

BfL



LAUNCH EDITION

A quarterly magazine publication of Brothers for Life Club



Ayo Ajayi, Founder, Brothers for Life Club

The Story so Far



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News!

A lot has happened, yeah, a lot....

Election of Board of Trustees members found the body of BfL returning all - Femi Oshoniyi, Gbenga Olunloyo, Dimeji Abioye and Wale Salami - back to seat for a job well done. Lanre Idris was elected to fill the vacant position in the elite body.

There were movements in the Executive Committee too. Yinka Junaid left his position as the Director of Socials. The position was promptly filled by Taiwo Taiwo who may have found the demands of DoS portfolio too heavy. He resigned not long after. The post is empty now. Are you interested?

Bimbola Ogunsusi, we miss your kondo. He left the Exco too. Why are you all leaving????!! Chuks Gwam has since been acting.... he didn't pick the kondo though.... different style.

New things, good things....The BfL Compendium was produced and launched. The launchers were all up to thier calling - Femi Oshoniyi, Michael Jetawo, Ayo Ajayi, Chuks Gwam, Seye Oyeleye, Yinka Junaid, Suleiman Adetunji Bello. Anchored Bidemi Alaran, money flew in the air.

The first and second BfL Quarterly Talk Series.... the former on health (hmm, we are getting old), the latter on finance with gentlemen Dr. Iluyomade and David Alao giving eye opening

presentations.

News never ends.....



Nigeria is More than a Geographical Expression

Nigeria is real. It's more than a name given by Mrs. Lugard. It's a country of many ethnic groups that have been relating together as equals or vassals for a long time before Arabs and Europeans ventured out into Africa. It is living so its welfare and aspirations raise concerns for people. People want to see it healthy, well, good, strong, prosperous and fulfill its destiny. So people talk, agitate about it. People are happy when it does well, as it's when it wins football laurels in AFCON, Olympics, etc. And people are sad when it is struggling to get it right politically, economically and socially. Even when away from Nigeria, in a safe and comfortable place where it's convenient to forget everything about it, some still aren't able to do so. Hence most Nigeria's social media space is dominated by politics, discussing what is not right and what ought to be right.

For this reason, what happens and doesn't happen in 2023 has been agitating many and taking space in the media. Many platforms are fighting in what looks like a losing battle, to redirect attention back to the core objectives of the groups. 2023 has come too early. The parlous state of affairs in the country has raised the bar for emotional warfare to get the country on the right path. Nigerians home and away glued to the TV during the primaries of the two major parties, People Democratic Party (PDP) and All Progressive Congress (APC), knowing the consequence the two entities foretell.

Nigeria is an enormous phenomenon. It's rich in every good thing. It can easily make life comfortable for the whole of Africa. Yet it flounders. This alone baffles and suffocates many who know its potentials.

It's all in politics. In political leadership. In representative or electoral democracy, that political leadership, choosing the person or people who give political vision and direction comes from party politics and elections. If the party politics and election are not right nothing can be right. It will be no vision, no wonder, but gloom.

Since 2007 Nigeria hasn't had a leader with vision, so there has been no light, no nothing. The gains and even the monetary savings made from 1999 to 2007 have been frittered away. Two men have featured in the disappearance of what tends to be Nigeria renaissance, Mr. Atiku Abubakar and Mr. Bola Ahmed Tinubu. Atiku as he is popularly known to Nigerians was originally destined to continue the renaissance from former president Olusegun Obasanjo. But because he jumped out of the quarry where he was being prepared as a block in the temple, Nigeria had had wrong choices in Umaru Yar Adua and Goodluck Jonathan. On his own part, Tinubu because of his ambition, to become the great leader who solved all Nigeria's problem; 'the architect of modern Nigeria' sobriquet, he brought in an unmitigated disaster known as Mr. Muhammadu Buhari of Daura as the president from 2015 to date.

If Nigerians work Obi's dream...

These are two men that have occupied the centre stage in the Nigeria's quest for independence and progress. They are two ambitious men for their own reasons and purpose. They are loaded, suffocating and powerful. Nigerians are breathing heavily and perspiring on the mention of these two names, just two afraid and worried about what the future holds.

Bad Education

It didn't colloquially translate to "the Kola Nut Forest (Igbobi) School" for nothing; It was eminently deserving of the name. In the days of yore it was indeed completely populated by an unruly army of luxuriant Kola Nut trees .

Legend has it that some itinerant dreamers of the dream; a consensus of Anglican and Methodist Missionaries in a hurried fervour of Protestant solidarity, had come up with an amount of British pounds for its purchase, so astounding in its generosity, that the owner, taking his customary evening proprietary walk in his Kolanut kingdom had exclaimed in surprise and a fair bit of agony upon hearing the said sum because he had also unwittingly bit down jarringly on a mouth full of his premium stock. Not forgetting in the process to promptly deliver a resounding "Forget Me not " knock on the sweaty fore head of the imprudent underling who had sneaked up on him with the good news .

Deeds were quickly exchanged in the ensuing weeks, or as best they would, given those innocent times for Africa at the beginning of the 1930s, in stark comparison to the hurricane of hell hovering over Europe to be unleashed by a diabolical charismatic barely a decade later .

In sleepy yaga though the erstwhile Kolanut king quickly retired to live out the rest of his life in ease, and dedicated it to evening Ayo and palm wine drinking .

The missionaries on the other hand were on a more elevated march of destiny (or at least so they hoped) to fashion out more potential members of the future leadership of Nigeria, all to be moulded into the most pristine colonial image of themselves possible, to the glory of God king and his imperial Empire.

"That was then though" thought determinedly, " and well ..."this ... this was now!!! " , as I fought my way through the tangled bushes, a 14 year old mischievous antithesis of all the hopes of the poor missionaries, and virtually everything they had made a determined, albeit ultimate futile bid to ensure would never occur .

I tore through the last thicket and emerged into the ensconced privacy of the basketball Court, looking around like a ferret until my eyes lighted upon the improbable munificence of an upturned WAEC table lying like a defeated wrestler next to an equally exhausted chair.



I smirked with satisfaction and scurried over to the far end of the encircling wire fence to restore them to their upright dignity, giving both a thorough clean with a big batch of dry leaves as I did so.

