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THE BEREAN POST

FAITH · FAMILY · COMMUNITY · LIFESTYLE · ENTERPRISE

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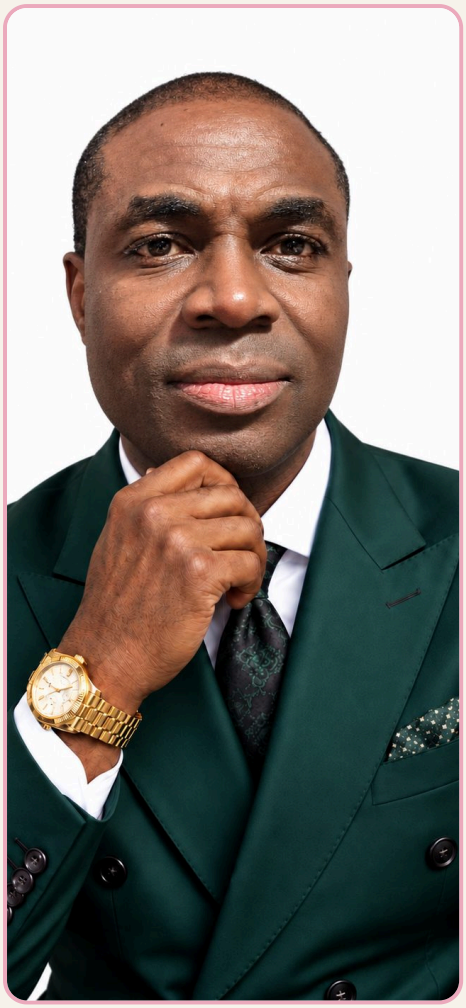

Matthew (Tolu) Olowoyeye

EDITOR-IN-CHIEF & PUBLISHER

THIS MONTH'S THEME

Break the Silence: Building Healthier Families, Safer Children and Stronger Communities

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A LETTER TO OUR READERS

The courage to say it *out loud*

Dear Reader,

Every November we stop at eleven o'clock to keep two minutes of silence. That silence is chosen. It honours people who gave everything, and it is one of the most dignified things a nation does.

There is another kind of silence that is not chosen. It is the silence of a man who has not told anyone how heavy things have become. It is the silence of a child who has stopped talking about school. It is the silence of a congregation that does not know how to speak about depression, abuse, disability or debt, and so says nothing at all.

This edition is called *Break the Silence*. It brings together Remembrance, the protection of children, the voices of young people, family finances and the approach of Advent, because each of them asks the same question of us: who are we failing to hear?

You will find practical guidance throughout. Councillor Tom Plater reflects on remembrance and year-round care for veterans and their families. Our anti-bullying feature, written for parents, teachers and youth leaders, sets out the signs that a child is struggling and what to do when they finally speak. Sarah Lawal asks adults to listen before they lecture, and Deaconess Olutoyin Keshiro shares three decades of leading schools and communities with faith.

We also look ahead. Black Friday and Christmas bring real financial pressure, so we have included a plain guide to celebrating without January regret, alongside practical features on saving, remittances, enterprise and careers. And we end with Advent, the season of waiting, preparation and hope.

"A time to keep silence, and a time to speak." ECCLESIASTES 3:7

My prayer is that this edition helps you recognise which time it is, for you and for someone near you.

With gratitude,

Matthew (Tolu) Olowoyeye

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THIS MONTH'S THEME

Break the Silence: Building Healthier Families, Safer Children and Stronger Communities

ANYONE MEANS YOU

Jesus' Open Invitation to Every Generation

Jesus welcomes us through grace, but His invitation is more than an invitation to admire Him. It is a call to believe, surrender and follow.

BY MATTHEW (TOLU) OLOWOYEYE

It is possible to know about Jesus without truly walking with Him.

We may attend church, enjoy Christian music, quote familiar Bible verses and admire the compassion, wisdom and miracles of Christ. Yet admiration alone is not discipleship. Jesus did not come merely to gather an appreciative audience; He came to call people into a transformed relationship with Him.

Throughout the Gospels, people approached Jesus for different reasons. Some wanted healing. Others needed provision, deliverance or answers. Many were fascinated by His miracles, while some were curious about His teaching. Jesus welcomed them, but He also challenged them to decide what kind of relationship they wanted with Him.

Would they simply benefit from His presence, or would they entrust their lives to Him?

That question still stands before us today.

