

INSIGHTS FOR THE QUINTESSENTIAL INVESTOR

momento



**DEALING WITH FRAUD
IN THE WORKPLACE**

**JAPA: TIPS FOR
RELOCATING TO THE
UAE AS AN AFRICAN**

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EDITOR'S NOTE



Momento almost did not get published this month. You read right. A series of technical bottlenecks came up in mid-August that made this issue almost impossible. But we pulled through, LIKE A BOSS. The incident made me remember Abubakar Sadiq Abdulrahman (ASA), the brain behind my website. This time last year he was in and out of the hospital, with the hope that he will come back to continue working on changes I had requested to be made on the website. But he lost the battle against sickle cell two weeks later.

I was distraught and wondered how to progress from where he had left off, but his cousin - Abass - came through and has been handling everything like a true professional. But ASA is not around to see how much progress we have made from where he left off. Hence, I am dedicating this issue to him to honour his memory, in appreciation for the effort he put into building my website. Navigating the recent technical hurdles has made me appreciate his work even more, and I believe it is worthy of commendation.

August was not just an interesting month for me. It was also quite interesting in the global macrosphere. Zambia got a new President, the Taliban is back in power in Afghanistan, a Nigerian military facility was infiltrated by unidentified assailants, Saudi Arabia was conducting a recruitment exercise for medical personnel in Nigeria before it was dispersed by uniformed men, South Africa rebased its GDP and its economy in 2020 is 11% bigger than was initially thought, while Nigeria's economy grew by 5% y/y in Q2-2021 (I would not celebrate this if I were you). The global and local macrosphere was full of interesting highlights. But that is by the way.

In this month's issue of Momento a risk management expert, [Jeremiah Adesina](#), weighs in on the alarming rise in fraud-related activities and provides tips on how businesses can check fraud in their operations in **Dealing with fraud in the workplace** (Page 05). [Adedamola Ojo](#) - a human resource professional - in **Nigeria: Approaching corporate COVID-19 vaccination policy** (Page 11), speaks to how Nigerian businesses can ensure a healthy work environment post-COVID by developing and adopting corporate vaccination policies.

[Ifeanyi Abraham](#), the founder, and CEO of FindBlackExperts.com - a UAE-based recruitment firm - shares tips on how Africans can migrate to the UAE and secure jobs in **Japa: Tips for relocating to the UAE as an African** (Page 07) while in **Dressing for the workplace** (Page 13), [Oyin Sunmoni](#) - a personal shopper and stylist - shared tips on how to ride the wave of business casual dress codes that has been gaining traction since the pandemic started.

As always, I would like to thank you for the time you will expend flipping through the pages of this issue. I hope you enjoy reading it as much as I enjoyed putting it together. If you have any questions, comments, queries, or suggestions please do not hesitate to reach out via info@mosopearubayi.com.

Have yourself a wonderful September!!!

Cheers.

[Mosope Arubayi](#)

resultant effect of an error might equal that of fraud, in terms of losses suffered, the motive behind an error, and a fraud defers.

There are three factors upon which fraud or fraudulent schemes are built. These factors termed the “fraud triangle” were popularized by Donald R. Cressey, a well-known criminologist. The Fraud Triangle consists of;

- Need or Greed (motive);
- Opportunity (Absence of control or non-observance or non-enforcement of controls where they exist);
- Rationalization (to justify the fraud as being okay)

Fraud prevention culture enables an organization to reduce its fraud incidence as well as the time lag between when a fraud is committed and when it is detected. It also serves as an avenue for cost-saving to the organization when a looming fraudulent event is averted.

Efforts must be geared at demotivating people from committing fraud through advocacy, counseling, and moral persuasion. However, proactive organizations prevent fraud by placing emphasis on the second item in the fraud triangle, i.e., the opportunity. Human behaviour is complex and dynamic, hence, a more predictable way of addressing fraud should focus on closing the

opportunities, and the loopholes that can be exploited by criminally minded persons.