I thereupon arranged them examination style and sat down quickly to my nefarious job of that bright morning. Fumbling around in my pocket I took out a crumpled brown envelope containing a pristine white sheet, neatly itemized in black ink but otherwise blank .

Then carefully fished out it's officially filled in twin brother, soon destined for destruction, heaved a sigh, suppressed a shudder, brought out my new black pen and began the careful and painstaking construction of a brand new report card.

To be continued....

London line

Chuks Gwam

This is London. This is Jand. You will have heard these phrases if you are a regular in the South London areas of Peckham (Pecknam) or Woolwich (Little Lagos). Take a walk along Peckham

Rye and as you turn into Choumert Grove you will be forgiven for thinking you have suddenly found yourself in Shitta or Yaba in Lagos. This stretch of road in the London Borough of Southwark SE15 is the go to destination for those missing Naija cuisine... name it, and you will find it... ogbonno, ewedu , fufu, moinmoin and all the other Naija delicacies from Milo chocolate drink to Indomie noodles.

Ok, you are the Londoner and you do not fancy all that \home cooking and sharing the aroma with your neighbours? Peckham and South East London is the place for you. From Lolak to Delta Kitchen you are assured of every culinary delight, the prices are reasonable and it is an

upgrade from the Bukka experience in Shitta or Abe Bridge in Lagos Island.

At least in Lagos The original the waiters and waitresses in the bukka show some respect...but London is a Leveller. You ask me what this means? There is even the upmarket bit of Nigerian cuisine now ... In the West End you will find Ikoyi with upmarket prices... £50 for a plate of rice any one? I call it Premiership style dining and for the Championship fans? You have the pioneer restaurant in 805 Old Kent Road and for those on the other side of the River Thames, there is Mama Calabar.



culinary talk... the people? Ah, Naija no de carry last o. Nigerians are making their mark in all pheres of British life. Now this, I was in St Mary Street Cardiff and I saw a Naija Nite Club for real. On the Camberwell Road in the mid-gos, there

was a Nigerian Pub, Miliki Spot!!

I cannot even start to count all the Naija MPs (including Peers now)... The NHS? – Naijas are to be found in all strata from Porter to consultant... all doing their bit to keep Britain healthy. Administration of Justice? Check out Naijas in the CPS (Crown Prosecution Service) Crown Prosecutors, Senior Crown Prosecutors. A Great Ife guy well known to the ancestors in BfL even bagged an OBE for services to Legal Work!!! Great!

In what field will you not find Naija...

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Great Ife guy well known to the ancestors in BfL even bagged an OBE for services to Legal Work!!! Great!

In what field will you not find Naija... Policing? Nigerians are top Brass. Naijas have also established themselves as entrepreneurs, identifying the niche markets and bringing Nigeria to the UK... check out the licensing for Guinness Stout for UK, the Naija Cash & Carry Stores for all things Nigerian... Amazing stuff...

The interesting bit is that most of our parents came to the UK got their academic qualifications and went back "Home". The 1990s saw our generation move out of Nigeria. I call this group The Global Generation, the ones who dared, the ones who charted new courses and became trail blazers, the ones who stood up to be counted. I must say, we did it with some panache....

To be continued.....



COVER STORY

Mike Banjo



BfL... The Story so Far

This is a momentous occasion for so many of us , nostalgic for our timeless university years ,when albeit bereft of a department of journalism or media studies, we were nevertheless bursting with youthful zeal, an abundance of talent and a burning determination to tell truth to power through the journalistic stories of our times .

Our flowering halted only by the jackboots of capricious military dictat , we rise again in the ripe years of alumni , like the phoenix , reborn .

Deciding on our cover story was a no brainer . It's the originating story of BfL . And who best to tell it....

Olola Ayo Ajayi, rich in everything, including his sumptuous Friday specials. So Michael Banjo, Lord Maiké himself and Editor at large, wasted no time taking up the gauntlet of the assignment to get the goods from the BfL emeritus president. Here is the interview, all the stories, every gist .

BfL Magazine first serves....

THE INTERVIEW WITH BfL Emeritus President, Olola Ayo Ajayi , by Michael Banjo with introduction by Jide Odetola and Sanmi Obasa.

I caught up with emeritus President Ayo Ajayi in Birmingham for a chat about his recollections on the founding of Brothers for Life.

The Salami household in Ilupeju, Lagos!

The Salami household in Ilupeju with the three brothers – Wale and Dapo who are Great Ife graduates and their brother, Femi who attended another university, as Ayo quipped, was the anchor point where the group of friends circulated socially, and it was where arrivals into the country were announced, and activities organised.

I had asked him to tell me about the formation of Brothers for Life. He told me that BfL was an idea he had in the morning of February 20, 2015, while on holiday in the USA. His first action was to form a WhatsApp forum made up of his core group of friends from his time as an undergrad in Obafemi Awolowo University, Ile Ife, Nigeria. At pains to get into the relationships predating the WhatsApp forum, Ayo said the group of friends were at that time spread all over the world following their dispersal after leaving university. He felt a strong pull to gather his friends in a formal union.

thinking was for brothers to look out for one another

From 1984 in Angola - !Twenty friends cannot play for 20 years. Ayo says that technology has helped to keep the relationships that exist in BfL even before the club was established. He says there was no break in contact, but it was tedious keeping in touch, but technology allows people to chat every day, defying time difference.

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The common theme – a united bunch, one for all, all for one. Ayo said this ethos resonated from the campus days of the monthly allowance quickly exhausted and the resort to a common pot – pulling together – to survive the ups and downs of university life. We did things together.

What kind of things?

Drive for enjoyment of life Ayo replied, "you don't want to know" but quipped that "we all came from good homes" and so had a solid grounding but !boys will always be boys, studying together in reading rooms and a bit rascally in our own ways - partying, chasing babes and anything in-between. I sensed his nostalgia, even from what is read in the WhatsApp platform, it may seem some old habits die hard!

What was the initial nature of the post Feb 20 initiative?

It was initially a loose group run on WhatsApp by me and about two others. Between 2016 and 2017, there was a desire to formalise the forum and so a constitution was drafted and eventually BfL was registered with CAC Nigeria and a formal structure put in place with a elected BOT and Exco. I was elected as the first president.

At BfL, we have tried to be the best of Nigeria.

What was the reason for the formal structure?