> **"If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me.**
>
> LUKE 9:23 · NKJV

CONTINUED OVERLEAF: WHAT IT MEANS TO FOLLOW →

An Invitation Without Exclusion

In Luke 9:23, Jesus begins His call with an extraordinary expression: **"Whoever wants to be my disciple…"**

That word *whoever* is important. It means the invitation is not reserved for people with perfect histories, impressive qualifications or spotless reputations. It is extended to children and adults, the confident and uncertain, the religious and previously indifferent.

Jesus does not say, "Put your life in order, and then come." He calls us to come so that He can begin His work within us.

Some people disqualify themselves before responding. They remember their failures, private struggles, poor decisions or wasted opportunities and conclude that God would not want them. Others imagine that Christianity is only for people who already understand the Bible or have lived morally respectable lives.

However, Jesus knows everything about us before He calls us. He is not surprised by our past, confused by our weaknesses or intimidated by our questions. His invitation comes with full knowledge of who we are.

Grace does not pretend that sin is unimportant. Grace declares that our failures do not have to write the final chapter of our lives.

Anyone means the teenager wrestling with identity.

Anyone means the parent carrying regret.

Anyone means the person returning to faith after years away.

Anyone means the one who appears successful but feels empty within.

Anyone means you.

Believing Must Lead to Following

John 3:16 presents one of Scripture's clearest declarations of God's love: God gave His Son so that whoever believes in Him may receive eternal life.

That message is central to the gospel. Salvation is not something we earn through good behaviour, religious activity or personal achievement. It is God's gift, received through faith in Jesus Christ.

Yet the invitation to believe cannot be separated from the call to follow.

In Luke 9:23, Jesus explains that discipleship involves denying ourselves, taking up our cross daily and following Him. John 3:16 reveals the generosity of God's gift; Luke 9:23 reveals the response that genuine faith produces.

Believing is not merely agreeing that Jesus existed or accepting certain facts about Him. Biblical belief places its confidence in Christ and allows that confidence to reshape everyday life.

If we believe that Jesus is Lord, His teaching must influence our choices.

If we believe He is wise, we must be willing to obey Him when His way challenges our preferences.

If we believe He loves us, we can trust Him with the parts of life we struggle to control.

The Christian life is not a transaction in which we receive forgiveness and then continue entirely on our own terms. It is a relationship in which grace welcomes us and discipleship transforms us.

What Does Following Jesus Look Like?

Following Jesus does not mean that we will never struggle, question or make mistakes. The first disciples misunderstood Him, acted impulsively and sometimes failed spectacularly. Nevertheless, they continued learning, growing and returning to Him.

To follow Jesus is to give Him the right to direct our lives.

It means choosing truth when dishonesty would be easier.

It means forgiving when resentment feels justified.

It means treating people with dignity, including those who cannot benefit us.

It means refusing to allow popularity, money, ambition or social pressure to become our master.

It means serving when nobody is applauding and remaining faithful when obedience is inconvenient.

Taking up our cross daily is not a call to manufacture suffering or remain in abusive situations. It describes the daily surrender of selfishness, pride and competing loyalties. It is choosing Christ repeatedly, not only during worship services, but within our homes, workplaces, schools, relationships and private decisions.

A cross-shaped life asks, "What honours Christ?" before asking, "What makes me comfortable?"

An Invitation for the Whole Family

The call of Jesus matters deeply within family life. Children often form their earliest understanding of faith by observing the adults around them.

Parents may speak about following Jesus, but children also notice how adults handle disappointment, disagreement, money, forgiveness and people who are different from them. They learn whether Christianity is merely a Sunday activity or a living relationship that shapes everyday behaviour.

Families do not need to pretend to be perfect. In fact, children benefit from seeing adults acknowledge mistakes, apologise sincerely, seek God's help and make better decisions.

Parents can help children follow Jesus by creating space for honest questions. A child who asks difficult questions is not necessarily rejecting faith. Questions can become doorways to deeper understanding when they are met with patience rather than fear.

Churches must also ensure that children and teenagers are not treated merely as spectators waiting to become important adults. They are part of the Church today. They can pray, serve, show compassion, learn Scripture, exercise generosity and demonstrate courageous faith within their schools and friendships.

Jesus' invitation belongs to every generation.

Grace Meets Us, Then Changes Us

The beauty of the gospel is that Jesus welcomes us as we are, but loves us too deeply to leave us unchanged.

He receives the broken and begins restoration.

