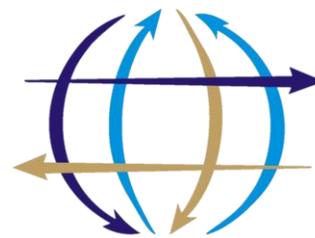


INFINITY NEWS



Volume 1 / Issue 1

INFINITY HOMES IS BUSINESSDAY MORTGAGE BANK OF THE YEAR 2016

Infinity Trust Mortgage Bank PLC was recognized as the Mortgage bank of the year 2016 at the prestigious BusinessDay banking awards ahead of thirty four other primary mortgage banks (PMBs) operating in Nigeria.

The Awards Committee employed both qualitative and quantitative criteria in the process of identifying and selecting the nominees. Subsequently, the quantitative parameters included comparative industry-wide analysis of loan growth; loan/deposit ratio; capital adequacy ratio; liquidity ratio; return on average assets (ROAA); return on average equity (ROAE); net interest margin; cost to income ratio; analysis of distribution of loans across sectors; performances across business segments; and analysis of corporate social responsibility (CSR) activities, among other criteria. The qualitative parameters, on the other hand, included the timely release of full year



financial results.

WELCOME 2017: SERVICE EXCELLENCE, OUR CORE CULTURE, OUR IDENTITY

As 2016 was winding up, one of the things that became imperative is the need to have a strategic direction for our business in 2017. There were several talks ranging from business sustainability in face of the present economic turbulence in Nigeria, how we can survive even as individual citizens in the face of the current crisis, the emerging trends in the business environment and the mortgage sector, etc. At the centre of all these deliberations was how to prevent churning and keep our stakeholders satisfied, particularly our customers. We realized that striving to stay at average performance will not cut it this year, but we need to make certain practices our culture and take the game beyond the ordinary. Hence we decided that service excellence will be our standard.

Every ITMBPLC staff is prepared to go the extra mile and you will be seeing that in our manners, products, attitude, interface and everything from this January. This Newsletter will be our way of also saying thank you for bringing your business to us and staying with us. As infinity Smiles unveil in a few weeks get ready to see Service with a difference, we promise to not only Smile at you but to also make you smile when you contact us.

“.....service excellence will be our standard”

TIPS ON LIFESTYLE AND SUSTAINABILITY IN 2017

Certain things matter a lot to us as humans, they range from family to our interests, career, love life, lifestyle, fashion, culture, media, music, reputation, food, automobile, vacations, gadgets etc, they are so numerous. This section will be providing tips on these subjects and many more.

BETTER WORK LIFE BALANCE

Working harder, not smarter, can be detrimental on your health and can have devastating effect on your home and relationships. Both the male and female gender struggle when it comes to balancing work and life.

Be the reason someone

Smiles

Today



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HOW IS YOUR BALANCE? ASK YOURSELF:

- Do I sleep enough?
- Do I finish off my to-do lists?
- Do I do things for myself?
- Am I fulfilled?
- Do I spend quality time with my spouse/children?

If your answer is **NO** to any of the above, it's time to bring your work-life equilibrium back into order.

I will be providing some tips on having an optimum work life balance in the next few editions of this newsletter.

Investment Intelligence: The astute investor's guide: 8 real estate investment tips adapted from Warren Buffet PT 1

- 1. Be recession proof. Befriend the market. #WB1. "Look at market fluctuations as your friend rather than your enemy; profit from folly rather than participate in it."**
- 2. Never pay full price. Profit up front. Enjoy later. # "Never count on making a good sale. Have the purchase price be so attractive that even a mediocre sale gives good results."**
- 3. Learn to walk away. Desperation is not a good investment strategy #WB3. "We will reject interesting opportunities rather than over leverage our balance sheet."**