We realised that we had grown into men and had gone into different careers and so there was a need to use our relationship as part of our formal and informal networks. Ayo emphasised that part of this thinking was for brothers to look out for one another through mutual support. And that is the way in the group.

How does this friendship group of life graduates connect to the university?

The university has been a central theme in the BfL story. We take an active interest in the affairs of the university and extend our hand of benefit in several ways. The Health Centre is our main legacy project. We approached the Uni and they agreed that we make an annual grant of medicines and other pharmaceutical supplies to the University Health Centre. This is paid for every year from our general fundraising and members' subscriptions. We set aside money for this purpose without fail – the university is grateful and a plaque has been placed there showing its adoption by Brothers for Life.

Why did BfL choose the Health Centre as its give-back project?

It's a common facility used by all students regardless of faculty or department attended.

Can you give us a time line of what has happened in the club between 2015 and today? Any key events?

What has shaped the destiny of the club was our first reunion event in Ibeju-Lekki, Lagos in 2017. Unfortunately, one of our founding members, Dipo Famakinwa became ill and passed away a week after the date of the event. This sad event brought home the fact that we were all advancing in age, and we needed to take our friendship more seriously. We all rallied round to support Dipo's family for his funeral and their upkeep. We all had a life cycle moment – it stretched the point of looking after ourselves - one idea from that is the provision of life insurance cover for all financial members.

The University recently had its 60th anniversary. How did BfL connect to it?

One of our members, Prof Charles Ukeje was the Chair of the 60th Anniversary Committee. BfL members supported the event when notified and

BfLThe Story so Far

those in Nigeria attended as many of the events

Now you are the Emeritus President. How was the transition? Did you, in Nigerian parlance, have an interest in choosing your successor?

At BfL, we have tried to be the best of Nigeria. So, when the time was right, it only made sense that I should allow the constitutional arrangements to take place and do what is morally right. A new Exco was elected by members. And it was quite delightful that Remi Jetawo was elected to succeed me as President alongside other Exco members with Chuks Gwam as VP.

How do you find the daily interactions on the WhatsApp platform in terms of the harmony and dynamics of the group?

I think it has helped that we have been friends from way back even though people have divergent political and ideological persuasions on a range of issues. We believe we are bigger than political disputations – we have been friends for long and know ourselves quite well. Of course, we have heated debates among ourselves. The beauty of the platform is that we have more jokes and banter than heated arguments. In the end, we resort to the famous Great Ife axiom "Koolu temper", to douse the tension.



Tell us about the role of the Board of Trustees.

Of course, it is a regulatory requirement of the CAC to have a BoT, but at BfL they are a huge part of our structure. Although we are all classmates, the BoT have played a huge role in stabilising the club. People like Gbenga Olunloyo, Dimeji Abioye, Wale Salami. I must thank the BoT chair Otunba Dr Femi Oshoniye and other members – it is a fabulous team, and I cannot thank them enough for the strategic focus they retain so as to keep the club on course.

BfL has the central theme of "brotherhood" in its description. How far does the idea of brotherhood go in the way BfL operates?

You know, in Nigeria, we tend to have loads of events and they are announced in the forum regularly. BfL have a members cap in the Yoruba fashion (Ayo forgot to put it on for the interview). So, we support our brothers at their events, and I can say that through this social calendar, I have been to many places around the world such that I feel confident that if need be, I can rely on a BfL brother anywhere they are in the world.

Members pay annual subscriptions to fund the club – what is the current state of play?

Thankfully, members have been paying but with recent economic problems some people are struggling. In addition, the fee has risen due to associated costs such as Life Insurance premium that has increased from N5000 to N30000 per annum. I am sure that members will continue to support the club financially as part of our common ethos of brotherhood.

Another thing I must mention is that we have a Welfare Fund that supports members going through a rough patch.

When is the next BoT event – is there like a founder's day or annual event that we commemorate – are there ideas coming up in your forum – you are in the BoT, aren't you?

No, I am not in the BoT.

I thought a former President is automatically in the BoT – like former Nigerian president get into the National Council of State.

No. The BoT are elected for a fixed term as shown in the BfL Constitution. You cannot just move from one post to the other. I did not contest at the most recent election but may consider doing so in future. About the events, I know the Exco has something on the cards. And there are mini-BfLs around the world and they hold their own events. There are also activities going on all the time. As you know, the BfL magazine is in the offing, and I am here on that platform to speak with you. I want to thank the Exco for starting the magazine. It will further integrate us and provide an outlet for members to express their talent as columnists and

I am not sure how we are going to transition to another generation

contributors in many ways. It is something that will further unite us.

It cannot go unnoticed that the boys are getting on a bit in age! What's on the mind about the next generation?

I have thought about it. Because of the nature of our membership being only open to Great Ife graduates of a specific period, I am not sure how we are going to transition to another generation. I think the group as whole will have to decide how we transfer this legacy to generations coming.

Considering BfL members socialise a lot, and in the tradition of similar men's clubs, are there any plans for a club house?

The new Exco led by President Jetawo is thinking along that line, but this has not been fully fleshed out. I hope that the idea comes to fruition.

Let's do some name-calling here – who were the first ten members – or more – the initial core group you remember.

The hub, so to speak were the Angola boys - Dipo Famakinwa, Kunle Olaboye, Gbenga Olunloyo, Chuks Gwam, myself, Kola Alaga, Tosin Animasaun, Lanre Idris (Alooma), Bimbola Ogunsusi, Ayo Ogunsusi, Wale and Dapo Salami, Dimeji Gbotosho, Yinka Junaid, Ayo Aremu, Femi Oshoniyi, Gbenro Soetan, Dimeji Abioye... and so many more.

We are still trying to flesh out the magazine. So, help us by giving us three of your favourite magazines that you think can be a model for the BfL magazine.

The BfL magazine will reflect the WhatsApp BfL forum – a balance between serious matters and jokes – lifestyle. I am sure it will be an excellent magazine. I remember Classique magazine back in the day in Nigeria – quite balanced and refreshing.



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James 1 vs 27

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Ideal Investment Vehicle as a Pre-Retiree

Life begins at 55 for BFL!

Retirement planning is not too late, even now. Retirement plan is always a difficult subject amongst all concerned; retirees, pre-retirees and retirement planning consultants alike especially in an environment like ours where retirees have been handed the short end of the stick for long unless of course one falls into the super-elite group of political and fat cats retirees within our landscape. The difficulty associated with planning is not unrelated to the fact that as humans, we generally find it difficult to envision ourselves as getting old irrespective of that being nature's order of events....! we either die or get old trying".

