



Keystone
Bank

GAZETTE

| JANUARY 2020

Jinxed

NEW YEAR RESOLUTIONS

WIN
FREE
AIRTIME

INSIDE
THIS
ISSUE

COMPANY UPDATE

A message from the Ag.
Managing Director Yemi
Odusanya

LIFESTYLE

Dubai Budget
Guide

HUMANS OF KEYSTONE

#TJ's Secret Advice

EDIT
OR'S

ADDRESS



Dear Readers,

*A*t his Mar-a-Lago resort in Palm Beach, Florida, the U.S president said that he's keeping his resolution secret because he doesn't want it "**JINXED**," Trump said, waving his hand. "I don't want to say what my resolution is because I think we jinx it, alright?"

"I don't want to Say what my Resolution is because i think we Jinx it"
-Trump

Happy New Year everyone! May this year be exceptionally good to you! My desire is to see people happier, wiser & stronger and more importantly stick to their New year resolutions!! However, what is it about this annual ritual that sets people on a high note at the start of the new year that makes it jinxed?

I've had my fair share in joining the bandwagon who make New Year Resolutions and trust me I have a few tales of woe. Hahaha. From Money lost on gym membership subscription to diet plans that ended in the bin amongst other fantasies.

Frankly speaking, most of us just make new year resolutions to fit in with the crowd! My friends are making resolutions; my colleagues are doing same I should too!!

This is the foremost reason why our new resolutions are jinxed not because we said them out loud but because they aren't well thought through with an actionable plan.

Many of us have conquered our extreme fears, achieved our unimaginable dreams, some of us are working aggressively towards our passion and believe me, doing all of the above is far more tasking than following a mere resolution; how are we able to succeed at the former while fail at the latter.

Doesn't sound right, does it? The secret is following your **OWN** journey and starting **NOW**. So beyond new year resolutions, resolve to keep at the process which you started and staying on the pathway of growth, celebrate your progressive wins and if you fall, pick yourself up and keep going till you achieve your life goals.

While I wish for every issue of the Gazette to feel like a keeper, this new year edition in particular begs to stand the test of time. The editors went all out, the Cover honors go to the design team for the utterly brilliant staff picture — a balance between grandness and simplicity. With the many aesthetic triumphs garnered under the **JINXED** edition: I hope you'll agree it's one for the year.

Happy Reading!
Izore Bamawo,

Editor-in-Chief
KEYSTONE GAZETTE

COMP
ANY

UPDATE



Yemi Odusanya,
Ag. Managing Director



Happy New Year

So I encourage us all especially the leaders, to take the time to carry out this exercise with your down-lines as we prepare for the coming financial year.

Flowing from our budget retreat session and my subsequent mails, I believe enough has been said about the financial landscape and the market expectations for next year. So rather than dwell, I'd rather use this time to appeal to our conscience along the following lines;

- 1.Let us all commit to turning this institution into a profitable entity on a sustainable basis**
- 2.Let us jointly strive to create a merit driven system**
- 3.Let us unlearn rancor, adopt collaboration, but most importantly, re-learn the right attitude to work**
- 4.Let us strive to be better people with the passing of each new day**

I wish you all **happy New Year** and the **best 2020**

Best Regards

*W*e have stepped into the new year 2020. Personally, I spend this period reflecting on my personal and organizational activities in the year just ended, taking stock and assessing my highs and lows in a bid to determine what factors have contributed to my successes or lack of it, as the case may be.

What this does is that it allows me highlight key success factors which I need to develop more, and also the areas of weaknesses or errors I need to avoid going forward.

The value of such an exercise is that beyond your personal life evaluation, it can also be scaled up to be used in assessing organizational performance as well.

INDUSTRY

OVERVIEW

Moody's declares 65% LDR for Nigerian banks as credit-negative

Moody's Investors Service opined that achieving the minimum Loan to Deposit Ratio (LDR) for banks as required by the Central Bank of Nigeria may result into credit negative for banks as they may be forced to give possibly riskier loan in order to meet up with the regulation.

