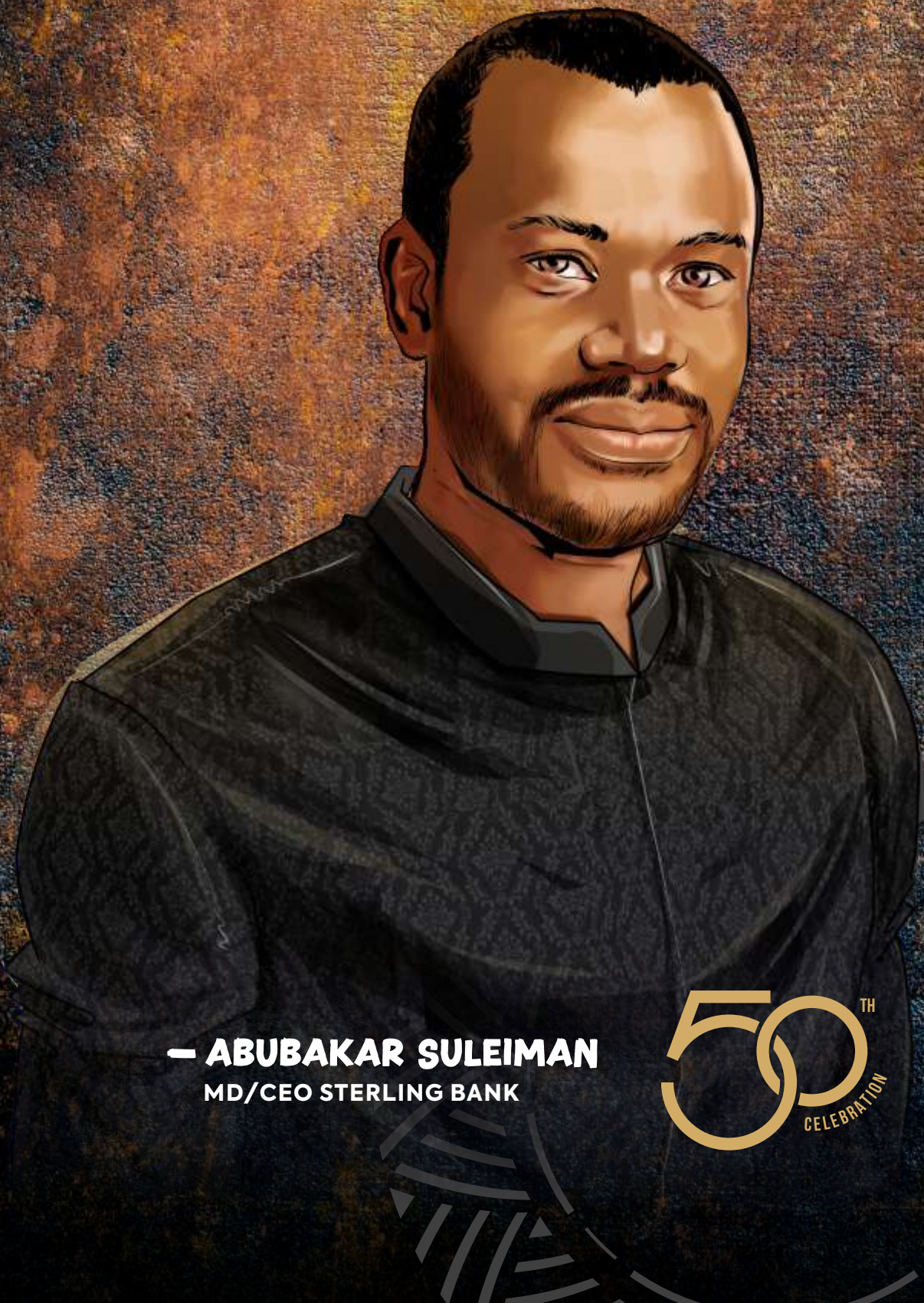


ABU *said...*



— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





Foreword

There are individuals whose paths you cross and not only do you feel grateful for the encounter, but the memory of it remains etched in your heart. Abubakar Suleiman, lovingly referred to as Abu unquestionably belongs to this category.

As the Group Chief Human Resources Officer of Sterling, I am both honored and delighted to introduce you to “Abu Said” – an e-book crafted by our dedicated employees to commemorate Abu’s 50th birthday.

Within these digital pages lies a collection of wisdom, insights, and reflections that attempt to encapsulate the essence of Abu’s transformative leadership journey. He is a true champion of innovation, a maverick in embracing alternative ideas, and a living testament to the power of free expression.