He receives the guilty and offers forgiveness.

He receives the confused and teaches truth.

He receives the fearful and develops courage.

He receives ordinary people and forms them into faithful disciples.

We do not change ourselves to earn His invitation. We respond to His invitation and allow His grace to change us.

Discipleship is not instant perfection. It is a continuing journey of surrender, learning and transformation. Some days involve remarkable progress; others require repentance and beginning again. Through every season, Christ remains faithful.

Your Response Matters

The invitation of Jesus is open, but it still requires a response.

No parent can respond on behalf of a child. No pastor can respond on behalf of a congregation. No family tradition, church membership or Christian upbringing can replace a personal decision to trust and follow Christ.

The question is not simply, “Do I admire Jesus?”

The deeper question is, “Am I willing to follow Him?”

Perhaps you have remained near Christianity without surrendering yourself to Christ. Perhaps you once followed faithfully but have gradually drifted. Perhaps you believe your history has placed you beyond the reach of grace.

Listen again to the invitation: **whoever wants to be My disciple.**

There is room for you.

Come honestly. Come humbly. Come with your questions, failures and hopes. Receive the love God has revealed through Jesus, and allow that love to lead you into a new way of living.

The invitation is open.

ANYONE MEANS EVERYONE. ANYONE MEANS YOU.

PAUSE AND REFLECT

01 Do I merely admire Jesus, or am I learning to follow Him?

02 Which area of my life have I found most difficult to surrender?

03 What would following Jesus look like in one practical decision this week?

04 How can our family make faith visible through compassion, forgiveness and service?

A PRAYER OF RESPONSE

Lord Jesus, thank You for inviting me to come to You. I bring You my past, my questions, my weaknesses and my hopes. Forgive me for the ways I have lived independently of You. Teach me to trust You, obey Your Word and follow You faithfully each day. Let my life reflect Your love at home, in my relationships and throughout my community. Amen.

Key Scriptures: John 3:16; Luke 9:23–25; Matthew 11:28–30; Romans 10:9–13.

DATES FOR THE DIARY

November *at a Glance*

1 November	**All Saints' Day**	Honour faithful people whose service continues to influence others.
8 November	**Remembrance Sunday**	Reflect on sacrifice, service, peace and the contribution of Commonwealth communities.
8–15 November	**Inter Faith Week**	Explore how churches and faith communities can build trust and serve together. The 2026 theme is "Lighting the Way for a Shared Future."
11 November	**Armistice Day**	A short reflection or prayer for peace and those affected by war.
16–20 November	**Anti-Bullying Week**	Essential material for parents, schools, churches, teenagers and youth leaders. The 2026 theme is "Break the Silence."
19 November	**International Men's Day**	Men's mental health, fatherhood, purpose, relationships and help-seeking.
19 Nov, 19 Dec	**UK Disability History Month**	Belonging, accessibility and meaningful inclusion in churches and communities.
20 November	**World Children's Day**	Give children and teenagers a voice on safety, opportunity, identity and their future.
29 November	**First Sunday of Advent**	Hope, preparation and the meaning of Christ's coming.

ALL MONTH LONG

Movember

November is also the heart of Movember, whose principal concerns include men's mental health and suicide prevention, prostate cancer and testicular cancer.

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FEATURE INTERVIEW / REMEMBRANCE

REMEMBERING SERVICE, PROTECTING PEACE

Councillor Tom Plater reflects on his family's connection to wartime service, the stories that shaped Stevenage, the contributions of Commonwealth personnel and why Remembrance must lead to year-round care for veterans, families and communities.

COUNCILLOR TOM PLATER

CABINET MEMBER FOR RESOURCES AND PERFORMANCE, STEVENAGE BOROUGH COUNCIL
LABOUR AND CO-OPERATIVE COUNCILLOR FOR ALMOND HILL

THE BEREAN POST: In this conversation, Councillor Tom Plater considers what Remembrance asks of us, not only during November's ceremonies, but throughout the year. His reflections connect family history, civic responsibility, local memory and practical service in Stevenage.



Councillor Tom Plater, Cabinet Member for Resources and Performance at Stevenage Borough Council and Labour and Co-operative Councillor for Almond Hill.

01 A PERSONAL LEGACY OF SERVICE

TBP What does Remembrance mean to you personally, beyond the ceremonies and traditions associated with it?

CTP My Grandad fought at El Alamein and in Europe during the Second World War, so there's a very personal connection for me. But I also think about those who served in conflicts within my own lifetime, including Iraq and Afghanistan, and the people still living with what they experienced.

