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# COULD THIS BE THE BEST PATH WAY TO RELOCATE TO



Read this article if you always feel tired at work - Pg 43

A Cybersecurity Engineer reveals how to protect yourself against Fraud and Ponzi schemes - Pg 19





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### SuccessDigest

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## How To Sell Your Knowledge For Profit (2)

In April's edition of SuccessDigest, we started a journey that has the potential to put a lot of money in your pocket.

A journey titled: How to sell your Knowledge for Profit.

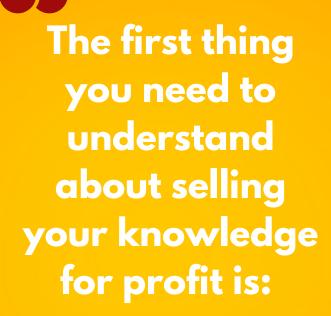
At the end of part 2 of this series, you will discover why some people are able to sell their knowledge for profit while others struggle.

The first thing you need to understand about selling your knowledge for profit is:

Why do People buy stuff?

If you can discover this secret, then you have acquired the map describing the location of all the rivers flowing with all the money you will ever need.

Think about it.



Why do People buy stuff?



If you know exactly why I will buy that funny looking stuff in a small bottle with a strange smell which you claim will make me feel and look younger than my age, do you think you can use that knowledge to sell the product to me?

The answer is obvious.

If you apply this knowledge, getting me to buy the item will be a no brainer!

The next step to getting my money to end up in your pocket is presenting that knowledge to me in an appealing way.

The More You
Focus On The
Value Of Your
Product Or
Services, The
Less Important
The Price Become
-Brian Tracy

The ability to know why people buy stuff and ensuring they buy from you is what we call Marketing [the SELL IT! aspect of proprietary 3-step <u>Secret System</u> **That** <u>Money</u> <u>into</u> <u>Pumps</u> **Your Bank Account like** <u>Invisible Paymaster</u>

Marketing, to give you my own definition is the process by which you bring your product or service to the attention of a prospect and at the end of the day, the prospect exchanges their money for the product or service.

While you, the marketer, smiles all the way to the bank.

Anything you do to make this happen is called **Marketing** [**SELL IT!**] in my book, Learn it! **Do it!! Sell!!!** (Link to the advert page for Dad's books)

With that fact established, let us now embark on the journey that will lead you to receiving your first cheque from the **Invisible Paymaster**.

In the first step of the 3-simple system you're studying, you learnt that you must discover a group of people who are interested in a product or service before you invest your time and money to acquire the product for sale.

This group of people (who are your prospective buyers) is supposed to have told you exactly what they want, how they want it and how often they want it.

To contact them, you must know where and how to reach them.

This first step is finding out what they want.

It's only after they have told you want they want that you can go ahead and find the solution to sell to them.

There are many ways of doing this, but the one way that works very well for me and which I rely on almost entirely, is to ask a question and allow those who have the challenge that my question is addressing to contact me.



The beauty of this method is that majority of the people who contact me based on this question are people who are genuinely looking for a solution to the problem.

Below is an example, I recently asked the following question in my column in **SuccessDigest Extra!** 

Has debt made your life miserable?

No one is more miserable than a man or woman who is in debt.

I should know. I've been there, Not once, not twice, but several times!

I know what it means to be in debt.

It's the worst situation anyone can be.

Perhaps being sick may be considered worse than being in debt, maybe!

But to be in bondage to debt is terrible enough especially if your creditors have a heart of stone.

The other side of that coin is being debt free.

Oh, what a wonderful feeling!

Nothing is comparable to the joy of going to bed knowing that you do not owe any man a kobo.

Waking up in the morning realizing that you're as tree as air.

I love the great feeling and I thank GOD Almighty for making it happen for me.

Are you in debt? Are you finding it difficult getting out of it?

If yes, and you think you can confide in me, email me at debt@sadcnigeria.org and I'll show you a powerful secret that will help get you out of debt faster than you can think or imagine.

The SUBJECT line of your email should be: WANT TO BE FREE FROM DEBT.

This is a perfect example of how to ask a question.



And it was from Entrepreneurs magazine that I discovered for the very first time, how vital marketing knowledge is to any business.

Without that knowledge, anyone who claims to be in business is fooling himself.

That is the blunt truth!

This question is directed at a particular group of people.

It is aimed at people who are having a challenge with debt and anyone who has a challenge with debt and who can trust me to provide a solution to the problem will contact me.

Two things happen when I'm contacted by this group.

The first one is that they use their email address to contact me and what that means is that I can reach them again by using that same email address.

This is awesome because now I have a means of reaching them any time I want to do so!

The second thing is I know exactly why they contacted me.

No, they didn't want to consult with me about a new business they were considering doing.

And no, they didn't contact me to know which group Nigeria is playing in at the 2010 Nations Cup in Angola, despite the fact that some of them know that I am the publisher of *Complete Sports*.

The reason they contacted me is because they strongly believe that I have a solution to the big debt problem they have.

And they are right.

I've a lasting solution to the problem and I'm already working with them to solve it for them.

