Kindly Find ATTACHED

A Collection of Stories from Women of Cowrywise.

cowrywise

To all Cowrywise women and really all women around the world, this book reminds us that we've already conquered so much and that there's no limit to how creative, fun, and smart we can be.

Preface

Putting this book together was so much fun.
It is a collection of stories from all the women who work at Cowrywise – 14 women.
In these pages, you're likely to find a story you can relate with. From the struggle to find an apartment in Lagos as a single lady to falling in love with the wrong guy and lending him money you never got back, to the pressure that comes with work (even when you love your job), these stories are hilarious and eye-opening at the same time.
You're likely to be done in about an hour – if you read without distractions.
So kindly find attached 14 stories that will help you see the world through the eyes of women, who like you, are phenomenal.

Stories

Kindly Find Attached

A Collection of Stories from Women of Cowrywise.

Money stops nonsense

Mobolaji
Growth Marketing Manager

1

On my way to work one Monday morning, at Ikeja Under Bridge, I was about to enter a small bus (*korope*) to the office when serious drama started.

The driver of this particular bus was reversing and didn't notice there were two women behind him cleaning the road. To be fair, both of them were bent over as they cleaned so there was really no way he could have seen them. At that point, their orange Lagos uniform did not help. As shiny as it was, it was hidden from the driver's sight.

Anyway, the driver reversed and hit them, but not in the Nollywood super dramatic way. He hit them "small" and people started shouting so he knew to stop immediately. To be quite frank, the hit wasn't too bad; I doubt any of the two women were injured.

But what happened next shocked me. I've seen drama on Lagos roads and after seeing someone eating swallow on a BRT bus, I thought nothing could surprise me anymore but this one, this one shocked me to my bone.

Out of anger, one of the cleaning women who had been hit packed some of the dirt from the ground and threw it into the bus. If it was just sand and biscuit wrappers she threw, it would have been nice. But what she packed was the slimy black gutter dirt from the ground. She packed that and threw it into the bus with the passengers still inside.

I stood there on the road and watched what was happening. It was as though I was having an out-of-body experience – until the passengers started getting down one by one with slime on their faces, shirts, bags, necks, you name it! They were covered in mud - literally.

These were people going to work on a regular Monday morning. They had woken up early to beat the regular Lagos traffic, ironed their clothes and dressed the part, only to be 'mudded' at Ikeja Under Bridge. And the painful part was that none of this dirt hit the driver. He came out looking fresh.

Soon, everyone realized what had happened and turned to the cleaning woman and gave her a "piece of their minds". It did not matter that she was elderly, the words of the passengers were driven by hurt and disappointment. Why would you ruin people's Monday morning because you were mildly hit by a small bus?

Soon, the passengers who were going to work started looking for pure water and tissue to clean their body, clothes and shoes. One of them had to return home; there was no way she could show up in the office looking like a masquerade.

That day, I made up my mind to stop jumping buses to work. Once I could afford it, I would begin using Uber or Bolt every day. This meant that transportation alone will sap the highest percentage of my salary but I didn't mind anymore. I have had enough of Lagos drama.

Thankfully, I was promoted from the 1st of January 2022 and that came with a salary increase. I sat down, did a "strategy session" with myself on how to ensure my budget allowed me to only use ride-hailing services to work.

So glad to announce that since January 2022 up until the time you're reading this, I haven't jumped bus to work. This has drastically changed how I resumed work every day. I experience less drama on my way and I resume with my mental health in check. Who would have thought that making this decision will directly affect my mental health, but oh well...

Many times, it's the little (or not so little) decisions we make that make a world of difference.

I'm so happy that I get to interact less with danfo drivers and the madness that happens on Lagos roads. True, I spend more money now to and fro work, but it's either that or everyday drama. I have decided that spending more money on transportation is best for me for now.

Lagos madness - 0

Mobolaji - 10

Are you your spec's spec?

Basiqoqo
Customer Experience Lead

2

When will I have a boyfriend? Am I so ugly that no guy wants to date me?

Back in secondary school, this was all I could think about. Many of my close friends were already dating in their teens and I felt left out. Even though I had always kept to myself, I was still very pretty and friendly. I was and I am still a spec abeg. Despite seeing all the *breakfast* my friends were eating, I still wanted the experience.

After secondary school, I wrote JAMB twice. During this time, my mum convinced me to stay at the shop for her. The only way I could agree to this was to negotiate a form of stipend. This was how I got my first salary. Mum agreed to pay me ₦2500 per week. This money was a big deal back in 2010.

Now that I was a salary earner, I became desperate to have a boyfriend, I just wanted to know what it felt like to have someone to call your own, someone to call you every night before you sleep, someone to say ‘I love you’ to.

I began to pay more attention to what I wore, to my body. One day, it all paid off. I was running a shop errand for my mum as usual, I couldn’t get a bike so I walked to the market. On the way, I saw a tall light-skinned guy passing by and in my head I kept saying “see my spec”. I smiled at him, the kind of smile that says a thousand words, the kind that carries weight. Then I waved. As the sharp guy he was, he approached me and asked, “How are you? Do you stay around?” And that’s how we got talking.