30yrs ago as the saying goes is the best time to begin retirement planning but if you miss that, the next best time is NOW!!!!

Retirement planning involves all activities from an individual's first employment, up to and after retirement, geared towards ensuring adequate provision of quality living during the retirement phase of one's life.

Determination of retirement financial needs is one of the most important elements in its planning ahead of time. Such factors as state of health, family responsibilities and life expectancy are important elements in coming up with a plan for an adequate retirement investment vehicle.

6-DESIRABLE INVESTMENT OPTIONS IN NIGERIA

1) RETIREMENT SAVING ACCOUNT

This is a mandatory retirement plan under the PRA (2014) Act compulsory for every employee in any organization with 3 or more staff. Monthly deductions and remittances of 10% and 8% of total monthly emoluments are contributed by the employer and employee respectively into the retirement saving account (RSA). Funds under the scheme are invested on behalf of contributors to ensure good returns upon retirement or in special circumstances at the loss of employment during the contributors' working life. This may be relevant to some BFL who are in employment and have enrolled in this for sometime now, otherwise other options will suffice.



2) MONEY MARKET INSTRUMENTS

This is a low-risk short term virtual trading arena where investors borrow and lend money with unconditional right to receive a fixed sum of money on a fixed date.

Ideal Investment Vehicle...

They are issued by governments, financial institutions and large corporations. Examples are Treasury Bills by Governments, Commercial & Financial papers by corporations and Bankers Acceptances created by non-financial firms and guaranteed by a bank to maturity.

3) REAL ESTATE INVESTMENT

Real estate includes land, buildings and other improvements on it. This is one of the safest and most secured and promising forms of investment for future benefits as a passive income at retirement especially if successfully planned and executed. The only drawback to this is, it's capital intensive in nature. However a good way of getting round this problem is to have a collective investment scheme where resources from other investors are combined to own properties jointly using the services of professional managers. The latter is a catch for BFL who is already operating the Ajo (monthly contribution) system. The Ajo can be upgraded to Real Estate Investment Scheme.

Real estate investments are also a stable way of increasing wealth and improvement of value of investment over a long period of time especially if combined with other streams of retirement incomes.

4) LIFE INSURANCE ANNUITY

An annuity is an income purchased from a life insurance company which provides monthly or quarterly income to the retiree during his or her lifetime. The annuity can be purchased with or without a lump sum. The guaranteed annuity period for retirees is 10 years and above. Computation of monthly subsistence needs and life expectancy is important in the Computation of a proper annuity plan. Where the retiree dies within the guarantee period, the remaining amount within the period will be paid in lump sum to the estate of the retiree. There are experts in insurance in BfL that can provide a

guide on this.

5) STOCKS AND SHARES

Acquisition of shares in a company entitles a shareholder to the benefit of yearly dividends when the organization makes a profit. Furthermore, a shareholder can sell his or her shares at a profit whenever there is a need for it. Stock performance varies depending on several economic variables including actual performance of the company as well as perceptions by existing and potential investors of future performance of the company. Again, we have BfL that are very knowledgeable in this that can provide a guide.

6) CRYPTO'S, BITCOINS & INFLATION RESISTANT INSTRUMENTS

Though still an uncharted territory as far as investment vehicles for retirees are concerned, quite a number of pre-retirees are taking maximum advantage of opportunities within the virtual money sector of our economy. Caution though, should be every investor's watchword especially in this high risk investment zone. A less risky and more user friendly alternative are instruments such as Gold, Foreign currency denominated investments especially in USD, Euros, Yuan and the Yen. They are more easily convertible to cash than the traditional investment modes.

A solid retirement plan is the insurance and

Investment diversification is a necessity however, Risk and Volatility has to be progressively reduced. As the Retirement Day approaches the watchword should be safety over Returns.

Ideal Investment Vehicle...

guarantor of a worry free retirement; which assures a comfortable and less dependent living after the struggles of the accumulation and consolidation stages of a man's financial cycles. Each of the 6-options above can be effectively combined to a good effect depending on the investors risk appetite and ability to monitor and manage investment retirement needs and the state of the economy at the point of retirement.

Minimizing risk should be the main target of any retirement plan and starting early puts the planner in good stead as the ability to take risk and be able to recover faster from losses is enhanced at a younger age. Hence, investors around the 30yrs age brackets are more willing to invest in high volatile but better returns instruments as cryptos, stocks or private equity. However, such investment options should be reduced to the barest minimum, as one gets closer to retirement age.

The best investment plan is to divide the total assets into various options i.e Cash/Gold or near cash especially if there's an expectation of major large cash expenses in the future, fixed income (Bonds and Treasury bills) equity(stock and Cryptos).

Investment diversification is a necessity however, Risk and Volatility has to be progressively reduced. As the Retirement Day approaches the watchword should be safety over Returns.

While it might be necessary to hire an expert, personal continuous development is also very important at all times.

- *Mr. Lanre Idris is the Managing Director/CEO , Leadway Pensure Ltd*
- *The Story also benefited from compaq.com and nairametric.com*

DAWN COMMISSION - A Model for Mobilizing Collective Strengths, Assets and Capabilities for a Prosperous and Sustainable Future for All

Seye Oyeleye

The territory now known as the Southwest Geopolitical Zone of Nigeria was once a concentration of several ethnic Kingdoms and eventually the unification of some of these Kingdoms. Each of these kingdoms, varying in size, had its own capital city or town ruled by a King. The advent of colonialism and the partition of the Africa continent however managed to simultaneously aggregate and separate these Kingdoms into the estphalian Nation-State system as we have it today.

Nigeria, like many countries around the world, is a legacy of that partition and colonization. To administer the territory under their control, the British initially divided the country into two: the Northern and the Southern Nigeria Protectorates. Realizing that it was more financially prudent to administer both protectorates collectively, the Northern and Southern Protectorates were amalgamated in 1914 and Nigeria became a political entity identified as the Colony and Protectorate of Nigeria.