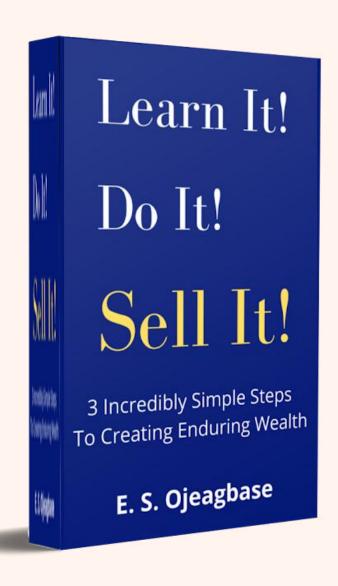
Now, let's assume that I didn't already have the solution.

What I would've done is simply to go and look for a solution for them.

I covered how to go about this aspect of my system under Learn It!

After I lay my hands on the solution, I'll have to use the solution myself or find someone to use it so that I can be absolutely sure that it works (i.e. **Do It**)

The moment I'm satisfied that the solution I've is capable of resolving the problem, the next thing I'll do is to inform them that I've the solution they are looking for.



Once they get that information from me, what will happen next is that my bank account will be flooded with their cash which they will willingly give to me in order to get the solution that I told them I have.

So simple, isn't it?

Don't kid yourself that it is.

It isn't!

If it were, no business will declare bankruptcy.

And every business will be swimming in money.

In fact, new businesses would be surviving beyond the first 5 years instead of the less than ten per cent that are known to do so according to available statistics.

But here is the good news.

You can learn the secret.

It is certainly not rocket science.

Yes, it requires hard work on your part.

And yes, you will invest some money to finance your education.

But that is a small price to pay compared to the rich rewards that will be yours when you master the art of selling your knowledge.

In the next issue, I will introduce you to the top echelon of master marketers-the very ones that I learnt the art from.

Have a great month ahead.





- Pioneered the Sports Publishing Industry in Nigeria and published Complete Sports, Nigeria's best Selling Sports Daily Newspaper.
- Kick started the Entrepreneurial Revolution in Nigeria with SuccessDigest.
- His students have gone on to collectively generate N150 billion from their various Business Ventures.
- He is widely regarded as the Father of Entrepreneurship and Internet Marketing in Nigeria.

If your answer is YES,

Click the button below to learn more about Pst. (Dr.) Emmanuel Sunny Ojeagbase and claim a copy of his Wealth Builder's Library.

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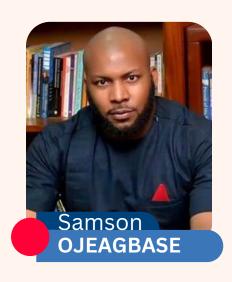
Tips To Building Mutually Beneficial Relationships

### Apostle Paul's Blueprint For Building A High Quality Network

Apostle Paul shared a lot of knowledge with the church in the New Testament of the bible.

One of those nuggets can be found in **Galatians 5:9** and it says:

'A little Leaven Leavens the whole Lump'





Basically, one bad egg is all it takes to ruin a community.

Remember the phrase, 'Show me your friend and I will tell you who you are'?

There are opportunities you will gain access to because of who you call your friend.

There are also stigmas attached to being known as a friend of someone with dubious character.

This is why you need to carefully build your network.

When you become a person of value, a lot of people with different interest will come to you.

You need to be able to tell the difference between users and genuine people.

I believe the most effective way to filter them out is looking out for shared values and reciprocity.

Having shared values is an important foundation for any relationship.

You cannot be close friends with a fraudster if you believe in doing business with integrity.

Reciprocity is the willingness to give as much as you are willing to receive.

When you become a person of value, a lot of people with different interest will come to you

If you want a person of value to start avoiding you, always be the person that reaches out to them only when you want to collect something.

Remember, always contribute to the growth of your network and be willing to kick out bad eggs before they ruin your good name.



### Are You Rubbernecking Your Marriage Into Failure?

Social media is filled with stories of marriages breaking down.

This avalanche of negative stories has caused many to question marriages and led to questions like:

'Is working on my marriage worth the effort if it will still fail?'

'Is there any point getting married?'

If these questions have crossed your mind, I will advice you to stop rubber-necking and focus on your marriage.

What is rubber-necking you ask?

Rubber-necking is the act of staring at an accident causing you to get distracted while driving.

Rubber-necking has caused a lot of accidents and if you are not careful, it could also lead to the end of your marriage.

So what should you do?

Focus.

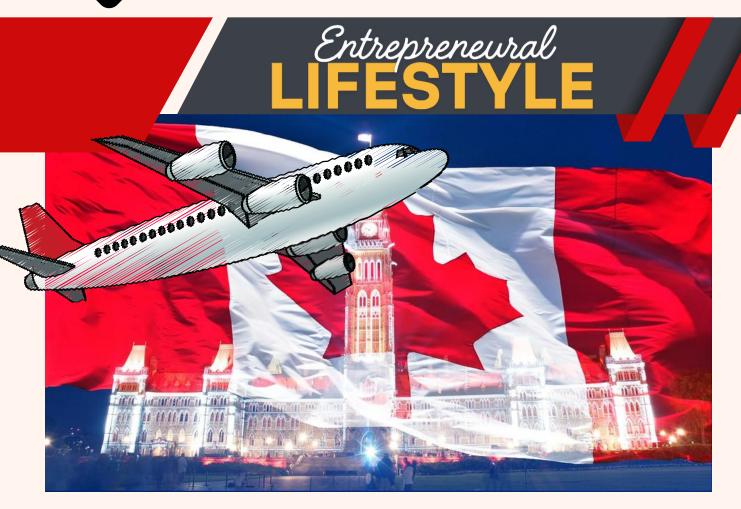
Focus on your marriage and work on it to keep it growing strong.