In other words, businesses must:

- Communicate policy, ethics, and code clearly, for example, Group Code of Conduct
- Communicate the importance of and incentivize whistleblowing
- Enforce strong deterrence policy
- Do not tolerate dishonesty
- Acknowledge and reward good behaviour
- Remove opportunities for fraud by:
 - ✓ Employing staff who are honest and of high integrity
 - ✓ Embedding a strong risk and control culture
 - ✓ Knowing your customer and being sensitive to fraud red flags
 - ✓ Enforcing proper segregation of duties
 - ✓ Implementing good physical security to safeguard assets
 - ✓ Enforcing strong access controls to computer systems.

Fraud prevention culture enables an organization to reduce its fraud incidence as well as the time lag between when a fraud is committed and when it is detected.





JAPA: TIPS FOR RELOCATING TO WORK IN THE UAE AS AN AFRICAN

BY IFEANYI ABRAHAM

It is month nine in 2021 and you are not any closer to relocating to Canada, the US, or Germany like you initially planned. COVID-19 disrupted travel and tourism and a lot of embassies have a backlog of applications, visas, and a lot more to manage as borders open gradually. It is probably time to start considering an alternative, somewhere that could be a stopgap in your relocation plans or perhaps a permanent solution.....enters the United Arab Emirates (UAE).

I moved to Dubai, UAE in early 2019, and within that period I have worked at the largest speakers and MCs bureau in the region, worked at a global recruitment company, and started my own company, FindBlackExperts.com to cater to the needs of Black and African experts as well as aspiring experts trying to access global job, mentorship and knowledge-sharing opportunities. One thing I can tell you for free about the UAE is that it is the new age Canaan land - a land

flowing with milk and honey - ripe for black expertise and excellence to thrive.

Finding a job in the UAE is the dream of many expats who come on holiday and sometimes it feels like nothing is working. I want to share some tips that can help you when looking for a job in the UAE:

1. The UAE does not end in Dubai: Dubai is one of the most beautiful and most visited cities in the world, but it is not the end of the UAE. The UAE has seven Emirates and there are job opportunities in each of these emirates depending on your area of expertise Some of the industries in the different emirates are:

- Abu Dhabi: Oil & Gas, Construction, Education and Technology
- Dubai: Real Estate, Hospitality, Education, Banking and Technology.
- Ajman/Sharjah: Education, Health care, Export(Cars and Used goods).
- Ras-al-Khaimah/Umm al-Quwain/Ras al-Khaimah.

2. Coming in on the right visa is important:

The UAE is one of the few countries you can come in on a 3-month visa and start applying for jobs that will give you access to 2- 3 years visas. When applying for a Visa, do not listen to visa agents saying they will have a job waiting for you when you arrive and make you pay exorbitant fees for a visa. This is usually not true. The best way to get a job in the UAE is to come on a 3-month visiting visa, make sure your resume is up to date-filled with the right keywords, and then you can start applying for jobs. There are cases where you get jobs in your home country as well, but you need to do a lot of due diligence before making that plunge. You can also target a lot of global tech and e-commerce companies targeting Africa but headquartering in the UAE for opportunities if this is your area of expertise.

3. **Get a UAE standard resume:** When applying for a job in a new country, you need to find out about resume formats, resume styles, resume length, and the right industry keywords for the job you are qualified for. You are a brand, and your resume should reflect your brand. This brand might have to face a recruiter with lots of other resumes or pass through a machine test. A great resume should summarize and highlight your strengths, skills, and experience in a way that grabs the attention of the recruiter. He or she spends seconds skimming through hundreds of resumes - make sure yours can stand out in a matter of seconds.

When applying for a Visa, do not listen to visa agents saying they will have a job waiting for you when you arrive and make you pay exorbitant fees for a visa. This is usually not true.

Resumes in the UAE usually have a picture of the candidate in the top right-hand corner. Avoid using resume software to create your resume, they are often not applicant tracking system (ATS) friendly.

4. **Maximize your LinkedIn profile:** Using the right keywords on LinkedIn is powerful for discovery, so is having the right keywords in your resume for finding a job in Dubai. Find out twenty keywords for the industry you are applying to and use them in your resume. In countries like the UAE, a lot of companies use machines/ATS to do the first-level evaluation of resumes, and the machines lookout for related job keywords. Sometimes you do not name a particular section of your resume properly and the machine totally misses it. Find the right keywords and the required experience before you apply for a job to avoid getting ignored for a long time. LinkedIn is an extremely important platform, and you need to optimize it so recruiters can find you.



