



Infinity Trust Mortgage Bank Posts N100m HY Profit

Leading primary mortgage bank in Nigeria, infinity trust mortgage bank, has released its half year financial results to the Nigerian Stock Exchange (NSE).

In the recently published statement, the firm recorded an increase in its turnover at the end of June 30, 2017, compared with what was achieved in the corresponding period of 2016.

The company raked turnover of N406 million as its gross revenue in 2017 in contrast to N401 million declared in 2016. Its profitability status was sustained as it posted a profit before tax of 111,302,454.

ITMB PLC also recorded growth in its loans, financial investments and shareholders' funds.

Management is committed to sustaining and surpassing this positive trend

OVERCOMING BARRIERS TO A SAVINGS CULTURE

Knowing what you are supposed to do and that you are actually doing it is often a different ball game. Virtually everyone has seen the memo on the need to save and invest consistently if they want their money to work for them. Everyone desires that. So how come many try to save but still end up with no savings?

Many people desire to save. They actually start saving but a need always comes up and their savings is gone. They start to feel as if they are wasting time because they know the money they are trying to save will soon be gone. At some point, they give up.

Self-sabotage: The challenge in cultivating a savings culture mostly arises from the conflict between the conscious mind trying to act on new information and the subconscious mind that is still running on an old programme. There is a self-sabotage process going on. The conscious mind wants to invest but the subconscious mind is still running on consumption mode. The subconscious mind where our habits and paradigms reside controls our everyday actions. When we attempt to take actions while bypassing the subconscious, we get temporary results until our subconscious regains control and takes us back to our comfort zone.

It is like keeping banana with a monkey. That banana will soon become history. The banana is not safe unless you first of all wean the monkey off banana. Until you change your habits and paradigms, the 'monkey' will keep eating the banana.

Paradigm shift: For anything to change, you have to change. If you give a hunter a male and a female goat, he will simply slaughter them for meat. It happens automatically. He does not have to think about it. His mind is wired that way. More goats simply mean more meat, even if he has to store some in the freezer for future consumption. It will not occur to him that he can delay gratification and grow them into a flock of goats.

“Paradigm has to shift for real change to happen”

You may be able to convince this hunter to delay killing the goats by making him see what can happen if the she goat gets pregnant and gives birth to kids. He can only hold on for so long until hunger strikes, his existing paradigm kicks in and he goes for the kill, automatically. He is not thinking. It is his paradigm that is running the show. His paradigm has to shift for real change to happen.

Having a clear vision: You need to have a clear picture of where you want to be financially in the future. The sharper the image, the stronger your desire and focus. See it in 3D, take a walk round it in your imagination. Hear the sound, perceive the smell and feel the sense of fulfilment as your dreams finally come true. Set your imagination free and pre-play your desired future. Don't worry about how you are going to get there. Make up your mind you are going to get there no matter what it takes.



Infinity Trust Mortgage Bank PLC
(Mortgage Bankers)

I-SOH

Infinity Save
and Own
a Home



Features/Benefits

- Opening Balance of N20,000 (twenty thousand naira)
- Loan Tenor up to 15 years
- Attractive Interest to be paid on deposits
- Attractive interest rate on mortgage loan
- Minimum equity to be saved over a minimum time of 12 months
- Easy and flexible repayment plans
- The ability to realise home ownership earlier than planned

Terms and conditions apply

Be the reason someone

TIPS FOR ENGAGING KIDS DURING THE HOLIDAY

Smiles

Today



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The long holiday is here again with children jumping for joy while parents cringe with the thought of engaging their children during this period. The holiday is a relaxation time, but for parents of young children, without school activities, it can seem like a chore instead of leisure.

To help children have a sense of fulfillment, parents can offer them many opportunities to become involved every day in one activity or the other during the summer months by coming up with great ideas that will keep them occupied.

Aside learning pronunciations and educative songs, there are games, story-telling, swimming, arts and crafts and skipping. These activities help keep the children occupied, broaden their knowledge and also give parents time to go about their businesses.

Holiday coaching: For most parents, keeping their children busy means summer lessons and buying legos for him/her to build and rebuild.

Book-a-thon: Aside the summer lessons, one of the simplest ways to keep kids busy is to take them to the local library, or buy books for them to read and write summary from, by this they earn prizes for the time spent reading.

Outdoor activities: Be it swimming, camping or movies, outdoor activities help children develop their social skills. Swimming is a great activity for kids to stay busy during the holidays as they get to exercise, have fun and stay cool. Movies are great because your children can simply rest a bit and most local movie theatres will have a summer deal for kids.

Arts & Crafts: Arts and crafts can be as simple as coloring a page in a coloring book, sewing a new outfit or building a play house.

Sports and memberships: Exercise is great for kids of all ages and you may find a sport your child is interested in.

Gardening: Take time this holiday to allow your children cultivate a garden either in your backyard or containers on your balconies. Watching plants grow – and watering and feeding plants – give children a sense of purpose and something to look forward to everyday.

Remember, because it is holiday period does not mean that parents cannot help their children keep up to speed on learning so they don't lose valuable knowledge new things.

Other ways to engage your children throughout the holidays include:

1. Get them professional tutors to help them prepare for the session ahead or under-performed subjects in the previous term.
2. Your child can learn music and be good at playing many musical instruments.
3. Get your child a professional sport instructor to help him/her enhance and discover sport skills.
4. Help your child learn board games like chess, scrabble, and others.
5. Get a professional dance instructor/choreographer for your child.
6. Get your child a professional art teacher to help learn painting, drawing, sketching and other crafts.
7. Your kids can also learn soft skills to enable them interact effectively and harmoniously with other people.
8. Skills acquisition: the period is long enough to acquire skills that may set them in the path of entrepreneurship in future. Cake making, sewing, horology, device repairs, interior decorations, coding, - the list is endless.