We didn’t exchange numbers that day but I was sure we were going to see each other again. And we did. I went to deliver soft drinks and sausages at a construction site close to my house. And there he was. Deji was carrying cement on his head with *pon pon*. *So this guy is a bricklayer*, I said quietly. I confronted him about it and he told me he was a student in The Polytechnic, Ibadan. He was in Lagos to hustle to see himself through school. That struck an emotional chord in me and from there, I started liking him.

We exchanged numbers and in no time, we were always on the phone sending free messages to each other. I fell flat for the guy *lorokan*. And that was when the trouble started.

He told me he was a DJ and needed money to buy an instrument. I pitied him and decided to give him my allowance and every other money I had kept. Deep inside me, I knew the money was meant for other things. It would lighten some burden when I finally gained admission. But still, I went ahead and gave Deji the money. I was in ‘luff’.

Soon, I started seeing a different side of him I didn't like. When he learnt that my mum sold foodstuff and provisions nearby, he would come by with his friends to get some things. I was shy at first but later got used to them coming.

The red flag became glaring when he started showing up to pick things on credit. Other times, he wouldn't even pay at all, he would tell me to pay for him, that he was broke. I felt it was a normal thing and that he needed help so I paid on his behalf. He would come with his bricklayer friends to buy garri, groundnut and sugar and he would tell me to sort the bills. My head kept spinning and I was really fuming because I knew this guy was taking advantage of me. There was a time my mum was there staring at me so I had to cover up by telling her he had some change with us from an earlier purchase. I was lying to protect Deji.

One fateful Sunday morning at exactly 7 am, I woke up to his call. He asked me to come to my gate with toothpaste and toothbrush. I was shocked. Who calls their girlfriend at 7 am asking for toothpaste and brush? Deji did. He was there standing at my gate with his friends. This was the final straw, I abused him and warned him never to call me or come to my house again. I was done.

I thank God till date for giving me the energy to stand for myself because the way Deji was going, he was going to turn me to mumu.

You are not alone

Oyin
Growth Marketing Manager

3

I stopped bedwetting at age 14. Yeah, true story. 👀

I was already in Senior Secondary School at the time. Do you know what that means? I'll paint the perfect picture.

At that age, we got lots of invitations to visit and sleepover at friends' houses. My school went on excursions a couple of times as well, excursions which lasted for more than a day. I also attended Mathematics Olympiad competitions where I had to travel with my teacher and one or two classmates. But I only attended the compulsory competitions. The fear that I would bedwet and my friends would find out and laugh at me was enough to stop me from attending. If I ever did attend, I did my best to stay awake all night. It was hell.

It was an abnormal situation. How will a 14-year old girl still be wetting the bed overnight? However, the situation at home was totally different. No one took my situation as an abnormal one. Do you know why? It was because of my dad's story.

My dad would always tell a story of how he was still bedwetting even when he already had a girlfriend. He told us how he usually kept his clothes under the bed whenever he bedwetted, so his girlfriend wouldn't know. And he told us, how one day, he was embarrassed when he found all his clothes that he had piled up under the bed, washed and aired to dry by that same girlfriend. My dad is now above 70, so it was definitely a long time ago.

Now, that story did two things to me.

One, it made me realise that my situation wasn't a new challenge and that people have faced worse conditions. Two. As a result, I felt comfortable. I made no attempt to even stop until it stopped naturally. It took 14 years; it could have taken much longer.

Why am I telling you the story of my "bedwetting" life in this book? 👀

This experience has shielded me from a lot of anxieties and depressing situations, yet helped me make conscious attempts to get out of it at the same time. I'll spare you the boring details and paint a relatable scenario instead.

Do I know about investments? Not exactly. But is it just me? Definitely not! Only a few Nigerians know how to actually invest money the right way, grow and build wealth for themselves. But does that justify being comfortable with it? No. I should start consciously learning on blogs that teach investments well.

You're not alone in this process, it's challenging and I can really relate. But that you're not alone is not a reason to relax. Rather, it is a factor to urge you towards a better state in a "healthy" manner.

Don't waste 14 years bedwetting because you're not alone. Unlike bedwetting, the effects of some bad decisions don't stop naturally—and sadly so.

Eko wenjele

Enor
Customer Experience Manager

4

Apparently, 1 Million Naira is not a lot of money in this Lagos… Madness!!! 😭

It's midnight sometime in early June 2020, A young lady lives alone in her apartment in Lagos. She hears a loud bang and jerks back to consciousness from her sleep.