Also, the rate has tendency to constrain saving as bank can turn down deposits in an attempt not to violate the regulatory requirements.



Summary from Q4 2019 Credit Conditions Survey

- Availability of unsecured and secured credit to household and corporate entities increased in the last quarter 2019 and expected to continue with this trend this quarter except unsecured credit with downward trend expectations.
- Default rate decreased as loan performance measurement improved and lenders expects the same trend in the coming periods.
- Demand for credit for both corporate and household consumptions grew in the last quarter and this is expected to be replicated in the first quarter, 2020.



New bank charges regime- Pay more to Govt. and Pay less to Financial Institutions.

The apex bank in Nigeria, CBN issued a new rate guide reflecting a downward review of e-banking transaction charges, reviewed other bank charges and additional sanction against excesses.

No doubt this may result into decline in the banks' income from such services but we believe that this will engender competitiveness of banks e-business in this era of Fintech where fund transfer is done with relatively cheaper or no charge at all.

The economy is giving back to the people after hike in VAT, this is translated to mean; pay more to government and less to financial institutions, which can only be the justification for reducing ATM withdrawal charges from N65 to N35, as this counteracts cash-less policy target.



COR
NER

HCMD

CORNER is our little space where each Division can share critical success factors that would drive business and organizational growth. In the CORNER everyone has a voice.

In this edition of the corner, Human Capital Management Division has this to share with us.

4 Roles HR Business Partner Play

Employee Mediator

Managing compelling personalities in the organization

Managing conflict between employees

Managing conflict between managers

Responding to organizational changes

Resolving political problems in the executing of business plans

Emergency Responder

Preparing for different situations

Quickly responding to complains

Quickly responding to line manager questions

Responding to employee needs

Responding to managers needs

Operations Manager

Assessing employee attitudes

Communicating organizational culture to employees

Communicating policies and procedures to employees

Keeping the line updated with HR initiatives

Tracking trends in employee behaviours

Strategic Partner

Adjusting HR strategies to respond to changing needs

Developing the next generation of leaders

Identifying critical HR Metrics

Identifying new business strategies

Identifying talent issues before they affect the business

Prioritizing across HR needs

Redesigning structures around strategic objectives

Redesigning structures around strategic objectives

life Style

Visit *Dubai* 5 days on a 300k budget

Tips

- Plan your holiday in advance
Travel with a buddy to save cost of hotels

- Book a hotel with free breakfast so you only worry about dinner

Flights: N180k (pay small on wakanow.com)

Transportation: Dubai red card cost as low as 2AED. Load the exact amount you need.

Hotel: N27k per night based on 2 sharing at the Ibis Hotel Mall of emirates

Food: Dinner at 30AED

Entertainment: 10AED

Camel race at Dubai Camel Racing Club. Fridays 6am — 8am.

Free Horse race in Meydan. Thursdays 7pm. Free

Enjoy a fabulous ride in the abra to cross the atmospheric Dubai Creek. 1AED

Visit Souq Madinat. There are fountains containing giant turtles and you get to see fantastic views of the Burj Al-Arab.

Dubai Museum. 3AED

Beach at Jumeirah. Camel ride, the beach, clean toilets and free Wi-Fi. Free.



MOVIE OF THE MONTH

BAD BOYS FOR LIFE

Crime/Thriller

Rating:

Marcus, a family man, and Mike, a ladies' man, are partners in the Miami police. Things get complicated when they assume each other's identity while investigating a drug deal.

ENTERTAINMENT NEWS

Prince Harry steps down as a senior royal

Peruzzi in hot water with his record label

Dangote to bid for football club Arsenal

Nigerian movies generated nearly N7bn at cinemas nationwide in 2019



FOOD



WORLD MOST PRIZED PEPPER

Cambodia's Kampot pepper immune to price slump. World's most sought-after pepper has been immune to the global price plunge, remaining stable at as high as \$28 per kilogram. Pepper is called black gold in some places. In Arabic you will find it called "fulfol aswad,"

In 2010, this "comeback" pepper earned Protected Geographical Indication (PGI) status from the World Trade Organization, becoming to pepper what Champagne is to sparkling wine.