Abu’s remarkable ability to infuse life into our workplace has left an indelible mark on all of us,



creating a culture that values experimentation, open dialogue, and the relentless pursuit of progress. His unwavering belief in the potential of each person has catalyzed a transformation that extends beyond our organization and into the very fabric of our society.

“Abu Said” is a mosaic woven from the threads of Abu’s incredible insights, curated from his speeches and interactions over the years. Through this e-book, we pay homage not only to Abu’s accomplishments but also to his enduring impact on Sterling Bank and the lives he has touched.

As you navigate through the pearls of wisdom contained herein, I hope that you find inspiration to shatter boundaries, explore uncharted territories, and embrace the unconventional with the same fervor that Abu exemplifies.

Temi Dalley

Group Chief Human Resources Officer
Sterling Financial Holdings Company

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and Influence**

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Lessons**

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK



Leadership and Influence

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





As **leaders**, we need to think carefully about the stories we tell and how they tie into what matters to the **workforce**.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





You have to present a **picture** of the **future** that is beyond profitability and is appealing to people who seek impact.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





If you can't build a company that outworks a set of **core values** or a company **purpose** that speaks to something that deeply matters to people, then it is difficult to inspire and lead them.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





I believe that if you are **lucky** enough to hold a senior role in a significant company in Africa, you have an **obligation**.



— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





To **lead** is to **trust**. You are not their leader until they trust you and they will never trust you if you don't trust them. To lead is to earn the trust of others.

Don't trust anyone that distrusts them. Hence, to lead is to trust.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Your **advantages** do not make you **superior**. Your exposure, your talent, your skills, your mental strength – these are advantages you are bestowed with. Your sacrifices, your commitment, your empathy, your patience – these you may take some credit for but they don't make you superior."



– **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Innovation can be as **simple** as changing where the door in the house is such that it serves better.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Diversity cannot thrive in a place of fear, no matter how much we preach. A truly diverse **workplace** has to be a place of freedom, a place where being different makes people attentive not dismissive. Then our diversity can be more than just ticking the boxes.

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Any organization that's not
having **uncomfortable**
discussions is not going
anywhere.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Profit is only sustainable
when your people are
happy.



— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





Across the fence, what is seen is not a perfect garden just carefully rendered patches and curated flowers, **dutifully watered**. All the imperfections are still there but invisible. Be kind to your relationships, they are better than you think. **The grass ain't always all green.**

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Every **leader** needs to take a break from the arena of power to reflect, free of the burden of entourage, the pressure of office and the hopelessness of negative narratives.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Success is **self-reinforcing**,
you take the gift of life, you
water it with gratitude, it
leads to action and you
harvest progress.
It's up to you.

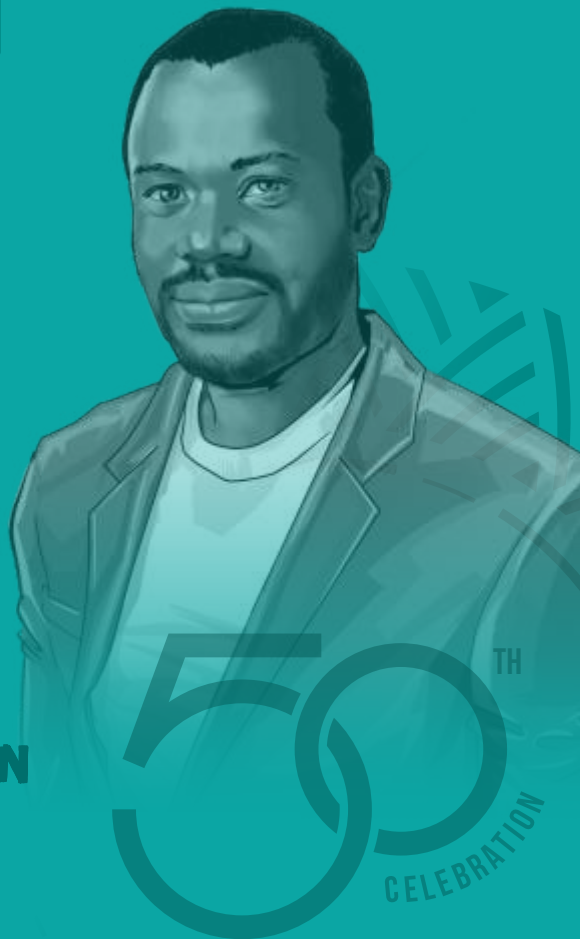


— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





To see an incredible **performance**, do a bit more, ask a few more questions, and prevent a few more mischiefs around **you**.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK



Wherever or whoever you
seek your validation from
controls you.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





If it is **easy** and **valuable**,
It has been done. If it has
value but it is difficult, then
you have a job. Stop searching
for a purpose steeped in ease,
that's not how it works.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





The day your subordinates
stop **bringing** you their
problems is the day you
stopped **leading** them.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK



ABU *said...*

Career and Growth

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Work harder than your peers
and seek guidance through
mentorship programs,
reading and listening.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Incompetence is
corruption, if not worse.



— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





Luck is simply **opportunity** meeting preparation and preparation on my side means a lot of hard work.



— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





Regardless of what your first job is, find out the requisite skills you need to **grow** in your chosen career path and do your best to acquire those skills or get **mentored** by those who have done what you want to do.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





The most important gap in your life is between the **value** you create and what you are **rewarded** for, and the trick is to keep widening it. In relationships, let people owe you. At work, be under compensated and in public, be underestimated. Give more than you get.”



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





A hunting family expects food to be killed and brought home every day, conservation be damned. The ranching family understands tendering and knows that there is a time to rear and a time to reap. Know the kind of **investors** you are carrying and be sure they are your kind, **human kind.**



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





A **poorly executed**
PowerPoint presentation
is not just poor slides,
it is **poor communication**



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





50TH
CELEBRATION





There's a **genius** and there's a **fool** in everyone we meet. Let the genius in you meet other geniuses and let the fool in you laugh with other fools but never ever put down a fool because you might kill the geniuses within.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Knowledge and **experience**
are multiplied when shared.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Hope is as important as
oxygen & freedom, don't
ever let anyone take yours
away.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





One of the most **damaging** things that can happen to you is to find **reasons** for your setbacks outside of yourself. Once there's someone else who can be blamed, there's someone else controlling your **progress.**

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Whatever your **destination** is,
whatever **goals** you have,
you are better off getting
there on time.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Let's not focus our attention on measuring short-term **output**. We should figure out how to create long-term **sustainability**"



— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





If you lose the **pace**,
don't lose the **miles**.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





You can **build** or you can
complain, it is not
dignifying to attempt both.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





We **create** value by taking something we believe in, projecting our vision into it, & then investing to make it a **reality**.”



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK

ABU *said...*

Life Lessons

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Service to **humanity**
(or to a nation) is like
breathing, it can be done
from anywhere. If you are
not already serving where
you are, you are unlikely to
start from where you
are hoping to be.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





You are as knowledgeable as the **ignorance** you are willing to acknowledge, as comfortable as the **sacrifices** you have resolved to make and as free as the **consequences** you are committed to live with.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





You cannot **move forward** without looking forward. We will have to stop living in our past & start mapping a future, start using all that knowledge of where we **came from** to create a roadmap to where we **desire to be.**”

— ABUBAKAR SULEIMAN
MD/CEO STERLING BANK





The **choices** we make will determine the path we take. It is either **risk-on** or **risk-off**. Never risk-free.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Optimism is not fantasy, it is the ultimate act of pragmatism. It is honouring what is possible and desirable even as we make sacrifices at the altar of what is present & undeniable. **Vision** is anchored in optimism but must be rooted in reality. Celebrate what is possible.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK



”

Where wealth is seen as a seedling to be nurtured, optimism reigns supreme, the **future beckons**, investment flows. If you treat wealth as a harvest, you live in fear of losing it.

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK

50TH
CELEBRATION



Make a habit of **listening** when it's most difficult to, there may be something worth hearing.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Friction is the enemy of **speed**, alignment accelerates progress. If our sole objective is progress, we must do everything possible to **minimize friction.**



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





If you can no longer find
a reason to be **hopeful**,
you cannot possibly
find a reason to be **helpful**.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





If you are only in groups where you are never wrong, you are becoming a dangerous person without knowing it. Be in **uncomfortable** groups that's the nature of diversity, the **price** of learning.”



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK



”

Even your adversity is a gift, it yields resilience and persistence, it builds **character**.

“

— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK

50TH
CELEBRATION





On some days, the most powerful thing you can do requires you to sit still, to seemingly **do nothing** - listening...reflecting... patience.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





The biggest wins are to
be found in the fog.
Not many can see beyond
the chaos but those who
do will **win big**.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Two people looked at the same object, one saw **potential**, the other, **hopelessness**. The object is the same, it's the vision that's different. The lenses through which you look determines what you see.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





No matter how high you jump, it will not make you taller. Let's just calm down and do the hard work, **greatness** takes time.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





Hope doesn't mean things aren't dark. It means you have reached deep down and found a possible pathway towards light.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





I am an **optimist**. It is a glorious state of being, constantly seeing the good in others and the limitless possibilities in the future. I couldn't imagine being otherwise.



— **ABUBAKAR SULEIMAN**
MD/CEO STERLING BANK





ABU *said...*

— ABUBAKAR SULEIMAN