Most of my immediate family have worked in the defence industry over the past 50 years. That's shaped my understanding of the different ways people contribute to our country's defence. Those on the front line face extraordinary risks, but we should also recognise those who have made sacrifices for the defence of our country in other ways.

Watching what is happening in Ukraine brings home how much we can take peace for granted. Remembrance makes me think about those we've lost, those who came home, and what we owe them and their families.

TBP How has serving as a councillor shaped your understanding of public service, responsibility and sacrifice?

CTP You quickly learn that people usually come to you because something has gone wrong, and often because they've already tried several other ways of getting help. They need someone to listen, take them seriously and follow it through.

You can't always give people the answer they want. Sometimes the hardest part is being honest about what you can do while still doing everything possible to help.

I wouldn't compare being a councillor with military service. But being trusted to represent people brings a responsibility to them. You're making decisions that affect their homes, their families and their town. You have to remember that, particularly when a difficult decision looks quite straightforward on paper.

TBP Was there a particular person, experience or community need that first inspired you to become involved in public life?

CTP I've always had a strong sense of fairness. It bothers me when people work hard, do everything asked of them and still struggle to get a decent home or make ends meet.

That's what draws me to Labour and the trade union movement. I believe ordinary people should have a decent life and a proper say in the decisions that affect them.

Being involved in public life gives you a chance to act on that. Sometimes you can help someone with a problem that's been making their life miserable. Sometimes you can change a policy so fewer people end up in that position. Those are the things that make the work worthwhile.

> **"Watching what is happening in Ukraine brings home how much we can take peace for granted."**
>
> COUNCILLOR TOM PLATER

02 REMEMBERING STEVENAGE'S STORY

TBP Why is it important for communities such as Stevenage to preserve local history and maintain the tradition of remembrance?

CTP A local memorial makes history much harder to keep at a distance. The people named on it lived here. They had families here, worked here and were missed here.

Stevenage's development as a new town after the Second World War is part of that history too. People wanted decent homes and a better future after everything they had been through. We're living in the town that ambition helped build.

As those events move further out of living memory, we have to make an effort to keep the stories alive. Local research, our museum and remembrance events help us understand how the wars we learn about affected people in our own community.

TBP Are there any individuals, stories or acts of service connected with Stevenage that you believe deserve greater recognition?

CTP Paul Johnson deserves a particular mention. His Stevenage at War website brings together the stories of people from the town and surrounding villages who lost their lives in the two world wars.

There's a huge amount of work behind that: checking records, finding photographs and piecing together what happened to someone. Because he's done it, we can learn about a person rather than just read their name on a memorial.

Kevin Bonavia, the Member of Parliament for Stevenage, has also recognised Paul Johnson's wider Herts at War project in Parliament, and rightly so. I'd encourage people to spend some time looking through the website. You might find someone who lived on your street, or whose family name you recognise. Those connections can make the history feel very close.

TBP How can local remembrance better acknowledge the contributions of women, Commonwealth personnel and people from the diverse communities who have served Britain?

CTP We need to tell the whole story. Women served in uniform, worked in industry, cared for the wounded and kept families going. The Gurkhas fought across several theatres of the Second World War, and people from many other countries fought alongside Britain for the Allied cause.

Nigerian soldiers serving in the Royal West African Frontier Force fought in the East African campaign against Italian forces and later served in Burma against Japan. That history ought to be much more widely known.

We should also remember the people from the Caribbean who served during the war, and those who came afterwards to help rebuild Britain, working in our health service, transport and other essential jobs.

Those connections matter. Families who sometimes feel left out of the national story may have helped defend this country and rebuild it. Their contribution should be recognised properly.

TBP What role should the council, schools, churches, community organisations and residents play in preserving civic memory?

CTP The council has a responsibility to preserve the town's history and make it accessible. That includes looking after our memorials, supporting remembrance events and the work we're doing to digitise our archives. Photographs and records are much more useful when people can find them, whether they're researching a relative or teaching children about the town.

There's also a responsibility to the people who have served. Our Armed Forces Champion Claire Parris helps keep their needs on the council's agenda, and our commitment under the Armed Forces Covenant is to fair treatment for service personnel, veterans and their families. We must follow that through in the way services are delivered.

Schools, churches and community organisations help bring that history to life. Residents have a huge part to play too, because so much of it is still held in family memories, photographs

"Because he's done it, we can learn about a person rather than just read their name on a memorial."