Healthy Habits to Start in the New Year

Starting the New Year strong means we need to keep at our healthy living life style! Here are some tips that can help you stay strong all through the year;



Food Hygiene Like hydration, eating is essential for our performance in all aspects of life. Focus on food quality, Prioritize protein and vegetables and fruits.

Sleep is the most beneficial performance-enhancing activity we use each day to prepare our self for the rigors of tomorrow. However, most of us don't get nearly enough hours of sleep. The minimum hour requirement for sleep is eight hours per night in a dark room with zero electronic distractions.



Stress is unavoidable. Having some stress in our lives is great. It drives us to chase goals, complete important projects, gives us purpose, and makes life interesting. Stressors are neither good nor bad. It is how we manage the stressors in our lives that shape our perception. Each stressor will elicit its own unique stress response. Hence Practice at least one activity that brings you some joy or calmness every day.

Hydration; Water is essential for our very existence. Aim to drink about $\frac{1}{2}$ your body weight in fluid ounces of water per day. Monitor the color of your urine each time you urinate. If it's dark yellow, you should definitely drink some water. If it's nearly clear, hold off on consuming water for a little while or until you're thirsty. Aim to have your urine be a pale yellow color.



Movement As humans, we do best when we can move—a lot. Exercising at the gym for one hour per day isn't enough. We should also be performing physical tasks, getting-up from our desks to walk around, and finding ways to get our blood moving throughout the day.



FRUITY LIVING

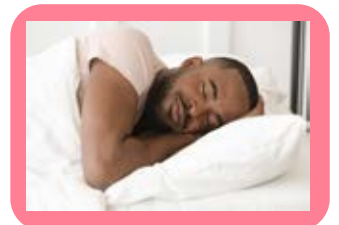
Coconut

Coconut water - great electrolytic drink.

Coconut oil - therapeutic effects on brain disorders like epilepsy and Alzheimer's.

Coconut oil - fight obesity as it has been proven to aid in burning fat.

Coconut oil - eliminates 'bad' cholesterol in the body



8K TVs:

The New Generation Television Plus everything you need to know

The 8K TV floodgates have been opened, and the next generation of image quality has arrived. The best 8K TV sets come from the likes of Samsung, Sony and LG, with more on the way.

WHAT RESOLUTION IS IT?

A normal 8K TV will have a resolution of 7680x4320. Just as 4K TVs packed in four times the amount of pixels as Full HD TVs, 8K quadruples the resolution of Ultra HD.

This is a massive 33 million pixels per panel, meaning that most people's cameras aren't even able to fill it natively with a still image – it's that big and detailed.

WHAT DOES 8K MEAN IN TERMS OF VISUAL QUALITY?

Traditional 35mm film is often said to be roughly equivalent to about 6K, so we're beyond the level of detail that even real film is capable of.

If you want a headline description of 8K, it's having the IMAX experience at home.

ARE 8K TVS ARE COMPATIBLE WITH THE CURRENT HDR FORMAT?

Yes, they are including HDR10, the dynamic HDR10+ upgrade to that, HLG, and Dolby Vision. In fact, a lot of 8K TVs will have top-class HDR performance, but this isn't anything to do with the resolution upgrade: it's just that the manufacturers are putting all their best tech into them, which means you get added benefits such as fantastic HDR.

BEST 8K TV

SONY ZG9 MASTER SERIES



An incredible TV, making use of every inch of Sony's screen know-how... and boy does Sony have a lot of screen know-how. It comes in 85-inch or 98-inch sizes, which will really make the most of the giant resolution. And it's got Sony's most advanced upscaling and motion handling technology so that everything looks perfectly clear. It's one of the best TVs we've ever seen, in fact. But you'll pay a huge amount for the privilege: £13,999/\$12,999/¥4,939,620 just for the 85-inch version.