Focus on the positive examples of marriages and pay attention to what makes them work.



Always remember, marriages are beautiful and rewarding for those who work on building it.

Have a great month ahead.



### What Is The Best Pathway For Me To Move To Canada In 2025?

Let guess-you've been dreaming about moving to Canada. Maybe it's the better job opportunities, the world-class education, peaceful the environment, or that sweet dream of giving your kids a brighter future.



Seyi Obasi is a Canada immigration content creator and digital educator, who is passionate about helping individuals and families navigate their journey to Canada with clarity and confidence. Known for breaking down complex processes into simple, relatable steps, Seyi uses real-life experience, humor, and heart to provide valuable Canada immigration information.

But as you start researching how to actually get to Canada, you're suddenly buried in a sea of acronyms—EE, CRS, PNP, RCIP, LMIA—and of course, you are confused!

Don't worry. I've got you.

In this article, I'll break down the best pathways to move to Canada in 2025, depending on who you are and what your goals are. Whether you're a skilled worker, a student, a caregiver, or someone looking for protection and peace, Canada has something for you.

#### First, Why Canada?

Before we dive into the how, let's talk about the why. Canada is consistently ranked one of the best countries to live in. It's diverse, safe, economically stable, and super welcoming to immigrants.

In fact, the country plans to welcome **over 200,000 new permanent residents annually** over the next few years. In short: there's space for you.

But how do you know which path is best for you? That's where this guide comes in.

### 1. Express Entry: The VIP Route for Skilled Workers

Let's start with the big one—The Express Entry.

This is Canada's flagship immigration system for skilled workers. If you have a strong educational background, work experience, and decent English or French skills, this might be your golden ticket.

#### **How it works:**

Express Entry isn't a program itself but a system that manages applications under three programs:

- Federal Skilled Worker Program (FSWP)
- Federal Skilled Trades Program (FSTP)
- Canadian Experience Class (CEC)

You create a profile, enter the "pool," and get a **CRS** score (Comprehensive Ranking System) based on age, education, experience, language ability, and more. Then, you wait to be invited



What's new in 2025? Category-Based Draws!

Canada now does **Category-Based Express Entry Draws—**meaning they're specifically targeting people in high-demand sectors like:

- Health care
- Trades (plumbers, electricians, etc.)

- French speakers
- Construction workers
- Agriculture and agri-food

So, if you fall into one of those categories, your chances just got better.

#### This category is best for:

Professionals with degrees and work experience in the named categories

French speakers (everyone can start learning—trust me!)

### 2. Provincial Nominee Programs (PNPs): Live in one of Canada's provinces

Every province in Canada has its own immigration program to attract people that fit their local labor needs. That's the **Provincial Nominee Program (PNP).** 

#### You can:

- Apply directly to a province (a slower but focused route), or
- Go through Express Entry and indicate interest in provinces—you could get a nomination and 600 extra CRS points (almost a guaranteed invitation!).

Each province has its own criteria. For example:

- Alberta might favor people with family or job offers there.
- Ontario targets tech professionals, nurses, and international grads.
- Saskatchewan and Manitoba love people with ties to their province.

#### This pathway is best for:

- People who don't meet the high CRS scores of Express Entry
  - People with family, work, or study ties to a province
- Specific in-demand occupations

**Tip:** Keep an eye on "occupation-in-demand" streams in the provinces.

### 3. Study in Canada: The Backdoor That Can Be the Main Door

This is one of the most **reliable**, **flexible** pathways to permanent residency in Canada.

#### Here's how it works:

You get admitted into a Designated Learning Institution (DLI).

- You apply for a study permit.
- After graduation, you apply for a Post-Graduation Work Permit (PGWP) (up to 3 years).
- That work experience can qualify you for **CEC** (under Express Entry), or PNPs.



#### What's new in 2025?

Due to increasing demand, Canada has placed **caps and limits on international students.** But don't panic—there's still a pathway. Just be strategic:

- Apply to **public colleges and universities** (private ones might not qualify for PGWP).
  - Make sure the school is a DLI.
- Consider studying in provinces that offer PNPs for grads (like Manitoba or Nova Scotia).

#### This pathway is best for:

- People looking for an education and PR combo
- Parents who want to come with their kids (yes, your spouse can work and kids can attend school while you study!)

#### Caregiver Pathways: For Those With the Heart to Care

If you have experience as a **nanny**, **child caregiver**, or home support **worker**, Canada has two permanent resident pilot programs:

- Home Child Care Provider Pilot
- Home Support Worker Pilot

#### **Both require:**

- A job offer from a Canadian employer
- Language proficiency (CLB 5)
- At least a high school diploma
- Some relevant work experience

These pathways now offer a **direct-to-PR** option for those who qualify

#### This pathway is best for:

- People with caregiving backgrounds
- People with job offers in Canada

**Warning:** These programs **fill up quickly,** so timing is everything. Be ready as soon as they open!

### 5. Rural Community Immigration Program (RCIP): Go Where You're Needed

If you don't mind smaller cities or rural towns, this is a great pathway. The **RCIP** is for people who want to live and work in smaller communities across Canada that are facing labor shortages.