COUNCILLOR TOM PLATER ON PAUL JOHNSON'S STEVENAGE AT WAR

“We remember because the people who lived then mattered, just as people do now.”

03 HELPING THE NEXT GENERATION UNDERSTAND

TBP If a child asked, “Why should I remember a war that happened before I was born?”, how would you answer?

CTP I’d tell them about my Grandad, but I’d also recognise that many children today won’t have a grandparent or great-grandparent who can tell them about the Second World War. Without that link, it can feel very distant.

It’s understandable that a child might think, “That was more than 80 years ago. It won’t happen to me.” Yet children in Ukraine have had their schools, homes and family lives disrupted by war today. That’s something we need to explain carefully, without making children frightened about their own safety.

I’d say we remember because the people who lived then mattered, just as people do now. Learning what happened helps us understand why peace needs to be protected, and why people caught up in war need our help.

> “Someone can be brave and frightened at the same time.”

TBP How can we help children understand courage, service and sacrifice without romanticising or glorifying war?

CTP By talking about what war actually means for people, in a way that suits their age. Someone can be brave and frightened at the same time. They can come home and still need help years later.

That applies to veterans of Iraq and Afghanistan as much as those who served in earlier conflicts. Their experiences help us understand that war doesn’t simply end for everyone when the fighting stops.

Ukraine also shows children that war affects whole communities. People lose their homes, families are separated and ordinary life becomes very difficult. We can recognise courage while being honest about that suffering. Children should understand why we honour those who serve, and why preventing war matters so much.

TBP What can parents and schools do to help young people connect remembrance with peace, unity, responsible citizenship and care for others?

CTP Give them something they can relate to, and let them ask questions. That could mean finding out about someone on a local memorial, exploring a family story or hearing from a veteran.

You don’t need to turn every conversation into a lesson. Sometimes a child notices something or asks a question that gives you a way in.

It’s also worth talking about what we owe people who have served. What happens when someone leaves the Armed Forces? Who helps them if they’re struggling? Those questions connect remembrance with the choices we make now, and with the kind of community we want to be.

“Learning what happened helps us understand why peace needs to be protected, and why people caught up in war need our help.”

COUNCILLOR TOM PLATER

04 TURNING REMEMBRANCE INTO SERVICE

TBP **Remembrance often focuses on military service. Who are some of the less-visible people serving and strengthening Stevenage today whose contributions should also be recognised?**

CTP Unpaid carers come to mind immediately. There are people looking after a relative every day, often with very little time for themselves.

Then there are the volunteers who keep local groups going, people helping neighbours, and the staff doing jobs we all depend on: care workers, school staff, cleaners and the teams keeping the town running.

I'd also mention service families. Partners and children can carry a great deal, during someone's service and afterwards. Their contribution is easily overlooked.

We're often very good at thanking people once. We need to be equally good at asking whether they have the support they need to keep going. That's what we've been championing in Stevenage.

> **"We need to be equally good at asking whether people have the support they need to keep going."**

TBP **At a time when society can feel divided, what can the values of remembrance teach us about unity, compassion and our responsibility towards one another?**

CTP At a remembrance service, you stand alongside people whose politics you might not share and whose lives might be very different from yours. But you understand why you're there together.

I think that's worth holding on to. We're always going to disagree about things. I certainly wouldn't expect everyone in Stevenage to agree with me. But we still share a town, and we still have responsibilities towards one another.

The history we remember should also make us wary of prejudice and of people trying to turn neighbours against each other. Taking time to listen, getting to know people and looking out for someone who is struggling will all help keep our community together.

> **"We still share a town, and we still have responsibilities towards one another."**

TBP **Can you recall an act of service or kindness in Stevenage that renewed your confidence in the strength of the community?**

CTP The Muster Point's 72-hour continuous vigil at Stevenage War Memorial in November 2025 comes to mind. Veterans, cadets and members of the public maintained a continuous vigil over three days, through the night and in all weathers. That took real commitment.

What stayed with me was the different generations coming together. Young cadets stood alongside veterans, giving their time to remember people many of them had never known.

Through my council work and my professional work with Kevin Bonavia MP, I've worked with the Muster Point and seen what they do for veterans of all ages. The vigil was a very visible example of the care and commitment behind their work throughout the year. It showed how much people are prepared to give for one another.