The young lady is me. A large part of the decking in my bathroom had chipped and dropped to my bathroom floor. I legit thought my house was on the verge of collapse before an engineer was sent the next day to check the damages. He later confirmed that the tiling in the flat above mine wasn't properly done so water was sipping through the cracks and weakening the decking. The issues were fixed and we lived happily ever after. Until…

Fast forward to December 2021. This chipping decking starts causing trouble again in my second bathroom. I just knew it was time to move out. And then, the Gulder Ultimate Search for house began. 😢

So I'm looking for a 2-bedroom apartment, partly because I have family over often and also because I really like big spaces, multiple bedrooms that I can switch to when I get bored. I set up a budget and drafted out what I wanted and where I wanted it. I start by contacting agents and getting discouraged by 6 different agents telling me my budget wasn't going to get me a reasonable apartment in Maryland, Anthony or Opebi. *Water runaway my eyes*, literally. 1M *fogosake!* 😭

I'm forced to bring down my specs and change my preferred locations.

This time around I am searching only via property websites because engaging the agents was costing me funds without any value. Eventually, I find something I like and this is where it gets interesting.

I immediately go there to inspect and show interest to the agents. In fact, I make a video and share with my family and almost all my friends that I've found my dream apartment. That's how much I liked the place.

2 days later, I don't hear back from the agent on the next steps so I call to ask what's happening. I'm told the Landlord prefers to have a Yoruba indigene and a married couple as opposed to a single Urhobo lady. Just imagine. I've never been more frustrated and irritated.

TL-DR: I am still looking for house.

Ultimate cycle

Didi
Product Specialist

5

I know during the Tinder Swindler saga, everybody said they wouldn’t have fallen victim to such. I was even the number one person to scream this.

The truth is that I have been swindled before. Mine was a Ponzi scheme. I cried blood that period. It still hurts thinking about it now. Let me tell you how this went down.

If you know me, you’ll know I don't like spending money when I don’t have to. It took some serious convincing from my friend to get me to bring out that money.

I was minding my business that evening when my friend came to me with this “investment” scheme she heard about called Ultimate Cycler. All you needed to “invest” was ₦12,500 and you would get ₦50,000 in 3 days. Yes, 3 days! I didn’t want to do it but my friend kept assuring me it was legit. She even started calling names of people she knew that did it and cashed out.

That is how I gave the person that was supposed to run it for us ₦12,500. He even had to follow me to the ATM to withdraw the money so I wouldn’t change my mind.

The next day I heard the site had crashed. Ah!! Crashed ke! When I just “invested” ₦12,500.

That's how my money went down the drain. I don't even know if my money made it to the scheme or if the guy that was supposed to help with it ran me street. Ultimate Cycler recycled me and my money.

Borrow borrow Bobby

Tega
Product Specialist

The curtain of this story opens on the evening I met Femi.

Femi was funny and communicated intelligently. I was seated at the corner of the bus wondering who he was before the bus moved for the competition. And just like that, he picked the seat beside me.

We did not say a word to each other until after the music performance on our way home. We talked like we'd known each other for a long time, then we exchanged contacts.

I looked forward to the next time we were going to talk. Finally, I had a friend I could hang out with within the city of Port Harcourt.

We talked everyday and you know what happens when you talk to a guy everyday for a long time, chemicals start to mix up and you start to calculate the possibility of dating the person.

Well, yeah, that happened with us and we decided to make it official after some time.

Before we became official, I had become a friend of the family, I visited often and it felt good.

But I think I exposed myself when I recharged his mobile lines without being asked to (I felt it was needed so I opted to help). I took meals over on my bill. I paid for the things we bought. Looking back now, what kind of mumu behavior was that?

When I thought I had seen it all, Femi's brother, Bobby, asked me for urgent 2k to sort out something for his client. I did not think too deeply, I just sent it.

A month after, Bobby reached out about how rough things were and how he needed to purchase something in advance for his clients. He brands items, so you get.

I had just collected my salary that month and I mean! If he sticks to paying back when he's paid the following week, I should be fine. I scooped out ₦22,000 from the ₦40,000 I just got paid. Well, yeah, over 50% of my income was borrowed.

Months passed and I looked forward to a credit alert with the sum. I am still waiting guys.

I am terrible at reminding people of their debts to me. I am the kind of creditor every dishonest debtor wants. And because of that, I did not ask Bobby for the money. I just got tired and told myself it was a bad debt.

You can imagine that.

Several things happened in between, including a breakup with Femi. Well, I don't break up and break ties, so he could still buzz me and tell me there was an urgent need. He did not tell me he was requesting on behalf of Bobby, he made it look like he was the one asking for himself. He’s acted more responsible with money in the past so there was no reason to not give him. I forwarded the sum without hesitation (it was more than the previous one) with the hope that I’d get it on the 27th of that month. That was when the stories started. He eventually told me to ask his brother whom he borrowed it for.

I was furious. “Are you kidding? You knew that if I knew it was for your brother, I would not have offered to help.”

Well, another bad debt.

I learned the hard way that when people say “I promise” and “don’t worry”, about money, they rarely mean it. It's just the rush of emotions, the adrenaline to get their immediate needs settled.

From that time, I decided that I was only going to lend what I knew I could let go of, not 50% of my income or some crazy sum.