#### **How it works:**

- You get a job offer in one of the participating communities.
  - The community recommends you.
  - You apply for PR.



Think places like:

- Sudbury, Ontario
- Moose Jaw,Saskatchewan
- Brandon, Manitoba

This pathway is best for:

- People open to living outside big cities
- Applicants with job offers in trades, nursing, hospitality, agriculture, etc.

#### 6. Family Sponsorship: Family Gets You In

If you have a Canadian spouse, common-law partner, parent, or sibling (in some cases), they might be able **to sponsor you** for permanent residence.

Canada is one of the most family-friendly immigration systems. And the process is getting faster.

#### This pathway is best for:

Spouses and children of Canadians or PR holders
Parents and grandparents of permanent residents and
citizens

### 7. Humanitarian and Refugee Pathways: For Those Seeking Protection

If you're fleeing violence, persecution, or conflict, Canada offers:

- Refugee Resettlement Programs
- Humanitarian and Compassionate (H&C) applications
- Asylum

These paths are for people with genuine protection needs. If that's you, seek legal advice or work with trusted organizations or legal reps.



#### **How To Choose the Best Pathway for YOU**

Let's face it—what works for your cousin may not work for you. Choosing the best path depends on:

Your Goal	Best Pathway
I want to work and settle quickly	Express Entry, PNP
I'm not highly skilled but can work as a caregiver	Caregiver Programs
I want to study, work, and stay	$Study \to PGWP \to PR$
I have a job offer in a small town	RCIP
I have a Canadian spouse or family	Family Sponsorship
I'm in danger or fleeing conflict	Refugee/H&C

These paths are for people with genuine protection needs. If that's you, seek legal advice or work with trusted organizations or legal reps.

Are you still confused? That's totally normal.

There's no one-size-fits-all. The key is to start where you are, build your profile, and take small, intentional steps.

#### **Final Thoughts**

Moving to Canada isn't just about paperwork - it's about building a new life. It's about sacrifice, patience, and holding onto that hope even when it feels like the odds are stacked against you.

Whatever your situation, there's likely a path for you. And if you keep preparing, learning, and trying - your "YES" will come.

#### If you found this helpful, let's stay in touch!

Follow Seyi Obasi on social media for the latest Canada immigration updates, visa tips, real-life stories, encouragement. You're not alone on this journey.



Instagram: @seyispeaks



Tiktok: @seyicanada



Youtube: @seyiobasicanada



Website: canadajapasystem.com

Let's stay connected.

Seyi Obasi is a Canada immigration content creator and digital educator, who is passionate about helping individuals and families navigate their journey to Canada with clarity and confidence. Known for breaking down complex processes into simple, relatable steps, Seyi uses real-life experience, humor, and heart to provide valuable Canada immigration information.

Through social media platforms and educational content, she has helped thousands explore the best pathways to Canada through study, Express Entry, the caregiver route, or entrepreneurship.

Follow Seyi Obasi on Instagram (<u>@seyispeaks</u>), YouTube (<u>@seyiobasicanada</u>), and TikTok (<u>@seyicanada</u>) to stay inspired, informed, and connected.

**SuccessDigest** May 1 - May 31, 2025



### A Control Freak's Guide To Stop Worrying About Money

As the saying goes, money makes the World go round.

So it is only natural for fear to creep in when an individual does not have enough of it.

This fear leads to mood swings, depression, high blood pressure and something even worse.

What could be worse?

The fear of not having money robs <u>its victim of the ability</u> to think clearly and create opportunities to make Money.

This keeps the victim in a loop of falling deeper into depression because of money issues without having the clarity of thought to tackle it.



Unfortunately, people in this position usually fall victim to Ponzi scheme and other form of Get Rich Quick scams.

So what is a fellow supposed to do?

I am glad you asked . . .

Have you heard about the Serenity Prayer?

'God, grant me the serenity to accept the things I cannot change, Courage to change the things I can and the wisdom to know the difference'

The goal of this column in SuccessDigest titled, The Gospel of Money is to build the mindset required to make and grow money.

One of the most important and overlooked aspect of making money is clarity of thought.

If a person cannot think clearly and come up with ideas to make money, this person will never escape from their situation.

How can a person escape from this 'death spiral'?

#### Take Stock:

Grab a notepad and write in clear details what you need the money for and how much each item will cost.

Then write down how much you currently have.

The purpose of this exercise is to give you clarity about the situation which is necessary if you want to resolve it.

#### Create an Action Plan:



What can you do to raise the money you need?

As a business owner, you can create a new offer and sell it to your existing customer base.

As an employee, you can consider asking for a raise or salary advance.

Is there a product or service you can sell in exchange for money?

Is there someone you can call to assist you?

Write out your plan in clear details and then spring into action.

A plan is only as good as its execution and the beauty of this process is you will begin to see more opportunities to get the money you need.