In a bid to further deepen indigenous participation in the political-economic administration of the country, the Richardson

With the new powers and introduction of electoral politics, Chief Obafemi Awolowo, the first premier of Western Region, mobilised the people of Yorubaland through the Egbe Omo Odu'a which later metamorphosed into a political party, the Action Group (AG). The party formed the Government of the then Western Region under the leadership of the late sage, Chief Obafemi Awolowo. The government implemented policies that deepened the unity among the different ethnic groups in Yorubaland and the party solidified its legacy through its free education policy, the epoch-making scheme that has defined the Region to date.

The Western Nigeria Government of the First Republic also deplored policies that optimized the economic opportunities in different locations

A map of Nigeria with the southwestern region highlighted in light green and labeled 'Yorubaland' in large, bold, black letters. The highlighted area includes the states of Lagos, Ogun, Oyo, Ondo, and Osun. Major cities marked with black dots include Lagos, Ibadan, Oyo, Oshogbo, Ilorin, and Akure. The rest of Nigeria is shown in a light tan color.

With the balkanization of the Western Region into 6 different States and the subsequent centralization of power at the centre, the once path to decline. This was the case with other Regions balkanized into States as over reliance on 'petrodollars' from Abuja became the order of the day. Consequently, high unemployment rates, corruption, insecurity, poor school infrastructure, decrease in learning outcomes, increase in Out-of-School-Children, food insecurity, and a reduction in life expectancy became the stories of most States in the Southwest.

DAWN COMMISSION - A Model for Mobilizing....

The Conception of the Western Nigeria Development Agenda and DAWN Commission In order to reverse these negative trends, concerned intellectuals in Western Nigeria, began to mobilize, organize, and facilitate conversations among various groups on the way forward in 2011. Among those consulted were academia, private sector actors, civil society and the media groups of Yoruba extraction. A Committee was thereafter constituted to put together all the views. The amalgamation of these diverse groups' views culminated in the document that was later christened Development Agenda for Western Nigeria Strategy Roadmap.

However, due to the need for political support of the State governments of the Region who are key to the attainment of the DAWN objectives, the Roadmap was therefore presented to the Governors severally for their consideration. The Governors recognizing the importance, keyed into the concept of regional collaboration and integration, the main theme of the document, and on the 6th of March 2012 a public event was held at City Hall, in Lagos to launch the Roadmap.

The Development Agenda for Western Nigeria Strategy Roadmap

The Development Agenda for Western Nigeria Strategy Roadmap is essentially both a document and a process. As a document, it sets out a clear framework for the Region's objectives, priorities and major policy thrusts. It provides a roadmap upon which governments, development partners, private sector, civil society can ride on to promote the agenda. The Agenda takes into consideration the development of the Southwest along regional lines and as an economic block. It encourages the Southwest States to develop a common set of integrated development strategies that enable the Region and its citizens to experience a well

-managed process of development, across all spheres of existence. A regional approach to development guarantees cost-effectiveness and economic competitiveness especially across areas such as infrastructure, industrialization, commerce, the environment, and agriculture amongst others.

The central pillar of the plan is self-development and self-reliance through innovative use of the resources.... within the Region.

The Strategy Roadmap recognizes that the existence of progressive governments in the States within the Region provides a rare opportunity to optimize the Region's potentials for world class development. Some of these potentials include a huge population from which to grow a modern workforce; abundant land and mineral resources, attractive destinations for eco and cultural tourism, friendly vegetation belts from mangrove to savannah. All of these are capable of providing a catalyst for what is needed by progressive governments to create a diversified modern economy that is un-reliant on crude oil and compares with modern economies in other parts of the world.

The Roadmap thus represents the Region's first attempt, since the end of military rule, at having a coordinated development plan for the States of the Southwest Region of Nigeria. It emphasizes the need for setting Big, Hair, Audacious Goals (BHAGs) and envisages the prerequisite for scaling, starting from the low hanging fruits and progressively building on programmes and projects, as well as achievements and successes.

The Framework places a premium on sharing of successful cases and models of development within individual States in the Region for possible adoption. It develops a mechanism for

DAWN COMMISSION - A Model for Mobilizing....

performance measurement and evaluation that puts every political leader and public service functionary under scrutiny while simultaneously demanding good governance and accountability.

It highlights sources of development deficit and proffers recommendations for transforming the Region into the preferred place for people to visit, live, work and invest. The central pillar of the plan is self-development and self-reliance through innovative use of the resources of the States within the Region.

The Development Agenda for Western Nigeria Strategy Roadmap is predicated on 9 development pillars: Economic Development, Commerce & Industries (with a focus on manufacturing and SMEs); Human Capital Development (Education and Health); Infrastructure Development; Power and Housing; Agriculture and Agribusiness; Security; Law and Enforcement; Culture, Tourism, Arts & Heritage; Environment, Climate Change and Habitat; Civil Service, Governance & Institutions.

To manage the Development Agenda and coordinate the process of the actualization of the BHAGs highlighted in the Roadmap, an organization was created. On the 24th of July, 2013, The Executive Governors of the Six States constituting the Southwest Geopolitical Zone of Nigeria, converged at the 10th Floor of Cocoa House, Ibadan to establish and inaugurate the Development Agenda for Western Nigeria (DAWN) Commission.

Seye Oyeleye is the Director General of DAWN Commission

Post COVID 19, Ukraine-Russia War and the world Economy Outlook for BFL

-Sanmi Obasa

Post COVID 19 plus Ukraine-Russia war came to hyperinflation. They both came at the same time, and their effects have been both overwhelming and devastating for many. At the same time, both provided riches, resulting from business opportunities to some; while delivering crippling poverty to those that have known poverty and struggling with it.

From the leading international organizations responsible for the world economy, the World, International Monetary Fund and the World Trade Organization, COVID 19 and Ukraine-Russia war have far-reaching consequences for the riches and poverty of nations. On its own Covid 19 has gigantic implications for the human race and in a way it has changed many things permanently. Writing in an IMF publication, 'looking at life after COVID 19', James Manyika, chairman and director of the McKinsey Global Institute wrote that, "the world after COVID-19 is unlikely to return to the world that was. As matter of fact, "trends already underway in the global economy are being accelerated by the impact of the pandemic."

Particularly trending but has become accelerated during covid 19 and are racing to permanency are digital economy, remote working and learning, telemedicine, and delivery services. According to Manyika, the world will experience accelerated changes in structures that include regionalization of supply chains and a further explosion of cross-border data flows.