O boy! The street is not smiling with insensitivity.

If you owe money, please follow up!!! As a lender, no go do pass yourself.

I bought my own happiness with money

Vivian
Product Specialist

I know they say money can't buy happiness. Well, let me tell you about the times I bought happiness.

While in school, I had a steady allowance for upkeep. Most of my friends thought I was lucky, because not everyone had this. Well, lucky or not, one thing I did was squander this fund, not once, not twice but all the time. It was rare for me to have my allowance sustain me throughout the entire month. I fell into a pattern: rich at the beginning of the month, then *sapa* will hold me like a lover for the remaining days of the month. Before you say anything, I know a lot of you are guilty of this too. Let's be honest.

Well, I graduated and my allowance ceased immediately. That came as a shock to me. You'd think my parents' major prayer point was for me to finish school so they could stop sending funds. But, this time around I wasn't just broke, I was the chairman of the association of broke people. Nobody told me before I packed my load and ran home.

The good thing was, I had already secured a job while in school so I was covered. Hmmm, let me tell you this, everything you've heard about one-man business in Lagos is true. This job was horrible. I lasted just a month before I resigned. In fact, I was admitted to the hospital two days after my official resumption. I kid you not. That's how ghetto this place was. Imagine carrying socks to work because mosquitos will graciously feast on you all day. It's ironic how this was a cleaning company that offers fumigating services and our work environment was absolute trash.

Well, I resigned and went back to my parents' house until I could secure another job. I got another job a couple of months after this (thank God) and I worked there until it was time for my NYSC. I served during the *panasonic* era so it was mostly cruise. You would think because I was stuck at home during my service year I was saving my *allawee*. Well, I did save my NYSC funds only to fall victim to a Ponzi scheme. *See eh*, I can't even explain this one. *Kashamadupe*.

And that is how I went back to ground zero again. But trust your girl, I got back on my feet. Exactly a year after service and its shenanigans, I got into Cowrywise. What would have been the most amazing thing about my 2021 had a slight comma though: My parent's house was in Sango and I had to commute to work almost everyday (thank God for the hybrid work system). I spent an average of six hours on the road everyday and it was taking a toll on me (picture a Lagos to Benin trip). Well, the next order of business was to get a place closer to work. For this alone, I went through hell. Lagos agents are my village people. They just have to be because what I went through during this stage, I can't even explain.

After a series of trial and error, I got a place. I think the coolest thing about this was the fact that I was able to save up and get myself a place. I can't begin to explain the joy that gave me. This was my moment. This was the moment I realized I could save towards something and actually get it. To test this theory, I saved and got myself a new iPhone. Baby girl life activated!

Moral lesson... what is the moral lesson of this story? Oh yes! Sometimes buying "happiness" can wreck you ooo, because this iPhone is not cheap at all. Anyway, I seem to have gotten the hang of this saving thing, even though it feels like a love-hate relationship sometimes. I want to save but money doesn't want me to save her. That can be the only explanation as to why I'm broke now. So please dears, if you see me, hug me and squeeze something light in my hands. I can accept something hooge too.

Well, now that I have done all these, the only thing left for me to do is save more, so I can finally go and enjoy myself on a yacht in Dubai.

Tech sis is tired

Yami
Product Manager

8

Have you ever been stuck at something?

We've been working on releasing an update to the Cowrywise app. It's a major one with an overhaul of certain screens, flows and logic on the app and it has been one crazy ride. Just when we thought we were good to go, we hit a snag. Let me just immediately mention this, when you see anyone on the Cowrywise engineering team, hug us abeg, then buy us juice and chicken, we need it. When you're using the app (after you update it of course) send us your best wishes.

Okay, back to my story. So we thought we were done only to hit a major blocker. We had to rework the logic around a transaction flow. For people working in fintech, we have a number of us that would simply avoid any form of calculation (I'm on this table). You need to see us talking through calculations; it is always hilarious. Why can't life just be 1+1= 2 all the time?

Anyway, we have to resolve this and we have to do it well. We start looking into the issue and you guys, we spent three hours, no jokes, (probably even more because we had several pockets of arguments) trying to determine how best to handle a transaction flow, both in terms of breaking down the transaction to users and how to make the backend and frontend systems sync effectively. From "show your workings" on a paper, to doing it on our board, to the code and verbal explanations, we argued back and forth. It looked like we were going to chop each other's heads off. Thankfully, we eventually arrived at a solution.

Why am I telling you this story? If you ask our engineering team, they will say, we've been in the trenches. Y'all, it has been the ghetto! But as crazy, maybe even frustrating, as some days can be, I honestly love the work that I do and I love the people I work with at Cowrywise. For me, I get the vibe of working with a group of people in each other's corner, passionate about the work we do, aware of the value we each bring to the table and committed towards doing epic stuff and doing it epically. I love that so much.

What does growth look like?

Omobolaji
Finance Manager

I am guilty of this and I know you may be too.