5. **Keep it short and simple (KISS):** Keep your resume to one page for lower-level roles, two pages for mid-management roles, and two-three pages for executive management roles. Recruiters have much shorter attention spans and sometimes need to go through over 1000 CVs for a single role.

6. **Apply for jobs on the right platforms:** Indeed.ae is a great platform for finding jobs in Dubai and the UAE, with new verified roles. There are other platforms like MonsterJobs, NaukriGulf, GulfTalent, and LinkedIn. Sometimes you are checking fake job posting platforms and applying for stale jobs. For other industries, there may be industry-specific platforms like edarabia.com for education-related roles.

7. **Optimize your network:** Network, network, and network. Every new connection is an opportunity to sell your value. From a random taxi driver to the person you sit within a train ride. Also, find people on LinkedIn, ask your friends in your home country to connect you to their colleagues at the Dubai branch of their company, target a global company with an office in Dubai, and find a contact there. Research and find places where people in a particular sector hangout, and hang out there. Become like a “secret spy” and gather information, but this time for your life. Personal introductions go a long way in the UAE so try and get a personal introduction to help you through the door.

8. **Be conscious of neglected skills:** Sometimes there are opportunities that are not required in your direct line of work, but you may have acquired them during your career. They can become your source of revenue in the UAE. There are a lot of soft skills that are on-demand in the UAE, and you need to be ready to take advantage of them. Sometimes you might have to take a lesser role in a global company in your path to greatness, but do not be discouraged, once you have some UAE or middle east experience it opens you up for

higher-paying jobs. There is such a thing as “UAE Experience” and employers value it a lot. Your first job might just be a way for you to gain experience.

As you decide to move it is important for you to have a plan and decide why you are moving. Is it for permanent residency to build a better life? Or is it for improved opportunities and building a better life? If permanent residency is your main goal, then Canada might be a better option, but if living in one of the safest countries in the world and tapping into global opportunities immediately is your goal, then you are welcome to the UAE.





Abubakar Sadiq Abdulrahman (ASA)
1996 - 2020

Continue to rest easy champ!!!



NIGERIA: APPROACHING CORPORATE COVID-19 VACCINATION POLICY

BY ADEDAMOLA OJO

Most organizations were not prepared for the aftermath of the COVID-19 pandemic. Some organizations are gradually moving back to the physical space, instead of the virtual and controlled workspace most of us have utilized for over a year. Though some are a little skeptical about how the physical space will work with the spread of another virus variant and the complacent

nature of a larger percentage of the public.

Employers are thinking about vaccination policies. Creating company policies for the vaccination of employees can be very tricky - especially when it is not mandated by the government - because people have diverging beliefs. There are two sides to the debate for creating this policy - there are those that advocate for mandatory vaccination while there is another that supports consent.

Nigerian law mandates employers to ensure health and safety in their workplace. There are also provisions in the Employee's Compensation Act, 2010 that can be stated to push mandatory vaccination. The Act defines an 'occupational disease' as a disease that is contracted in the course of employment or due to exposure to risk factors at work and that includes viruses. Running contrary to this is an entrenchment in Chapter IV of the constitution of the Federal Republic of Nigeria 1999 (as amended) that mandates informed consent to medical treatment and certain principles of fundamental human rights.

The latter can be put aside if only there is a provision for mandatory vaccination in the employee's letter, but any letter that predates the pandemic will most likely not have this provision. Bearing in mind that the Nigerian government did not impose vaccination but placed priority on health workers, amongst a few others, how can employers best balance these vaccination pushbacks?

Firstly, every organization should put in place extreme preventive measures, arrange an 'onboarding to the physical workspace sensitization' program, and put out a questionnaire to determine the vaccine acceptance level among the company's employees to capture specific reservations about the vaccines.

Given the fact that more organizations are trying to listen to their employees, to deepen workplace inclusion, employees who vote against vaccination should be made to sign an indemnity to exonerate the company of any financial responsibility, should they contract the virus while doing their job. The indemnity may contain clauses that hold the vaccine-averse employee responsible for any compensation or lawsuit that may ensue from the spread of the virus- if the employee does get infected.