> **"Taking time to listen, getting to know people and looking out for someone who is struggling will all help keep our community together."**
>
> COUNCILLOR TOM PLATER

TBP What practical act of service would you encourage every reader, especially every young person, to undertake in their community this November?

CTP Ask a local group what help it actually needs. That might be a veterans' organisation, a food project or another group doing good work nearby.

You don't need to have a particular skill or lots of spare time. Helping set up an event, making someone feel welcome or checking on a neighbour can all be useful.

For younger people, getting involved through a school or youth group is a good place to start. And if you find something you enjoy, stick with it. There's a lot to be said for being someone people know they can rely on.

TBP What message would you like to leave with the people of Stevenage as the nation observes Remembrance in November?

CTP I'll be thinking about my Grandad, but also about those who served before him and since, those serving now, and the families who have shared the sacrifices of service.

We must take the time to remember those we've lost and listen to those who are still here. Some veterans need very little from us; others need substantial support. We should be willing to understand that and respond.

The care that the people of Stevenage show at Remembrance is inspiring. I hope we carry that same care through the year, looking out for our veterans and their families and making sure they know there's always someone in their corner.

"Making sure they know there's always someone in their corner."

THREE WAYS TO MAKE REMEMBRANCE MEANINGFUL

1

Research one name.

Choose a name from a local war memorial and discover the person, family and neighbourhood behind it.

2

Listen to a service story.

Hear from a veteran, serving family or community member whose experience is too easily overlooked.

3

Offer practical help.

Ask a local community organisation what it needs, then give a little time in a way that is genuinely useful.

FURTHER READING

Stevenage at War: stevenageatwar.com
Stevenage Borough Council: Armed Forces Community Covenant: stevenage.gov.uk/about-the-council/the-armed-forces-community-covenant

EDITOR'S NOTE *This interview has been edited for grammar, clarity and house style while preserving Councillor Plater's meaning and voice. Role information was checked against Stevenage Borough Council's published councillor profile.*

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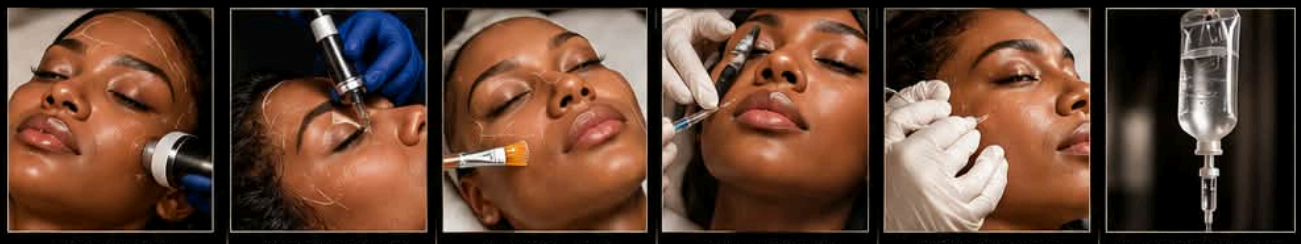

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ANTI-BULLYING WEEK · 18–20 NOVEMBER

WHEN A CHILD GOES QUIET

Recognising and responding to bullying: a guide for parents, teachers, churches and youth leaders.

IN THIS GUIDE
01 Understand it p.17
02 Spot it p.18
03 Respond to it p.18
04 Stay safe online p.19
05 Get help p.19

Bullying rarely announces itself. More often it shows up as a child who stops talking about school, a teenager who keeps their phone face-down, or a young person who suddenly has a stomach ache every Monday morning. By the time an adult notices, the child may have been carrying it alone for weeks.

01 UNDERSTAND IT

What bullying is

Bullying is repeated, intentional behaviour that hurts someone physically or emotionally, usually where there is an imbalance of power. It can be physical, verbal or social: hitting, name-calling, spreading rumours, deliberate exclusion. Increasingly it happens online, where it can follow a child home and into the night.

Why children stay silent

Many children do not tell. They worry that adults will overreact, make things worse or not believe them. Some are ashamed. Others are targeted because of their race, faith, disability, appearance or family circumstances, and fear that speaking up will draw more attention to the very thing they are picked on for.

Why adults must speak first

That is why this year's theme, *Break the Silence*, matters. The responsibility cannot rest on children alone. It belongs to the adults around them: parents, teachers, coaches, youth leaders and church members who notice the change and gently ask.

