their world. We expect that insight gained from the teachings of Ben Carson's mother (Sonya Carson), George and Jeb Bush's mother (Barbara Bush), Billy Graham's mother (Morrow Coffey Graham), Condoleeza Rice's mother (Angelena Rice) etc will inspire, motivate, propel the women and girl-children who read the book to further appreciate the potential and far reaching influence of an empowered mother in making the difference by changing our world for good through well bred children.

Furthermore, the group made cash donation of N100,000 as scholarship to support the secondary school education of three (3) orphans under the care of the Lydia Women Foundation.

A key objective of this initiative is to bring about transformational changes in the adopted school that will project Access Bank Plc as socially responsible corporate entity.

In recognition of the bank's contribution to school development in the state, letters of appreciation and commendation have been received from the Lagos State Government for the successful implementation of COMCON 2013 Women and Girl-Child Empowerment Initiative.

Upcoming Events

Global Trade Partners Meeting, Lisbon, Portugal -February 18 - 20, 2014.

Nigerian Oil & Gas Conference - 24th-27th February, 2014.

International Conference Center, Abuja Power Breakfast Series - February, 2014.