Sports Stars of the Decade.

UPDATE

TOP 10

1. **Usain Bolt:**
Track and field
2. **LeBron James:**
Basketball
3. **Cristiano Ronaldo:**
Football
4. **Lionel Messi:**
Football.
5. **Tiger Woods:**
Golf
6. **Serena Williams:**
Tennis.
7. **Michael Phelps:**
Swimming
8. **Simone Biles:**
Gymnastics
9. **Lewis Hamilton:**
Motorsport.
10. **Tom Brady:**
American football.



Sport Jokes

An old man and his wife have gone to bed. After laying there a few minutes the old man farts and says, **"Seven Points."** His wife rolls over and says, **"What in the world was that?"**

The old man replied, **"its fart football!"** A few minutes later the wife lets one go and says - **"Touchdown, tie score!"** After about five minutes the old man farts again and says - **"Touchdown, I'm ahead 14 to 7!"** Not to be out done the wife rips anatomy one and says, - **"Touchdown, tie score!"** Five seconds go by and lets out a squeaker and says - **"Field goal, I lead 17 to 14!"** Now the pressures on and the old man refuses to get beat by a woman so he strains real hard but to no avail.

Realizing a defeat is totally unacceptable he gives it everything he has but instead of farting he poops the bed. The wife looks and says, **"What the heck was that?"** The old man replied, **"Half-time, Switch sides!"**





DEAR DIARY

Dear Diary,

Today I complained to my father that my life was miserable and that I didn't know how I was going to make it. I was tired of fighting and struggling all the time. It seemed just as one problem was solved, another one soon followed. My father, a chef, took me to the kitchen. He filled three pots with water and placed each on a high fire. Once the three pots began to boil, he placed potatoes in one pot, eggs in the second pot, and ground coffee beans in the third pot.

He then let them sit and boil, without saying a word to me. I, moaned and impatiently waited, wondering what he was doing. After twenty minutes he turned off the burners. He took the potatoes out of the pot and placed them in a bowl. He pulled the boiled eggs out and placed them in a bowl.

He then ladled the coffee out and placed it in a cup. Turning to me he asked. **'Daughter, what do you see?'**

'Potatoes, eggs, and coffee,' I hastily replied. 'Look closer,' he said, 'and touch the potatoes.' I did and noted that they were soft. He then asked me to take an egg and break it. After pulling off the shell, I observed the hard-boiled egg. Finally, he asked me to sip the coffee. Its rich aroma brought a smile to my face.

'Daddy, what does this mean?' I asked.

He then explained that the potatoes, the eggs and coffee beans had each faced the same adversity— the boiling water. However, each one reacted differently. The potato went in strong, hard, and unrelenting, but in boiling water, it became soft and weak.

The egg was fragile, with the thin outer shell protecting its liquid interior until it was put in the boiling water. Then the inside of the egg became hard. However, the ground coffee beans were unique. After they were exposed to the boiling water, they changed the water and created something new.

'Which are you,' he asked me. **'When adversity knocks on your door, how do you respond? Are you a potato, an egg, or a coffee bean?'**

Then it occurred to me that the heat transformed the potatoes, eggs and coffee into a better version of themselves which people would enjoy consuming. Adversity should always produce a better version of ourselves.

HUMANS OF

KEYSTONE

FAVOURITE FOOD?

Pounded Yam and Fresh fish soup

FAVOURITE OUTFIT?

African Native Wear (Nigerian Agbada)

FAVOURITE TRAVEL DESTINATION?

Dubai (UAE) because it is an innovative country. They have been able to transform it from a desert into one of the most visited tourist location in the world.

HOW DO YOU UNWIND?

Spending some time with my colleagues in the Risk Management Directorate

FAVOURITE QUOTES?

"Character cannot be developed in ease and quit. Only through experience of trial and suffering can the soul be strengthened ambition inspired and success achieved". Helen Keller

WHAT WORK ADVICE WOULD YOU LIKE TO GIVE?

