

SERIOUS

VALENTINE EDITION

God When

- Delah



Hello Serians! Surprised to see us a second time within the same quarter? Since today is all about love and giving, we decided to share this bonus edition as a gift to our dear readers. **That's how much we love you!**



On Valentine's Day, it is said that love is in the air; some are so full of it, but others like me are still trying to analyse whether there's a fragrance. Much like Jodin, I am looking for the spark. You should have seen our office today, it was back-to-back delivery, from perfumes, to roses, cakes, jewellery, chocolate, and a little bird even told me someone received some shiny metal in a small box.

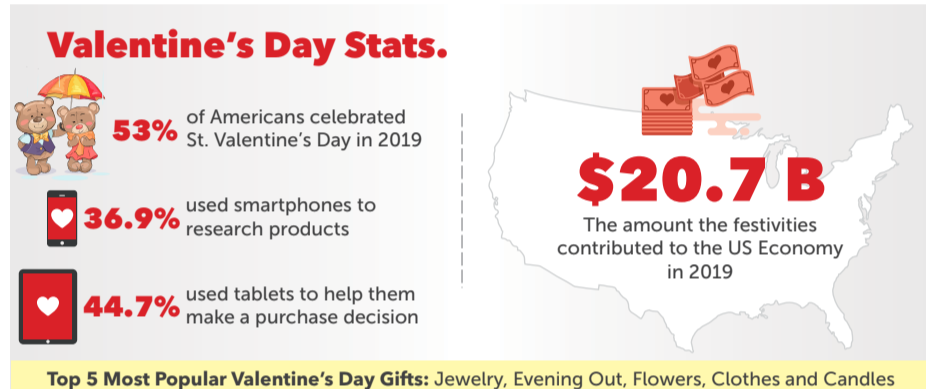
Valentine's Day stirs up spending and trade in the retail space that is only surpassed by the festive seasons of December. In 2019, the National Retail Federation reported that Val's Day in the US contributed more than \$20.7 billion to the US Economy and more sales were recorded by businesses despite higher prices, showing the commercial viability of the celebration.

It's not what you're thinking - It's a car key. Yes, a car not motor! Oluwa wetin dey localize!



A,B,C? What's the category of your Valentine gift?

Whether you are team single pringle, relationship, situationship, tied the knot or belong to the "na them dey rush us" like me, love is for everybody on Valentine's Day. Neither the young nor old, unemployed or managing director are left out of the love train. Valentine's Day is one of the most remarkable dates in the calendar where everyone – from airlines, to beauty spas, restaurants, cinemas, hotels, recreation centres, mobile and internet service providers and even insurance companies (this one shock me) – has some special deal or package for lovebirds. All of these activities are more about money than love, and it is money, not romance that makes the economy go round.



Another fun fact, men spent more than women but whether the spending is split 70:30 or 95:5, iz nor awa bizness to answer. Since we're at this bus stop, it may be good to quickly stress it for some of my ladies at the back that we can do better and avoid singlet this year. While we're working on getting our men that 2020 Lexus LC or Patek Philippe watch, we can start from simple gadgets like PS4, iWatch or the Bang & Olufsen BeoLab 90 speakers. Should you need emergency redemption, try checking out some of these gadgets on **AltMall**, our self-service online shopping mall allows you to purchase and pay on credit.

No More Insufficient Funds



In spite of the slow growth of the economy, Nigerians continue to show that when it comes to love, there are always sufficient funds. According to Picodi, a global e-commerce site, more than 83% of Nigerians said they enjoy Valentine's Day yearly and last year, over 2.5 million online transactions were traced to the annual celebration. The MasterCard Love Index, an index that measures sentimental spending during the Valentine Day Period for 2016-2018 revealed that transaction count on sentimental spending increased by 20% in Africa and the Middle East over the period, but overall spend increased by 10%. The Index further revealed that most spenders plan ahead and shop in the days leading to February.

Give Love a Chance



Beyond the big brands, several SMEs are now taking their slice of the market through curated deals and exotic packages. At the top of the benefactors are stores (online and offline), entertainment and food industries. From travel agencies who design pocket-friendly destination packages to hotels, restaurants to boutiques, these days, almost anything tangible or intangible can be gifted. There is also the case of telecommunication companies who make so much money from the video calls and text messages as there is a sharp rise in prices. According to Proshare, the top purchases for the season are perfumes, chocolates, cards, fashion wears and hair.

Everything Love



We know from history that Valentine's Day originated from a Western Christian feast day used to honor one or two early saints named Valentus, but since that is no fun and creates no jobs, some smart people re-branded the day and it is now recognized as a significant cultural and commercial celebration of love and romance around the world.

As for my fellow God When gang, even if we did not receive gifts of love today, we can receive gifts from love. As long as there is real value in your idea and your hustle, you can tap into an incredible wealth of opportunities with the support of your one customer bank.



If you don't have a Valentine on Valentines day, dont be Sad...a lot of people dont become women on International Womens Day