So, whenever you feel overwhelmed by money issues, Pull out your notepad and follow this two-step plan and you will be well on your way to solving it.

See you next time.



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#### Legal MATTER

#### The Role of Law in **Entrepreneurial Success:**

**Key Insights for Business Growth (Part 2)** 



Professional Ethics respectively at the School of Media and Communications, Pan-Atlantic University. He obtained his LLB from University of Ife and LLM from University of Lagos.

He was enrolled at the Supreme Court of Nigeria upon his admission to the Nigerian Bar. He is also a Notary Public of the Supreme Court of Nigeria. He is an Associate Member of the Nigerian Institute of Management and the Chartered Institute of Taxation Nigeria.

Every Entrepreneur needs to understand the role law plays in the long term survival of their business.

Paying attention to the key insights below can save you a lot of headache down the road:

#### 1. Consumer Protection Laws: **Winning Customer Trust**



Businesses that fail to protect consumers through fair pricing, product safety, honest advertising risk lawsuits and loss of reputation.

**SuccessDigest** May 1 - May 31, 2025

**Local Example:** A Nigerian food company was fined millions for selling expired products. Strong consumer protection laws ensured customers received justice.

**Foreign Example:** Volkswagen paid billions in fines after misleading customers about its car emissions.

**Takeaway:** Treat customers fairly, ensure product quality and be transparent in your business dealings.

# 2. Employment Laws: Building a Strong Workforce

Entrepreneurs who hire workers must comply with labour laws covering wages, work conditions and benefits.

Violating these laws can lead to lawsuits and reputational damage.

**Local Example:** Many Nigerian businesses have faced penalties for not remitting pension contributions as required by law.

**Foreign Example:** McDonald's has faced multiple lawsuits over unfair labour practices, forcing it to improve employee treatment.

**Takeaway:** Know your obligations as an employer and comply with labour laws to avoid legal trouble.

# 3. Taxation: Avoiding Legal Trouble and Maximizing Benefits

Taxes are a legal obligation and failure to comply can result in penalties, business closure, or legal action.

However, understanding tax laws can also help entrepreneurs take advantage of incentives and deductions.

**Local Example:** Many Nigerian startups benefit from tax exemptions under the Pioneer Status Incentive (PSI), which grants tax holidays to new businesses.

**Foreign Example:** Amazon has legally minimized its tax burden by leveraging tax credits and incentives available in different countries.

**Takeaway:** Understand your tax obligations and leverage available incentives to reduce costs.



# 4. Dispute Resolution: Avoiding Costly Legal Battles

Conflicts are inevitable in business, whether with partners, employees, or customers. Knowing how to resolve disputes legally can save time and money.

**Local Example:** Arbitration has helped settle many business disputes in Nigeria and helped to avoid long and expensive court cases.

**Foreign Example:** Tech giants like Google and Microsoft often use mediation to resolve intellectual property disputes instead of going to court.

**Takeaway:** Have a legal plan for resolving business disputes, whether through mediation, arbitration, or litigation.



### 5. Business Succession and Legacy Planning

Entrepreneurs must plan for the future of their business beyond their lifetime. A proper legal framework ensures a smooth transition and protects business assets.

**Local Example:** Many Nigerian family businesses collapse after the founder's death because there is no legal succession plan in place.

**Foreign Example:** Walt Disney's legal succession plan ensured the company's continuity after his passing, making Disney a global empire today.

**Takeaway:** Have a will, trust, or business succession plan to secure your company's future.

Entrepreneurship is exciting but without the right legal foundation, your business may not survive challenges.

### Take action today:

- Register your business.
- Protect your ideas with trademarks and patents.
- Use contracts to safeguard business deals.
- Stay compliant with regulations and tax laws.

Plan for the long-term success of your business.

By understanding and leveraging the power of law, you can build a thriving, legally secure business that stands the test of time!

Till I come your way again.

**Oluwatomi Vincent** LLB (Ife) teaches Law, Taxation & Policy; Media Law and Professional Ethics respectively at the School of Media and Communications, Pan-Atlantic University. He obtained his LLB from University of Ife and LLM from University of Lagos.

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# Thriving at Work: Combating Common Workplace Health Issues with Smart Nutrition and Lifestyle Habits



Nutritionist Daisy is a Clinical
Nutritionist and Corporate Wellness
Advocate passionate about
empowering professionals to live
healthier lives through strategic
nutrition and lifestyle practices.
Follow her insights at @noureesh on
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Facebook.



The modern corporate workplace is a hive of productivity, innovation —and, unfortunately, stress sedentary lifestyles. While employees chase deadlines and juggle responsibilities, their health often takes a back seat. Over time, this neglect contributes of preventable variety health issues that silently hinder performance and overall wellbeing.

In this article, we explore the most common health problems affecting corporate workers and offer practical dietary and lifestyle solutions to promote long-term health and productivity.

### Stress and Mental Fatigue

### The Issue:

Chronic stress is one of the most prevalent health issues in the workplace, fueled by tight deadlines, long hours, and constant digital connectivity. It often leads to burnout, anxiety, and poor concentration.



### **Dietary Solution:**

Eat stress-fighting foods rich in magnesium and B vitamins, such as leafy greens, bananas, avocados, and whole grains.