I have looked at throwback pictures of myself many years ago and judged myself harshly, asking myself what I was thinking then to have worn the “colour riot” clothes I proudly displayed in those pictures. Why was I so lean with “pot-holes” on my collar bones? I questioned my fashion sense and my pose, even my beauty.

And one more thing, I dug those pictures out myself, posted them as my WhatsApp status with captions deriding myself. At least I get to “abuse” myself first before someone else does, right? I thought being the first to point out my flaws will make the “abuse” more bearable.

Few days ago, a friend posted a picture of herself from about 5 years ago and of course with the usual self-critical comments. I swiped left after seeing the picture and even laughed at her comments. It was then that it struck me. I went back, looked at this picture again and saw the beautiful smile on her face. I did the same with every one of my old pictures that I have subjected to this treatment and then I realized...

I am judging how I looked then and even *throwing shade* at it cause I am comparing it to who I am now.

I realized that instead of being critical of myself, I should be grateful that the person I am now in physique, in looks, in knowledge, in thoughts, in values is a better and improved version of who I was then. So I grew and I am still growing!!! Isn't that progress? It sure is. I am proud of myself.

And one more thing, that dress style and sense, that look and pose was in vogue, and my physique was appropriate for someone my age and living under my conditions as at when my pictures were taken.

Let's stop robbing pictures of the memories that they are meant to evoke. Peace.

Hold your change

Blessing
Customer Experience Lead

10

In Lagos, it is a general rule of thumb to check your wallet, bag or purse to be sure that you’re with the right amount of cash, whenever you’re going out.

You’ll also need to ensure that you’re with the proper change so that Lagos conductors do not conduct a wedding ceremony between you and a stranger (if you know you know).

I learnt the hard way.

I was in my 200 level in the university. The school was on a long break and I had enjoyed the break. Now it was time to return to school.

First semesters were always special for me. New hair, new clothes, new bags, everything, new! I had successfully convinced my dad to give me above my budget to acquire this newness, and I couldn’t believe my luck. I quickly counted the money and kept it neatly inside my brown leather bag.

I arranged the clothes, slippers and bag that I’ll be wearing the next day and kept them aside so that I don’t have to waste time selecting what to wear. The next morning, I was on my way by 8am. I hadn’t gotten to the bus stop when I kicked a stone and tripped. I wasn't injured, but my slippers had cut. I couldn’t find cobblers so I went back home to change my slippers. Unfortunately, I also changed my bag and off I went.

There was fuel scarcity so a lot of people were waiting at the bus stop. After trying for about forty minutes, I was finally able to get a bus, with five of us sitting on a seat meant for four people.

"Hold your ₦500 o", the conductor shouted.

The normal amount was ₦300, so everyone attacked him.

"Oya, come down now", he said, but nobody was willing to.

He turned to me and said *"Heyss, Shinansa you sef dey talk abi"* I looked at him and sneered. We had gone quite a distance when he started collecting the fares. I dipped my hands into my bag, but alas, I was carrying a different bag!

I had moved the items from my brown bag to my current bag after the fall, but all the money was in my brown bag, which I had left at home.

"Please stop me here", I told the conductor. *"I forgot to take my money."*

"You think say I be mumu abi" the conductor looked at me, thinking I was trying to scam him.

"Driver, please stop."

"E ma worry, e go on" he screamed back. *"You go trek today, shebi your mouth dey sharp before."*

Indeed, I trekked.

The conductor ensured that I was dropped in between my pick-up point and destination. I had trekked for about one hour and thirty minutes before I got close to where Dumebi, my friend lived. So I called her.

"Babe, are you at home?"
"Is there food?"
"I'm coming."

I've never made the mistake of going out without cash or my debit card ever since. I check and double-check so that what happened in *1904* will not repeat itself.

Saving to spend

Dami
Product Specialist

11

'That demon that keeps making you lose money, I will beat it out of you today!' my Grandma would always say before beating me with a broom. I was in an abusive relationship with money and my Grandma was tired of me.

I am not sure if it was this beating that made me love saving but that is really my best guess, because I soon became more cautious about keeping my money safe. I became so serious with this that I was now the child who had *kolo* and hated spending money on junk. Sometimes, my grandma would even give me money to eat biscuits but I would drop it inside the kolo before I leave for school, since I had food already packed in my basket.

During the festive season, I would then break my *kolo*, take out all the money and buy all sorts of things; things I hardly remember now. This became a cycle – I saved money in my *kolo* all year and spent it during Christmas.

What I did not realize was that I was building a bad habit that I would eventually struggle with as an adult – the cycle of saving to spend. To think that everyone in my family liked that I used to save, but really, looking back now, there was just a little difference between myself and my cousins. They liked to spend immediately while I liked to save to spend.

I grew up and followed through with this, saving all year long, waiting for my savings to mature, then withdrawing everything – just like I did with my *kolo* in previous years. This type of saving had no goal in mind, I had nothing I was looking forward to achieving, no long term plans, just repeated cycles.