Post COVID 19, Ukraine-Russia War...

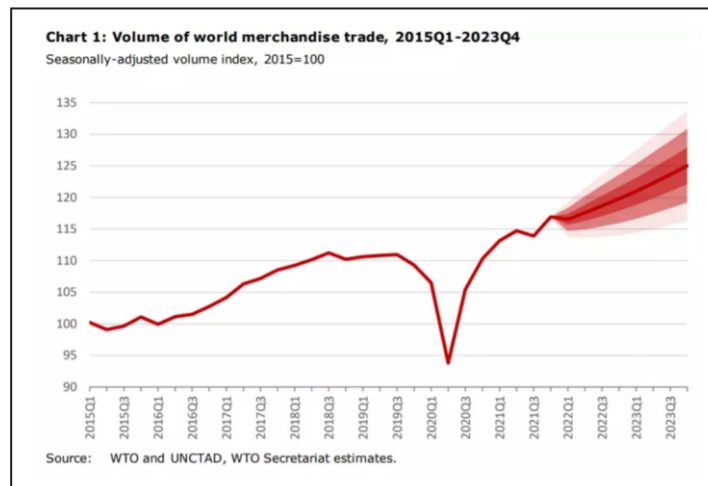
For Manyika, these changes have implications in forms of income polarization, worker vulnerability, more gig work, and the need for workers to adapt to occupational transitions. "This acceleration is the result not only of technological advances but also of new considerations for health and safety, and economies and labor markets will take time to recover and will likely emerge changed."

A feature story in the World Bank publication of June 2021 said, "a year and a half since the onset of the COVID-19 pandemic, the global economy is poised to stage its most robust post-recession recovery in 80 years in 2021. However, the rebound is expected to be uneven across countries, as major economies look set to register strong growth even as many developing economies lag. Global growth is expected to accelerate to

5.6% this year, largely on the strength in major economies such as the United States and China. Moreover, while growth for almost every region of the world has been revised upward for 2021, many continue to grapple with COVID-19 and what is likely to be its long shadow. Despite this year's pickup, the level of global GDP in 2021 is expected to be 3.2% below pre-pandemic projections, and per capita GDP between many emerging market and developing economies is anticipated to remain below pre-COVID-19 peaks for an extended period. As the pandemic continues to flare, it will shape the path of global economic activity".

On **War in Ukraine and its implications for food and fuel**, WTO Director-General Ngozi Okonjo-Iweala wrote: "Smaller supplies and higher prices for food mean that the world's poor could be forced to do without. Sharply rising commodity prices have been the immediate economic impact of the Ukraine

conflict. The war threatens supplies of essential goods from Russia and Ukraine, including food, energy and fertilizers.



The WTO's conclusion is the outlook for global export and import of goods is uncertain.

The combined effects of Covid 19 and the war is grim for the developing world, especially Nigeria. Nevertheless, it also comes with vast opportunities. The opportunities are located in the ICT, digital economy, supply chains, deliveries, education and health. In addition, as activities expand in those sectors they have implication for education, health, real estate and the real economy.

Where are we in this? We are BfL? Here comes opportunities. Where are our vehicles?

The Annual Medical Check Up taking responsibility for your health

Quite often we have seen or heard of family, friends and acquaintances dropping and dying in an untimely manner.

And we hear that such a person was asymptomatic (had no symptoms of any disease) or fell ill but died very shortly.

Many people walk around with various medical conditions (diseases) that they are not aware of, some may be chronic, e.g. uncontrolled high blood pressure, uncontrolled diabetes, heart and kidney disease, cancer, etc., and if not treated in a timely manner, may result in untimely deaths of the individual.

Accordingly, the annual medical checkup is important to detect and help prevent progression of these conditions and help to maintain psychical and physical health.

Annual Medical checkups may help us lead healthier and longer lives.

They can help us identify problems before they start or become larger problems and help us in taking steps that help our chances of living a longer, healthier life.

During a typical annual medical checkup, there are two parts that are ordered by your doctor:

- **The physical part:** this is when your doctor visits with you in the office and physically assess you for any signs of disease, and

- **The chemistry and diagnostic part:** tests are ordered for you by your doctor from the laboratory on your blood and urine samples. It may be necessary for your doctor to request for other diagnostics tests to include X rays, electrocardiogram, and any other tests that can best help your doctor to determine your diagnosis and the condition of your health.



Annual or regular check up

Most doctors suggest that medical checkups be performed starting at age 40 every one to three years thereafter. Nowadays, some diseases are being checked much earlier than the age of 40 between both sexes. The requirements are for more frequent evaluations for those taking prescription medications or if you have had problems or if you have a family history of illness.

Wrist Watches ***a subtle signal to a*** ***man of details***

A watch is a watch. A time keeper....simple.

A watch is not just a watch. It should be worn well and appropriately.

How do a gentleman choose the right watch for the right occasion, activity and time of day?

Here are some things to keep in mind when you're thinking of different types of watches for men's fashion!

Formal Events

From elegant weddings to galas and high-end business gatherings, these dress-to-impress events begin in the evening and the invitation will be clear about the status. Men don black suits or full traditional wear. Watches need to reflect this style.

Watch colors should match the wardrobe, so black for men in suits and chain - silver - for men in agbada. A timepiece with a simple strap and an uncomplicated dial in a dark color is most appropriate. A slim watch is best. You are going for elegance and want to avoid flash. Best not to wear a watch at all than to sport a timepiece that will call attention to itself.

Business Formal

Sharing some style attributes with formal event watches, business formal watches should be simple and classic. Leather straps are best but you don't have to stick with a dark dial as you would with full





formal. It's best if the watch matches and complements the wardrobe.

From the boardroom to lunches with important clients, you want a timepiece that's both conventionally elegant and a nod to your personal style. This watch is meant to make an impression and convey a sense of confidence. You can go with cases of silver and gold that lean to the bold side but keep the faces complication free.

Business Casual

You're in the everyday wear realm so you can go with either a metal bracelet or a leather strap that matches your wardrobe, generally brown, black or a neutral hue. Best where office dress codes are employed but not overly rigid, a business-casual timepiece can range from a field watch, pilot, or even an upscale chronograph.

The more-established gentlemen of the office favor classic designs with styles that don't need to broadcast fashion statements.