I always tell this story as an advice to every working professional. Read and learn from it. Ezra and Thomas joined a company together a few months after their graduation from university.

After a few years of work, their Manager promoted Ezra to a position of Senior Sales Manager, but Thomas remained in his entry level Junior Sales Officer position. Thomas developed a sense of jealousy and disgruntlement, but continued working anyway.

One day Thomas felt that he could not work with Ezra anymore. He wrote his resignation letter, but before he submitted it to the Manager, he complained that Management did not value hard working staff, but only promoted only the favored!

The Manager knew that Ezra worked very hard for the years he had spent at the company; even harder than Thomas and therefore he deserved the promotion. So in order to help Thomas to realize this, the Manager gave Thomas a task.

"Go and find out if anyone is selling water melons in town?"

Thomas returned and said, "yes there is some-one!"

The Manager asked, "how much per kg?" Thomas drove back to town to ask and then returned to inform the Manager; "they are N13.50 per kg!"

The Manager told Thomas, "I will give Ezra the same task that I gave you. Please pay close attention to his response!"



Tijjani Aliyu
Executive Director, Risk Management

So the Manager said to Ezra, in the presence of Thomas; "Go and find out if anyone is selling water melons in town?"

Ezra went to find out and on his return he said: "Manager, there is only one person selling water melons in the whole town. The cost is N49.00 each water melon and N32,50 for a half melon.

He sells them at N13.50 per kg when sliced. He has in his stock 93 melons, each one weighing about 7kg. He has a farm and can supply us with melons for the next 4 months at a rate of 102 melons per day at N27.00 per melon; this includes delivery. The melons appear fresh and red with good quality, and they taste better than the ones we sold last year. He has his own

slicing machine and is willing to slice for us free of charge. We need to strike a deal with him before 10am tomorrow and we will be sure of beating last year's profits in melons by N223 000.00.

This will contribute positively to our overall performance, as it will add a minimum of 3.78% to our current overall sales target.

I have put this information down in writing and is available on spreadsheet. Please let me know if you need it as I can send it to you in fifteen minutes."

Thomas was very impressed and realized the difference between himself and Ezra. He decided not to resign but to learn from Ezra. As we begin this fresh year, let this story help us keep in mind the importance of going an extra mile in all our endeavors.

You will not be rewarded for doing what you are meant to do; you only get a salary for that! You're only rewarded for going an extra mile; performing beyond expectations.

To be successful in life you must be observant, proactive and willing to do more, think more, have a more holistic perspective and go beyond the call of duty.

May you be blessed with a better perspective to your work this year?

**IF YOU WERE NOT A BANKER
WHAT WOULD YOU HAVE
BEEN?**

A Diplomat

EVE
NTS

December Partee after Partee

The bank sponsored a couple of events in December and got some staff free tickets for several events. Pictures below



TRI
VIA

KEYSTONE



Guess who the staff models on the front cover are and win free Airtime for a month!!!



FILL IN THE BLANKS CORRECTLY

The minimum hour requirement
for sleep is ----- per
night in a ----- with
----- electronic distractions.

TOP 10
FASTEST
FINGERS

*Answers on the Health Corner Page *



Gazette Formation



Damola Akinlabi
Content Creator



Edinyanga Enang
Content Director



Laniyan Rotimi
Creative Director



Oyegoke Adeolu
Media Director



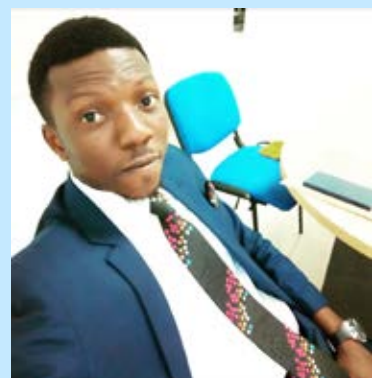
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Industry Overview
Contributor



Abiodun Unegbu
Health Contributor



Ajiroghene Ayokunle
ProofReader



Solomon Osaigbovo
Sports Contributor