On some days, I even starved to save, but aside from the accolades that came with it, I can't pinpoint what I had been able to achieve over the years.

So I learnt a better strategy which was to have different plans on Cowrywise, I separated these plans into short term and long term goals. I have a savings plan for *balling*, for taking trips since I love travelling, for starting a company/business, owning real estate and retirement.

With this strategy, I feel more confident and like I actually have my finance figured out. I am now in a much better place. Even though I wished I knew this a long time ago, I am glad I get to do better now.

Like they say, when you know better, you do better.

Gunshots in my hood

Aisha
Customer Experience Lead

12

October 21st 2020 – the day after the End Sars protest in Lagos – is one I will never forget.

Was it loneliness? Anxiety? Fear? Lack of quick and proper information? Hope mixed with hopelessness?

The day after the protest, I was alone in my room sitting on my bed and resting my back on the wall working on my laptop when I suddenly heard a loud noise. I shivered!

I opened my windows and tried to figure out what the noise sounded like but I couldn't make sense of it. Shortly after, someone in my compound said it was policemen testing their bullets. People around were cautioning them not to fire into the sky as it could stray; that was what all the noise was about. After hearing that, I closed my windows and continued working. It was the police after all, aren't they for the safety of the people?

One hour later, I started hearing sounds again. Only this time it wasn't once, it was a shooting spree. I had no idea what was going on. I could not go out. I did not have my neighbor's phone number, I could not call them. That was when I started to panic.

I tried calling a friend I knew on the street but they were not reachable. Before laying on the floor, I quickly lifted my mattress to cover my window. I went to the sitting room and used the spare mattress to cover the window there as well. I peeped through the sitting room window and noticed that my neighbour had slightly opened her door. I stepped out to ask her if I could join her in her apartment. Her husband stopped me and told me to get back inside my apartment and lock the door.

I've never felt so alone. The next thing I did was open Slack and announce to my colleagues that I will be getting off work till I knew what was going on. The gunshots did not subside. It got louder and louder. The police station a few houses away was burning, the smoke soon filled the air and I just stayed put – scared to death. It was chaos.

My CEO reached out to me and did a good job calming my nerves and talking me through how to stay safe till it all subsides. My CTO topped up my data just to be online and stay connected with me. My team lead called and all she could hear were gunshots, she blurted *Olorun o*.

Soon, I heard a loud bang. Something had landed on my roof The gunshots sounded so near, so close. It was as though it was right in front of my house.

I went on Twitter to cry for help with all the hashtags I could come up with. It was then that I scrolled and realized that people were experiencing the same chaos all over my timeline. It felt like almost every part of Lagos was in danger. My hashtags could not get fire extinguishers, they only got me many comments and retweets from people telling me to stay safe.

It was about 4pm when I realized that I had been lying flat on my chest all day. I had put my clothes on the floor and laid there to avoid body ache. I soaked a jacket in water and used it to cover my body and nose when the smoke started to get worse.

I can't remember how much water I must have drunk while trying to stay hydrated and control my anxiety, knowing that my panic could kill me faster than the gunshots.

I managed to sleep off after 2am and woke up before dawn so grateful to see a new day. The gunshots hadn't fully stopped, but it was not as intense as the previous day.

I had trouble sleeping for several months, my sleep pattern was disrupted. It's been over a year now and I still can't forget how scared and alone I felt that day.

Breakfast: juice and roasted pork

Khose
Product Specialist

13

I lost my free 1 million naira to bad investing but wait, before you judge me, hear me out! 😤🥲

I lost my dad, received "inheritance money" and decided to take on another degree online with a school in the UK - think pounds, exchange rates, Nigeria, stress, Nigerian banks, the whole *shebang*!

I was also working at the time, so this was no easy feat. Everything was going fine until 2017. Exchange rates were at an all-time-high. Dollar rates went up and you already know if Uncle Sam goes up, the Queen will follow suit. It suddenly occurred to me that my fees were in pounds. Premium tears.

What did I do? I panicked and started thinking of ways the millions in my fixed deposit would retain substantial value because I didn't have extra cash to dash this university.

Fixed Deposit rates dropped to 4.5% and in my head, that was too small. That was when my friend, Daniel pitched a pig farm idea to me. In his words, "you have this money sitting down doing nothing, let's start this thing and make money". He carefully broke down how I could make 50-60% returns and to be honest he wasn't exactly wrong, but he wasn't exactly right either.

You know when you're craving for something and then boom, you see it everywhere? Yup! Everything pig farming was screaming at me. It felt like I was the only one missing out on this juicy business. Well, ladies and gentlemen, I was served juice and roasted pork for breakfast.

This was the agreement - Daniel does the dirty work, I wait 6-8 months to reap the fruits of my wonderful investment, we'd split the returns 40/60, I'd take 60%. There was one caveat though, you guessed it! I'd have to be the supplier of funds, the great capital giver.