Of course, business casual isn't just for days at the office. Casual occasions can mean a relaxed evening out with friends or a dinner date.

Sports/Active

Optimally you are looking for something with a rubber or nylon strap and rugged features such as water and shock resistance. A stainless steel bracelet could work, depending upon the activities you're engaged in. But keep in mind that you want a watch with a strap you can replace as active adventures can take a toll.

Sports watches are all about versatility. You can swap in a leather strap and turn a sports watch into a dress or casual watch. Durable sports watches have a long and esteemed history and some of the world's most famous (and most worn) watches fall into this category.

Travel

You can go with classic types of watches that were designed with travelers in mind or with smartwatches

These type of watches are as much about style as the functionality. They capture the essence of travel with designs while providing functions that travelers can use.

It's hard to beat the functionality of a smartwatch for traveling. Get directions, book a hotel room or search for the best restaurant in town. It's all right there on your wrist. Navigation prompts, email and texts and even streams music. With a 4G signal, you can make phone calls on the go! And the hospitality industry is tailoring their services to smartwatch wearers, like unlock your door at Starwood Hotels with your Apple watch.

However you match your watch to it's appropriate occasion, don't forget the most important aspect — you! Whatever type of watch you decide to get, the watch needs to complement your personal style and the way you wish to be perceived by the world as much as matching a specific event.



New Normal for (Air) Travel in these Seasons

From the recent flying experience of Dr. Kunle Tometi, Pharm D

Traveling by any means nowadays, air, road, sea, are all very rough, tough, expensive, and no fun, thankful though that they are still very safe.

The cost of fuel aviation, gas (petrol), and all attendant costs in relation to travel, are so astronomically high that except it is necessary, no one is willing to travel anywhere.

Cancellations of flights are at all time high, and it's not native to any region in the world, or any airline currently; and with cancellations come airlines staff time outs (these folks don't work 24/7).

Flights are booked and overbooked, airlines have staff shortages that don't seem to be resolving anytime soon. The after effect of the COVID-19 pandemic on labour force especially in some industries and professions is so debilitating;

leading to poor and sometimes unfulfilled promises by vendors (airlines) for a product (flight) already paid for.

During the pandemic, most people in highly stressful jobs (you define how stressful your job is to you) used the lockdown period to skill up or acquired totally different skills, and now are working jobs that reduce their stress levels, either at home or at other organizations, even at a (sometimes) reduced salary and benefits. Flight attendants, Pilots, as well as air traffic

Flight attendants, Pilots, as well as air traffic controllers are not exempt from a stressful job or work environment and some of them have moved to much less stressful disciplines and skilled job, such as information technology, and anything computer sciences that allow them to work from home, and the system is not as quick

Abimbola Ogunsusi

is BfL editor of music and entertainment

Special Tribute

Eric Donaldson *legend from Kent Village, Jamaica*

Hello brothers welcome to the music and entertainment section anchored by your one and only Obj.

Our musical icon of discussion today is Eric Donaldson.

Born in Kent Village, about 2 miles from Bog Walk, Donaldson first recorded for Studio One in 1964, although producer Clement Dodd declined to release the material. In the mid 1960s he formed The West Indians with Leslie Burke and Hector Brooks, and they had a hit with the J. J. Johnson - produced "Right On Time" in 1968, going on to record with Lee "Scratch" Perry and subsequently changing their name to the Kilowatts, but without further success.

Donaldson then pursued a solo career, and submitted "Cherry Oh Baby" to the 1971 Jamaican Festival Song Competition, going on to win the competition and giving him a big Jamaican hit single. Donaldson has won the competition six times, in 1971, 1977, 1978, 1984, 1993 and 1997. "Cherry Oh Baby" has been covered by both The Rolling Stones (on their 1976 album, Black and Blue) and UB40 (on their 1983 album, Labour of Love). The riddim has remained extremely popular-over thirty cover versions have been



Two of his festival winners "Sweet Jamaica" (1977) and "Land of My Birth" (1978) were written by Winston Wallace. In an online poll held in 2013 by the Jamaica Cultural Development Commission, "Land of My Birth" was voted the most popular winner in the contest's history\

Donaldson currently lives in Kent Village.

Notable songs;
Land of My Birth
Cherry O Baby
Where Is The Live You Promised
Natty Dread Sorrow
Lonely Nights.

The Annual Medical Check Up....

medications or if you have had problems or if you have a family history of illness.

For the best results and to increase your longevity and health, a yearly examination is a smart idea.

Where do I start? ACTIONS REQUIRED:

If you have medical insurance: take advantage of these by enrolling in any of the offered plans that best suits yours and your dependents needs.

Most health insurances do cover annual medical check up with only a marginal co pay out of pocket, and some do offer it for free.

If you do not have medical insurance: Check with the State to see if you qualify for health insurance coverage from the state (Medicaid and other government sponsored insurances), and these may be available to people based on income and earnings basis.

Independent business owners: Shop for health insurance in the open market, buy that which they can afford: please check with your accountant and / benefits consultant to determine if you are able to claim the premiums as an expense. Alternatively, you may also develop relationship with a doctor's office and determine what it will cost you and your family to retain their practice as your primary care provider for an agreed period of time.

To make it easy on our schedule and memory, we should try to tie this activity to a life event in our lives.

For example, I do my annual physical check up with my doctor first thing (7am) every year on my birthday.

Conclusion

We should all take responsibility for our health and assure that we work with our doctors to improve the quality of our health as well as extend and lead a better quality of life.

Ref:

<http://www.cdc.gov/family/checkup/index>

<http://www.cfah.org/>

<http://care.diabetesjournals.org/>

New Normal for (Air) Travel in These Seasons

as to turning up replacements for these experienced, skilled folks. This explains the shortage of staff in the airline industry to some extent, which may also include retirements, attrition, and just loss of appetite for handling difficult customers.

Some solutions to make travel less stressful and more seamless:

1. Drive: If your travel by air is such that driving the same distance by road is no more than 4 hours, and its safe, it's probably a good option to drive, and enjoy that time to meditate, see the country and (if travelling with family and friends) bond with your people.

2. Use Airline apps: Airline apps allow you to do all the same things you can do with the airline staff at the counter. You will get all the notices from cancellations, gate change, flighttime changes and all even before the staff at the counter know. You can re-book and change your flight on your handheld devices much faster than waiting in a long line at the airline counter to get relief for a small opportunity.