Avoid excess caffeine and sugar, which may worsen anxiety and lead to energy crashes.

Stay hydrated, as dehydration can cause irritability and fatigue.

### **Lifestyle Tip:**

Incorporate deep-breathing exercises, short walks during breaks, and mindfulness practices such as meditation to reset mental focus.

### 2. Obesity and Weight Gain



### The Issue:

Sedentary desk jobs, combined unhealthy with snacking and lack of movement, can lead to gradual weight gain and increase the risk chronic of diseases such as diabetes and hypertension.

### **Dietary Solution:**

Practice portion control and choose nutrient-dense meals over calorie-heavy fast foods.

Swap vending machine snacks for fruits, nuts, and yogurt.

Implement the plate method: ½ vegetables, ¼ protein, ¼ whole grains.

### **Lifestyle Tip:**

Engage in at least 30 minutes of physical activity daily. Incorporate "deskercise" (desk-based exercises), use the stairs, or join workplace fitness programs.

### 3. Musculoskeletal Problems



### The Issue:

Prolonged sitting and poor posture can lead to back pain, neck stiffness, and repetitive strain injuries.

### **Dietary Solution:**

Eat anti-inflammatory foods such as fatty fish (like salmon), berries, turmeric, ginger, and walnuts.

Maintain adequate vitamin D and calcium intake for strong bones—found in dairy, fortified plant milks, and leafy greens.

### **Lifestyle Tip:**

Set reminders to stretch every hour, invest in ergonomic chairs, and adjust screen levels to avoid neck strain.

### 4. Fatigue and Low Energy

### The Issue:

Long hours and inadequate sleep often leave employees feeling drained, which affects productivity and mood.

### **Dietary Solution:**

Eat balanced meals with complex carbs, proteins, and healthy fats to maintain stable energy.

Limit sugary foods that cause rapid spikes and crashes in energy levels.



Don't skip breakfast—a protein-rich morning meal helps sustain energy through the day.

### **Lifestyle Tip:**

Get 7–8 hours of quality sleep, reduce screen time before bed, and expose yourself to natural light during the day to regulate sleep-wake cycles.

# Digestive Issues (e.g., Constipation, Bloating)



### The Issue:

Irregular eating patterns, lack of fiber, and stress can disturb digestion, leaving employees feeling uncomfortable.

### **Dietary Solution:**

Increase fiber intake through whole grains, fruits, vegetables, and legumes.

Drink plenty of water (at least 8 cups a day).

Include probiotic foods like yogurt and fermented vegetables for gut health.

### **Lifestyle Tip:**

Establish regular meal times and take time to eat mindfully rather than rushing through meals at the desk.

### 6. Frequent Illness and Weakened Immunity

### The Issue:

Office environments often promote the spread of infections due to close contact and shared surfaces.

### **Dietary Solution:**

Boost immunity with foods rich in vitamin C (citrus fruits), zinc (pumpkin seeds), and antioxidants (berries, dark chocolate).



Avoid excessive alcohol and processed foods, which can suppress immune function.

### **Lifestyle Tip:**

Encourage regular handwashing, maintain personal hygiene, and manage stress to support a strong immune system.

### **Creating a Wellness-Oriented Workplace Culture**

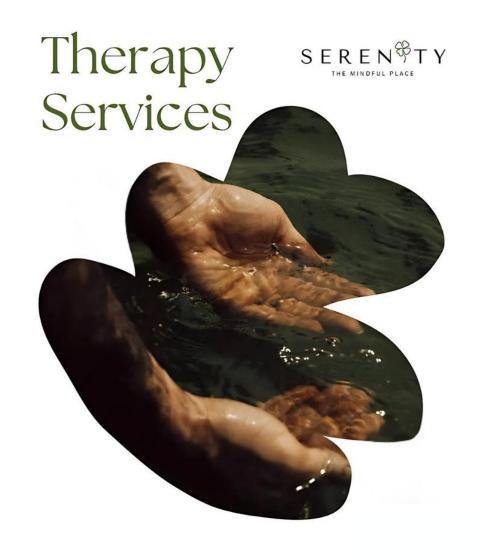
Employers and HR professionals have a unique role to play in supporting employee wellness. Initiatives such as providing healthy meal options, encouraging walking meetings, offering fitness classes, and organizing regular health screenings can make a world of difference.

### Conclusion.

Corporate success and employee health should go hand in hand. By making mindful dietary choices and incorporating healthy lifestyle habits, workers can not only prevent common workplace health issues but also thrive—both professionally and personally.

It's time to stop sacrificing well-being for deadlines and start fostering a work environment that promotes holistic health.

**Nutritionist Daisy** is a Clinical Nutritionist and Corporate Wellness Advocate passionate about empowering professionals to live healthier lives through strategic nutrition and lifestyle practices. Follow her insights at @noureesh on Instagram and @noureeshpage on Facebook.





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### Ponzi Scam – A Cybersecurity Insight

### **Overview**

In early 2025, Nigeria was rocked by the collapse of two Cryptocurrency platforms, CBEX and PCEX, both of which attracted thousands of investors with promises of rapid and significant financial returns.



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These platforms targeted everyday Nigerians, leveraging the increasing popularity of cryptocurrency and the allure of decentralized finance (DeFi) to entice users into depositing funds.