The plan was to earn my returns and capital after 8 months at the very least. I did the math - if I take out 1 million from my stash, I'd have 1.5 million in 6 - 8 months. That meant more money for school; it sounded like a wonderful deal. And I trusted Daniel - he had proven himself a great friend over time and he had to know what he was talking about.

You know that one friend you trust to the ends of this world, Daniel was that friend - only broke.

I made a transfer of 1 million to Daniel, the business started and 1 month before we were to sell the pigs, they died. All of them. At least that's what he told me. He had pictures and videos as well.

1 million, plus months of waiting, gone. All gone.

I was numb. I didn't know how to feel. How come it was when I started this business that pigs decided to go to heaven? No one told me about this. Anyways, I moved on with my life because my tuition was still in pounds and it was sure not going to pay itself. Daniel on the other hand became unreachable a few months later. I would later find out he traveled to the US on a study visa. Coincidence?

Ajala travels all over the world

Grace
Social Media Manager

14

My name is Grace and I have a dream. A dream to travel the world! (Pretend I'm Martin Luther King Jr. and read that in his voice.)

I'm not sure at what point I became obsessed with traveling, but I know that for a while, I've had this deep longing to travel the world, experience different people, cultures and try different food (don't believe this part - I'm not adventurous with food. I'll probably just order rice and milkshakes as always).

So last year, I really wanted to go on a trip but the way my account balance was set up, it didn't agree with my desires. It's like we were moving in opposite directions. I was thinking of a trip to Maldives, Bali, Santorini, but my account was thinking of a trip to Sagamu or Abeokuta. Anyway, I took the hint and traveled to IITA in Ibadan.

My trip to Ibadan was actually amazing:
Amala sky
IITA - resort, calm, nature

Quick disclaimer - this may or may not contain Ibadan slanders (Advance apology to Ibadan people . Please keep reading after you roll your eyes.)

You won't find this in Vlogs but if you want to visit, know these:

1. Ibadan Bolt drivers might get a seizure if they turn on their AC.
2. If you don't add sir/ma when addressing people, then you have offended the 'gods' of the land.
3. Ibadan should be considered as a set for a special Fast and Furious feature. The drivers there are worse than Lagos drivers.

Traveling the world is the goal but taking a trip to Ibadan was a start. I mean, baby steps right? Also, if you think about it, Ibadan is a part of the world, isn't it?

Like traveling and touring the world, starting small is a great way to approach savings and investments. Start from where you are. You have a goal and that's fine but focus on what is within your reach (Ibadan in my case). That way it's less daunting and in no time you reach your goals! (Maldives).

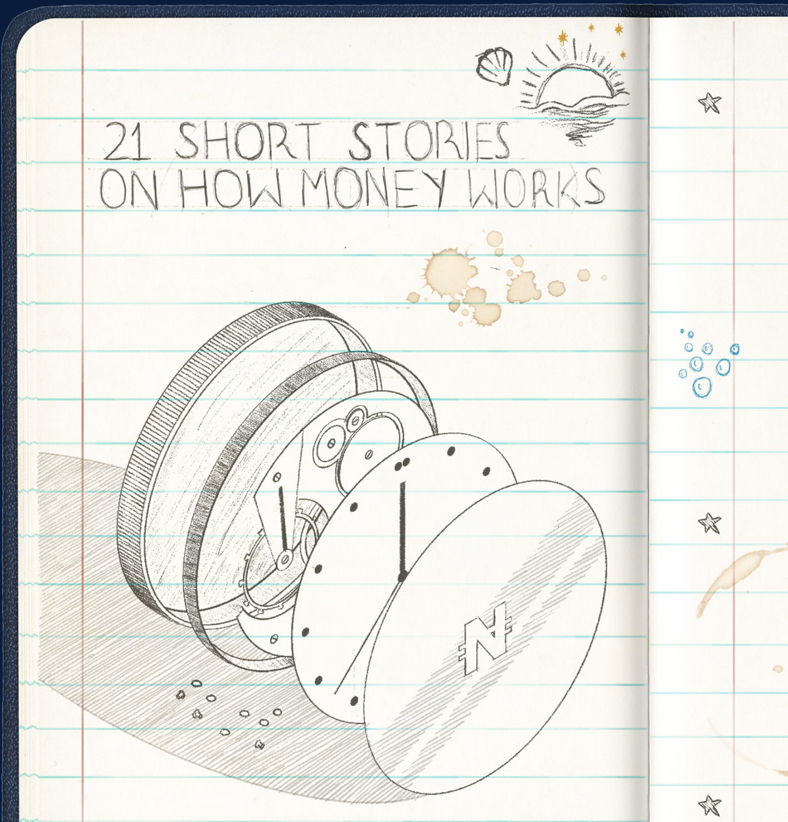
Now, I'm planning and saving for my next trip with my savings plan on Cowrywise. As for the location, that's for you to find out; Maldives or Calabar?

Quick question - since I've only gone to Nigerian cities for my travels, can I call myself a traveler? Or is it only valid when I leave Nigeria?