3. Brand and partner: Choose an airline that is easy for you at your port of departure, to board and fly as well as disembark. For example, if you live in Dallas Texas, American Airline has her Hub here, it makes sense to fly American Airlines more. If you live in Houston Texas, United has her Hub in Houston. Same logic it is for Atlanta and Delta, London and BA, Air Canada and Canada, etc. When I used to fly United a lot because it also flew from Houston to Lagos nonstop, unfortunately if flying within continental USA, it will always fly me from Dallas to Houston first, and then wherever I was heading to and back to Houston before I am flown back to Dallas, changing planes and logging up transit times that I can ill afford. So, choose one airline, be loyal to them and sign up for their loyalty programs as these accumulated Miles have benefits you can get with the airlines to make your travel easy.

New Normal for (Air) Travel in These Seasons

4. Fly earlier: Fly a whole day earlier, if need be, get to your destination earlier, check in to your hotel earlier. Enjoy, sip wine, see the city and have fun. If your flight gets cancelled, at least you will have many options to choose from including driving, if necessary to get to where you need to be.

5. First flight of the day: Always try to book the first flight of the day. These flights are often never cancelled except in extreme weather cases. It may mean setting your alarm for 3:00 am but the inconvenience of sleeping 2-3 hours less compared to missing your flight is incomparable.

6. Trip Insurance: It may be wise to spend that small amount of money to secure your trip and get your refund than to lose all your booking and not be able to recoup any of your money.

7. Long layovers: Please ensure to book connecting flights with long enough layovers to accommodate any flight rescheduling for later times. It's no longer practical to book a layover or transit time of 1 hour or less and up to 2 hours may be pushing it. Work with anything 3 hours and over.

8. Buy from airline website: Flights might be full and overbooked sometime, and should that happen, the airline will take care of folks that booked from them first before they attend to people who booked from a 3rd party, e.g. cheapoair, kayak, etc. Buy from delta.com, aa.com, united.com, etc.

Please assure to review these points and add yours as well to ensure that you have a smooth and uneventful travel during these tough, rough seasons. Safe Travels everyone and enjoy.

Dr. Kunle Tometi writes from recent flying experiences

Nigeria is More than a Geographical Expression!

The question for most who have resigned to the world of either of the two men is, can Nigeria by design or accident eventually benefit from their emergence? It is more a prayer than a wish.

The former Anambra State governor, Mr. Peter Obi gives Nigeria a cause to hope again. He is too ideal to be true, yet he is true from testimonies so far. It's a dream. And dream is good. Dream gives you what can happen. To make it good, you work it toward good. That was what Mr. Joseph Jacob told and worked with the old Pharaoh of Egypt to keep Egypt's economy going strong in depression. If Nigerians work Obi's dream, such as the possibilities that Obi's style entails the way Pharaoh worked the interpretation of his dream by Jay Jay of old, then we can live prosperity in depression.

COVER STORY cont'd**BfLThe Story so Far**

We had an equipment scarce and that afforded us the opportunity to have you back wearing your BfL cap. Tell us about it?

The cap is one of the initiatives of the first Exco of BfL. BfL brothers decided to have a cap for our socials because we want to express our brotherhood when we are supporting one another at social occasions. We chose the Ife University logo and the Exco chose this blue colour.

Well, on that note, I want to thank you for hosting BfL Magazine to this interview which began with a hearty breakfast earlier on.



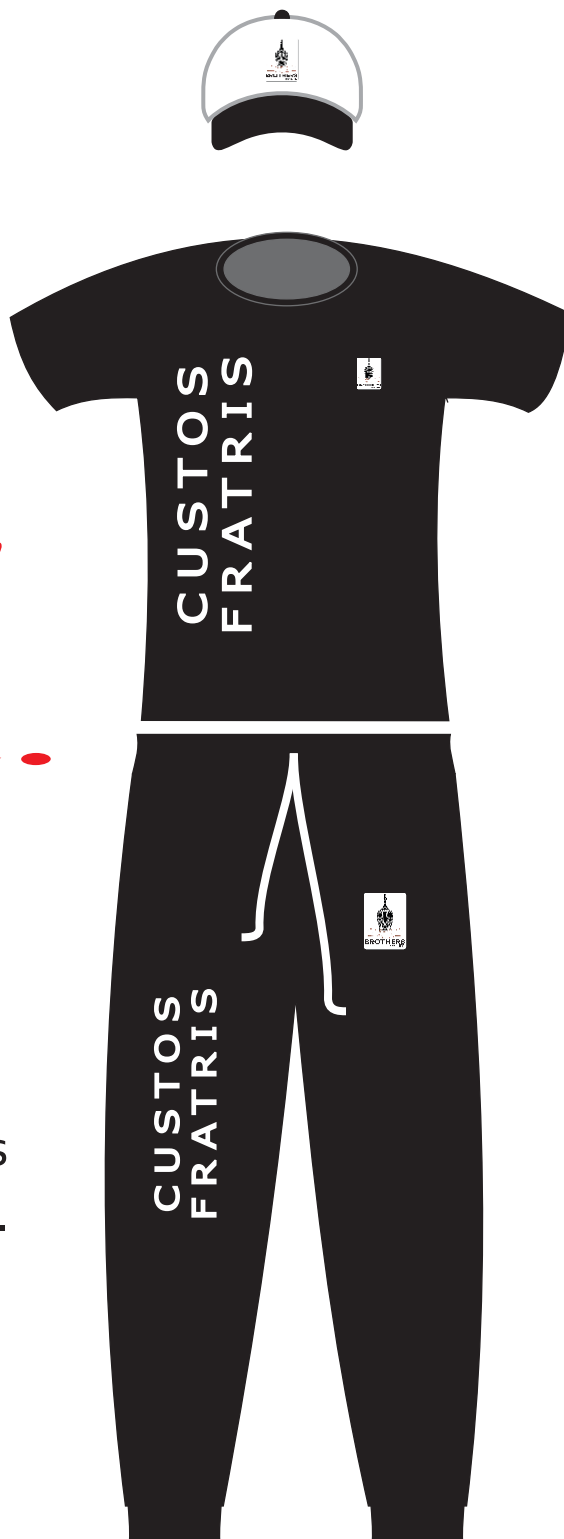
BfL
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