As it turned out, these platforms operated more like elaborate Ponzi schemes, raising deep concerns about cybersecurity, digital literacy, and regulatory oversight in the country's financial ecosystem.

This report unpacks what happened, how the perpetrators moved illicit funds, and the lessons that can be drawn to help investors better protect themselves in the digital age.



### CBEX: Disguised as a Legitimate Exchange

CBEX presented itself as a crypto exchange affiliated with the 'China Beijing Equity Exchange', a claim that was entirely fabricated.

Through social media campaigns, WhatsApp groups, and influencer endorsements, CBEX promised investors a 100% return on investment within just 30 days.

The pitch was simple but compelling: deposit crypto, watch your investment grow through Al-powered trading bots, and get paid monthly.

The platform also encouraged referrals, rewarding users who brought others onboard. This strategy rapidly expanded their user base and capital inflow, echoing the hallmarks of a pyramid scheme.

By April 2025, CBEX froze user accounts without warning.

Withdrawal requests were ignored, and support lines went silent.

Enraged
investors
stormed
supposed
office
locations in
lbadan and
Lagos, only to
find them
abandoned.



Although figures vary, reports suggest that the platform may have taken in over \{\mathbf{1}\} 1 trillion in deposits.

CBEX's downfall unveiled its connections with other suspicious entities like LWEX and PCEX, with many similarities in user interface and operational methods.

### **How CBEX Moved Investor Funds**

The theft was sophisticated and methodical.

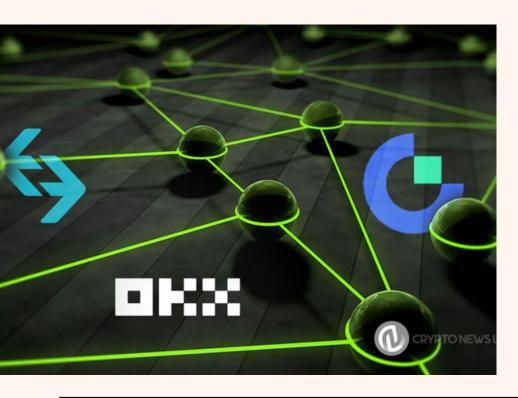
CBEX used the TRON blockchain to assign each user a unique deposit wallet.

Once a deposit was made, the platform immediately transferred the funds into central wallets controlled by its operators.

From there, the money was funneled into a complex web of wallets to mask its origins.

Funds were then converted into stablecoins like USDT and USDD and bridged to other blockchains like Ethereum.

Some assets were even converted back to TRON, illustrating the fluidity of the scam's operations.



These tokens were subsequently sent to centralized exchanges such as OKX, Bitget, and HTX, where they were likely traded for fiat or moved further to more anonymous wallets.

Investigators also found connections to Huione Pay, a Southeast Asian payment platform previously flagged for enabling financial crime.

Blockchain forensics showed that wallets linked to CBEX were actively transacting with wallets connected to Huione Pay, adding another layer to the laundering operation.

In addition, some user KYC data was reportedly compromised and leaked onto the darknet, raising concerns about future identity theft and data exploitation.

### PCEX: A Looming Collapse?

PCEX, another platform that gained traction around the same time, is under intense scrutiny.

Though it has not yet collapsed like CBEX, users have reported prolonged withdrawal delays, suspicious transaction patterns, and a of lack transparency about the platform's leadership and location.



PCEX is not registered with the Nigerian Securities and Exchange Commission (SEC), raising red flags among crypto analysts and consumer protection advocates.

Despite some users claiming they have been paid, increasing evidence suggests that PCEX could be operating a similar scheme to CBEX, using new deposits to pay out earlier investors.

Social media has become a battleground, with some influencers defending the platform while others urge immediate withdrawal.

Authorities have not made a formal move, but the SEC has warned that platforms not registered with them are operating illegally and subject to enforcement actions.

# Cybersecurity Lessons and Investor Protection



The CBEX scandal underscores a crucial issue: the average investor's lack of awareness about cybersecurity in the crypto space.

The following lessons are essential for anyone involved in digital investments:

- Regulatory Verification: Always check if a platform is registered with the SEC or a credible financial authority. Lack of registration is a significant red flag.
- Skepticism toward High Returns: Any platform offering guaranteed or excessively high returns with little or no risk should be treated with suspicion.
- Avoid Sharing Sensitive Data: Never upload sensitive documents to unknown platforms. Always check data privacy policies and storage practices.
- Blockchain Transparency: Use tools like Etherscan or Tronscan to verify wallet activities. Be suspicious if a platform prevents users from tracking their deposits.
- Community Engagement: Join legitimate crypto communities and forums. Peer reviews and discussions often uncover issues before regulators do.
- Incident Reporting: Promptly report suspicious platforms to bodies like the SEC, EFCC, or the Central Bank of Nigeria. Early reports can trigger investigations and prevent further loss.

### Conclusion

The fall of CBEX illustrates how scammers are evolving with technology, targeting populations with limited digital literacy.



As cryptocurrency adoption increases across Africa, so too does the risk of fraudulent schemes exploiting trust and technical ambiguity.