FAITH MATTERS Jesus placed children at the centre of His attention and warned severely against causing "one of these little ones" to stumble (Matthew 18:6). Protecting children is a basic expression of love.

02 SPOT IT

What a child may not say, their behaviour often will. One sign alone proves nothing; a cluster of changes deserves a gentle conversation.

AT HOME AND SCHOOL

- Reluctance to go to school or clubs.
- Unexplained cuts, bruises or damaged belongings.
- Missing money, lunch or possessions.
- Falling grades or loss of interest in learning.
- Coming home hungry or exhausted.

EMOTIONAL

- Withdrawn, anxious or tearful.
- Trouble sleeping or nightmares.
- Sudden anger at home.
- Saying they are stupid, ugly or worthless.
- Self-harm or talk of not wanting to be here.

ONLINE

- Upset after using their phone or computer.
- Secretive about online activity.
- Deleting accounts or opening new ones.
- Leaving group chats they once enjoyed.
- Anxious whenever a message arrives.

03 RESPOND TO IT

IF YOUR CHILD TELLS YOU

1. **Stay calm** and thank them for telling you.
2. **Listen** to the whole story before reacting.
3. **Reassure them** that it is not their fault.
4. **Write it down:** what happened, when and who was involved. Screenshot online messages.
5. **Agree next steps together.** Contact the school, club or platform, ask for the anti-bullying policy and request a follow-up meeting.
6. **Keep checking in.** Watch their wellbeing, and speak to your GP if they are struggling.

AVOID · THINGS THAT MAKE IT WORSE

- Telling them to fight back.
- Confronting the other child or family in anger.
- Taking away their phone as a punishment for being targeted.
- Promising to keep it secret if they are at risk.

WORDS THAT HELP

“Thank you for telling me.”

“This is not your fault.”

“We will sort this out together.”

“The responsibility to break the silence cannot rest on children alone.”

04 STAY SAFE ONLINE

Cyberbullying follows them home

Online bullying can include hurtful messages, sharing embarrassing photos, impersonation, exclusion from group chats and pile-ons in comments. Because phones go everywhere, a child can feel there is nowhere safe.

Keep conversations about online life open and regular, not only when something goes wrong. Learn how to block, mute and report on the apps your child uses. Agree together where devices are kept at night. If images of a child are being shared, or an adult is involved, report it straight away.

FAMILY ONLINE CHECKLIST

- ☐ Talk about online life every week.
- ☐ Know how to block, mute and report.
- ☐ Devices out of bedrooms at night.
- ☐ Screenshot before anything is deleted.
- ☐ Report images or adult contact at once.

FOR CHURCHES AND YOUTH LEADERS

- Keep an up-to-date safeguarding policy and a named safeguarding lead.
- Set clear behaviour expectations in youth groups, including group chats.
- Pray for and with children by name, and take their concerns seriously.
- Train youth workers to recognise and respond to bullying.
- Make sure every young person has a trusted adult they can speak to.

05 GET HELP

Childline — **0800 1111**
Free and confidential for anyone under 19, any time.

NSPCC Helpline — **0808 800 5000**
For adults worried about a child.

Kidscape — **kidscape.org.uk**
Advice and workshops for parents and children.

Anti-Bullying Alliance — **anti-bullyingalliance.org.uk**
Resources for Anti-Bullying Week and all year.

Report Harmful Content — **reportharmfulcontent.com**
Help reporting harmful content online.

CEOP — **ceop.police.uk**
Report online sexual abuse or grooming.

999 **Emergency.** If a child is in immediate danger, call 999.

TEENAGERS' CORNER

PLEASE LISTEN BEFORE YOU LECTURE

What Teenagers Need from the Adults Who Love Them

BY SARAH LAWAL
YEAR 13 STUDENT | ASPIRING LAW STUDENT



SARAH LAWAL

Teenagers do not need adults who approve of everything they do. They need adults who will listen carefully, guide wisely and remain emotionally safe when the truth is difficult.

Step inside the mind of a teenager and you may be surprised by how loud it can be. There is schoolwork, friendship, family expectations, identity, faith, the pressure to fit in and the constant noise of social media. Even when a teenager appears quiet, there may be several difficult conversations taking place inside their head.

When young people finally bring a struggle, mistake or uncomfortable question to an adult, they are taking a risk. They do not know whether they will be heard, misunderstood, punished or immediately turned into the subject of a long lecture. Too often, the conversation they hoped would bring relief becomes another reason to remain silent.