Did you enjoy this?

If you enjoyed these stories, check out a sneak peek of our next book.

Ope's Money Diary



by Ope from Cowrywise

First of all, introduction...

Hi, my name is Ope, your money bestie from Cowrywise and I live at https://cowrywise.com. You find me there, in your email giving money advice and catching you red-handed when you're about to make bad financial decisions. That was how I reached my celeb status even though no one knows what I look like.

Being a celebrity comes with its risks, though. Because of my all-seeing eyes—jealous Yorùbá people will call that gbéborùn—I've received a number of social media threats from people saying, "If I catch you for street".

Come to think of it, all I am interested in is helping you make the right financial choices, now I have to deal with the threats by staying anonymous. I hide all the time and that is not the best place to be but it has taught me to be secretive.

Now, I will let you in on one of my secrets, which does not feel like a secret anymore to be honest. I was not always Ope, the financial wiz. I was not always

Ope, the money guru. Once upon a time, I was Ope, the money-ignorant. I knew nothing about money. I made many money mistakes. Some of them were expensive—money mistakes always come at an expense, don't they? Looking back at some of those mistakes, I cringe in embarrassment.

That's why I've made it my life's mission to ensure people don't make the same mistakes I made. You can learn from me so that you do not bite your finger the way I did when I lost my investments. I can help you replace 'Oh God' moments with ultimate cash-out experiences.

Money works when you know how money works. Simple. In this book, I spill the juicy money gist—the secret ingredient that you need to not only turn your lemon into lemonade but make it a lemonade factory—yes, that kind! This premium money gist is a collection of past experiences as they relate to my favourite money topics.

In the next few pages, I'd be snitching on my coworkers and sharing scenes from my everyday money life, hoping to teach you and to give you a peek into what it's like being Ope from Cowrywise.

We may not know each other, but I hope that changes as you turn from page to page...

Let's find out, shall we?

Now, some context...

My life is pretty simple, but I open my laptop every day with different expectations.

I am the customers' mouthpiece. I share your feedback with product managers and remind the social media team to reply to DMs every time a notification pops up. People will come for my head if there is any delay, so I'm always alert. Eyes always open, ears always listening, Ope is always awake, no dulling with me.

I love my work too. I work with the most brilliant set of people at Cowrywise—you should know this by now—to democratise access to wealth because everybody deserves the freedom that comes with having money.

Oh well, that's pretty much everything about me.

You'll find out more as you read on.

I'm a little shy, but I'd be over it.

Let's begin.

Ope's Money Diary

21 short stories on how money works

by Ope from Cowrywise

1

Are You the Money Doubler?

money doubler NOUN *(NigEn)*
[1]a person who claims to have the abilities to double money: *The money doubler tricked the young man to empty his account*
[2]a person who desires to have their money doubled.

ORIGIN
Nigeria, earliest use was found in the *Daily Times*.

Ponzi schemes? Money doubling? Financial scams? Sound familiar?

Then, pull a seat, let me tell you a story.

While I was growing up, sometime in Primary 3 or 4, I had just switched schools. It was a breath of fresh air because I was bored of taking the same route to the other school every day. This new school was in a different part of town, so it felt like a new adventure. There were new things to see—billboards with shiny unfamiliar faces, unknown street names to memorise, roadside fixtures to encounter. I explored all these through the back seat window on my way to school.

One day, along the road, I noticed a bright sign on an old fence, written with white paint.

All kinds of thoughts ran through my head. Money doubler? How do they double the money? Do they have their own money printer? If they do, why can't we all get one? Do they take your money and do abracadabra in front of you and all of a sudden your ten naira becomes twenty naira? If they could double the money, why then are countries always owing all the big big money I hear on the news?

Every single time I passed that sign, my mind raced faster than our car.

To answer my questions, one day, I decided to call the number. Thinking of it now, I don't know what the heck I was thinking, but I guess eight-year-old me was not having it.

My plan was simple. Get a pencil and paper ready. Write the phone number down really quickly as we passed. Of course, I could not ask my dad to slow down for me to copy it. I would have to explain why I was getting a money doubler's phone number on the streets of Surulere. So, on the first day, I got the first three numbers. On the second day, I got the next four. On the third day, I got all the numbers complete and wrote it at the back of my Math homework book.

Later that evening, as my dad snored on the couch while watching CNN, I took his phone and tiptoed to my bedroom to call the money doubler.

Then, I got so scared. What was I going to hear from the other end of the call? What if my dad woke up and started looking for his phone? What if he came and saw me making a call? Who would I say I was talking to? What was I even going to say when the money doubler picked up the phone?

Find out what happens next in Ope's Money Diary coming out soon.

About Cowrywise

Cowrywise is the dominant, digital-first wealth management platform for the young generation of Nigerians and Africans.

We build products to help our users (individuals and businesses) more easily access financial services, cultivate better financial behaviour, and make the most out of their money.

Find out more at cowrywise.com

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