It is vital that investors adopt a security-first mindset-one that includes due diligence, technical education, and constant vigilance.

Regulatory bodies must also strengthen oversight and enforcement, partnering with cybersecurity firms to monitor and expose bad actors.

The future of digital finance in Nigeria depends on a secure and transparent ecosystem - one where trust is earned, not promised.

Opeyemi Enitan is a Cybersecurity, Infrastructure & Description in the UK with almost a decade practical experience. You can reach him at yenitan1@yahoo.com.



# Wealth Money Can't Buy

The 8 Hidden Habits to Live Your Richest Life



### **Discovering Real Wealth**

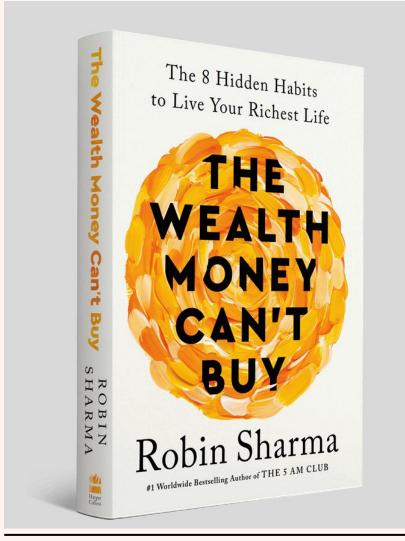
What is wealth? Most would argue that it is the collection of a lot of material goods, titles, and things that will make our lives easier or better.

Wealth, when defined this way, results from a job with a large, healthy salary that allows us to live this luxurious life. We have been told since we were young that this should be our chief aim.

In this follow-up to the groundbreaking best-seller *Conscious Capitalism*, Mackey argues that if businesses want to become more conscious, leaders themselves must also become more conscious. Each chaptWe should focus on gathering money and other things so that we can be wealthy. But what if there was a different definition of wealth?

One that encourages us to rethink what wealth is and strive to live in a way that will make us feel more fulfilled and help us to have a more significant impact on the world around us.

er of *Conscious Leadership* will challenge you to rethink conventional business wisdom through anecdotes, case studies, profiles of conscious leaders, and innovative techniques for self-development.



In **The Wealth Money** The Buy: Can't Hidden Habits to Live Richest Your Life. Robin Sharma reveals the habits that will help the reader to live a beautiful, enriching life. He admits that philosophy his what makes a great differs life significantly from others the in personal development field.

Still, he hopes that what he shares will inspire the reader to create a life of far more incredible beauty and connection than they experienced before. In reading this book, readers will discover how to live a full life with a new appreciation of what wealth really is.

Sharma shares that he wrote The Wealth Money Can't Buy because of the suffering of the people in the world who think and feel that they don't have enough and that money will make them happy and/or solve their problems.

Money isn't bad, and Sharma states that having it will allow the reader to live the way they desire, but asserts that it isn't the only form of wealth we need to strive towards. While money is essential to live, it should not be everything.

While they are each related in different ways, the 8 forms of wealth are broken down into separate sections and still further into chapters in which he shares the hard-won wisdom he has gained throughout his life.

They are each based on habits that he encourages readers to embrace and apply to their lives. The Habits are Growth, Wellness, Family, Craft, Money, Community, Adventure, and Service.

Enjoy the little things in life, for one day you may look back and realize they were the big things

# The 1st Form of Wealth: Growth: The Daily Self-Improvement Habit

In this section, Sharma invites the reader to face their unfaced fears and to stop denying themselves the opportunity to grow and experience a more meaningful life than they currently are.

He encourages readers to appreciate themselves, something others might see as vain. In appreciating themselves, they can more effectively journey forth to who they want to be and become the most excellent version of themselves.

He tells the reader to change their narrative and stop letting fear and the scars of their past hold them back from the growth that will propel them to the life they've been dreaming of.

### Difficult Is A Good Thing

While personal growth might sometimes feel challenging, he says it's supposed to. He says that while change is hard in the beginning and messy in the middle, it will be amazing and beautiful in the end. If it were easy, there would be no value in acquiring a new skill or accomplishing a challenging goal.

The change being worked toward is worth the frustration, setbacks, and pain that might be experienced along the way.

As the reader experiences this growth, Sharma encourages the readers to keep a daily journal for several reasons, including

increasing one's inner clarity, noting down ideas, recording moments of one's life that are too magical to forget, and reading a wide variety of books to gain as much knowledge as possible.

## **Growing Despite The Pain**

Sharma encourages the reader to honor the scars they have gained along their journey from the experiences and people around them. Each scar is a lesson learned, and a gift gained that will shape the reader into the person they were always meant to be.

The change being worked toward is worth the frustration, setbacks, and pain that might be experienced along the way

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He also shares that it is best for the reader to let go of any resentment they might hold and instead forgive and expect the best from the people around them. In doing so, they not only open themselves up to growth, they also invite the people around them to grow as well.

**About the Author: Robin Sharma** is one of the world's premier speakers on Leadership and Personal Mastery, recently named one of the World's Top Leadership Gurus. As a presenter, Sharma has the rare ability to electrify an audience yet deliver uncommonly original and useful insights that lead to individuals doing their best work, teams providing superb results and organizations becoming unbeatable.

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