In summary, workplace vaccination policies need not be another source of discord or division in the workplace. Just as every employee matters to the business, their vaccine orientation should equally matter and inform how companies shape their corporate vaccination policies. Employer vaccination indemnities may be a handy human resource tool, in a post-COVID world.

Employer vaccination indemnities may be a handy human resource tool, in a post-COVID world.





DRESSING FOR THE WORKPLACE

BY OYIN SUNMONI

How an individual dress for work can reflect his or her personal brand. The clothes, the shoes, and even the accessories worn by an employee can reinforce or diminish his or her skills and qualities in the eyes of the employer, co-workers, and clients.

Dressing in the workplace used to be unequivocal. The formal suit, tailored dresses, and high heels seem to be the convention when dressing for work. But not everyone buys into these orthodox ideals and many companies, even entire industries, are shifting from strict dress codes to less formal ones. Perhaps this is to portray their business in a certain light or make employees feel more comfortable in their work environment.

The degree of formal dress code required is correlated with the nature of work in the industry because smart dress codes are still important for some industries. In consultancy, for instance, a smart, professional appearance is required to pitch to clients to get their buy-ins.

While the casual dress code creates a sense of ease for employees, figuring out exactly what is and is not appropriate in the workplace can be a bit more confusing. As work attires tend more towards business casuals, the rules about acceptable office wear are not always clear-cut. Although a one-size-fits-all or universal dress code may not be achievable or realistic, here are a few guidelines for dressing appropriately in today's business environment:

- **Take a cue from the company's leadership:** Watch your bosses, and their bosses, to see how they express themselves within the code and then adapt to your own style persona. The key here is to blend with the dress code but still stand out.
- **Be comfortable:** Ensure all your clothes fit appropriately; not too tight or too loose. Too loose clothing can be altered by a seamstress and too tight clothing means you've likely outgrown that current size. This applies to not just your attire but also the comfort of the shoes you wear. Comfort should be prioritized ahead of fashion when making outfit choices.
- **Be neat.** Even if you can dress as casually as you want, make sure the clothes you choose are clean and properly ironed.
- **Be modest.** It is most important to get credit for a job well done rather than gaining attention for going with fashion trends. Stand out as a woman but do not over-emphasize your femininity. It is inappropriate to wear revealing clothing in a work setting.
- **Be conscious of your schedule:** If you are meeting with clients or have an important meeting, you may want to dress a little more formally, even if your company has a casual dress code. In addition, you may want to station an all-purpose jacket in your office just in case your schedule changes unexpectedly to include a more formal interaction.
- **Beware of casual Fridays:** Casual Fridays have the potential to turn into real fashion disasters. It is important to remember that Thursdays are not the end of the week and serious work still gets done on Fridays.



- **Be mindful of business etiquette:** Appropriate attire must be combined with basic business and professional etiquette. The two go together when projecting a professional image of yourself and your company.
- **If unsure, skip it:** If you are uncertain about whether it is okay to wear something to work, it is best to play it safe by skipping it.
- **Maintain an appropriate balance of employer rights and individual freedom:** Some employers experience resistance from employees who believe they have the right to groom themselves and dress in a way that suits their personality. This is true outside the scope of your employers' business. Businesses, just as individuals, have the same right to project themselves in a way that will sit well with clients, customers, and prospects, and employees – as representatives of the business – must respect that. Therefore, it is important for employees to achieve an appropriate balance because the way they dress sends intended or unintended messages about the companies they represent.

Workplaces are evolving, and so are office outfits. Regardless of the reason for the change and whatever the new fashion ideas are, it remains as important as ever to dress appropriately for work. We need to be reminded that first impressions are everything since the way we dress affects the perception of our company's customers or business partners, and we only get one chance to make a positive first impression. Therefore, it is always important to maintain a standard of dress that creates a positive impression. In the words of daring Coco Chanel once again, "Dress shabbily and they remember the dress; dress impeccably and they remember the woman."

Appropriate attire must be combined with basic business and professional etiquette. The two go together when projecting a professional image of yourself and your company.

*HOW MANY
MILLIONAIRES
DO YOU KNOW
WHO HAVE
BECOME
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SAVINGS
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REST MY CASE.*

ROBERT G. ALLEN