



In this issue:

- Optimum Work-Life Balance
- Home ownership
- Investment Intelligence
- Infinity Smiles



Owning a home when income is low

In normal situations, taking a decision to own a home has never been easy. It becomes all the more difficult at a time like this in Nigeria where income is generally low and housing is expensive. The struggle is always between buying and building.

One level of the decision is between buying a finished house, paying bit-by-bit, or saving from kobo to naira to buy outright. The other level is whether to assemble all the materials and thereafter build, or adopt the step-by-step process of building—beginning with moulding of blocks or buying the land first.

Whichever is the final decision, experts advise that first time home seekers with low income should opt for the step-by-step approach—buy land or mould block and rest. Micro-Mortgage is the way to go for home ownership with low income.

Lifestyle: Tips for an optimum work-life balance (Cont.)

Building a business is tough and there are often a lot of sacrifices you need to make to grow and get the business where you need it to be. But in order to manage your business, you need to manage your life, and that includes the all-important work-life balance.

But it can be challenging. Work demands, family and friend demands, finding the time to exercise, socialise, do the housework, get an early night, walk the dog, spend quality time with your other half... the list goes on. And that's before you've factored in social media.

Of course, it's not just business owners who are doing it tough. A recent weekly poll by Essential found 49 per cent of full-time workers don't have enough time to keep in touch with family and friends, while 51 per cent agreed with the statement 'I find it difficult to balance work and other responsibilities'. Meanwhile, 63 per cent of full-time workers feel the stress from juggling work and other responsibilities is impacting on their physical wellbeing. And it's not just in our home life where a lack of work-life balance can have a negative impact. Working harder, not smarter, can be detrimental on your health too. "The most important asset of any business is the person running it. And if that person isn't sharp and on their game in all aspects of their health and their life, the business doesn't go well. So it's about putting the responsibility back to the person."

Next: Steps to help you on the way to better work-life balance

"There is no such thing as work-life balance. Everything worth fighting for unbalances your life."

Alain de Botton

Be the reason someone

Smiles
Today



Investment Intelligence: The astute investor's guide: 8 real estate investment tips adapted from Warren Buffet PT 2

4. Real estate is about return on investment not ego #WB4. "The most important quality for an investor is temperament, not intellect... You need a temperament that neither derives great pleasure from being with the crowd or against the crowd."

5. True wealth is freedom to live fully #WB5. "I really like my life. I've arranged my life so that I can do what I want."

6. Half informed advisors should not replace intelligent thought #WB6. "A public-opinion poll is no substitute for thought."

7. Patience is a virtue in real estate as in life #WB7. "Our favourite holding period is forever."

8. Clarity is the starting point of great investments WB#8. "You ought to be able to explain why you're making the investment you're making. And if it can't stand applying pencil to paper, you'd better think it through some more. And if you can't write an intelligent answer to those questions, don't do it."



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