Parents, teachers and mentors usually respond this way because they care. When adults see a young person moving towards a mistake, their natural instinct is to correct the situation quickly. Their advice may be wise and their intentions sincere. Yet from a teenager's perspective, an immediate lecture can feel less like guidance and more like a wall going up.

If adults want to support the teenagers they love, the first step is simple, although it is not always easy: listen before you lecture.

Why the Lecture-First Approach Backfires

When an adult responds to a teenager's disclosure with an immediate sermon, the unintended message may be: "My lesson is more important than what you are feeling."

Teenagers are learning to become independent, understand their emotions and make responsible decisions. They still need boundaries and correction, but they also need opportunities to think, explain and take ownership of their choices.

A lecture-first response can produce three damaging results:

- **The teenager shuts down.** Feeling judged or misunderstood, they may stop listening, even when the advice itself is valuable.
- **Communication goes underground.** If every disclosure produces criticism or a long speech, teenagers may decide that silence is safer than honesty.
- **Problem-solving is bypassed.** A lecture delivers the adult's verdict but may prevent the young person from examining what happened and deciding how to respond differently next time.

Listening does not mean surrendering authority, excusing harmful behaviour or agreeing with every opinion. It creates the trust from which genuine influence can grow.

What Teenagers Actually Need

When young people describe the adults they trust most, several qualities appear repeatedly.

A SAFE PLACE TO PROCESS

Sometimes a teenager describing a friendship problem, disappointing grade or frightening situation is not asking for an instant solution. They may first need space to understand what they are feeling. A response such as, "That sounds overwhelming," or "I can understand why you felt hurt," lowers defensiveness and opens the door to a more honest conversation.

Validation is not the same as approval. You can recognise a teenager's feelings while still challenging an unwise decision.

CURIOSITY BEFORE CRITICISM

Open questions help teenagers think instead of merely defend themselves. Adults might ask:

- What happened from your point of view?
- What do you think went wrong?
- How would you like to handle it?
- Do you want advice, practical help or simply someone to listen?

Questions like these invite the teenager to participate in finding a solution. They communicate respect while allowing the adult to offer guidance at the right moment.

RESPECT FOR THEIR REALITY

The world teenagers are navigating differs significantly from the one many parents knew at the same age. Academic pressure can feel relentless. Friendship problems may continue online long after the school day ends. Comparison, bullying and embarrassment can reach a large audience within minutes.

Dismissing these concerns as "drama" may damage trust. Adults do not have to agree with every interpretation, but they should recognise that the experience and emotions are real to the young person living through them.

FAITH THAT MAKES ROOM FOR QUESTIONS

Teenagers also need permission to ask difficult questions about faith. A question is not necessarily rebellion; it may be evidence that a young person is thinking seriously about what they believe. Quoting Scripture should never become a shortcut that avoids listening to fear, doubt or pain.

Faith-filled guidance can include prayer, biblical wisdom and clear boundaries while still allowing honest conversation. The aim should not be to silence questions, but to help young people explore them safely and truthfully.

FIVE THINGS TEENAGERS WISH ADULTS WOULD SAY

1. **Help me understand what happened.**
2. **You can tell me the truth.**
3. **I may disagree, but I will listen.**
4. **Your mistake does not define you.**
5. **We will work through this together.**

Moving from Lecturing to Connection

Building a trusting relationship with a teenager requires a change of pace. The next time a young person brings you a difficult story, pause before responding. Put down the phone. Let them finish. Repeat what you believe you heard and ask whether you understood correctly. Then decide together what guidance, boundary, apology or practical action is needed.

Teenagers do not need perfect adults with an answer ready for every situation. They need dependable adults who can remain calm enough to hear an uncomfortable truth and loving enough to offer both compassion and correction.

Listening first does not weaken adult leadership. It makes that leadership easier to trust. When teenagers know that honesty will be met with attention rather than humiliation, they are far more likely to return for the wisdom, boundaries and support they still need.

"When a teenager tells you something difficult, will your reaction make them return - or teach them never to tell you again?"

ABOUT THE CONTRIBUTOR Sarah Lawal is a Year 13 student preparing to study Law at university. She is interested in the experiences, concerns and perspectives of young people, particularly the importance of healthy communication between teenagers and the adults who support them. Through her contribution to The Berean Post, Sarah hopes to encourage parents, teachers and mentors to listen more carefully, guide with understanding and create safer spaces in which teenagers can speak honestly and be heard.

INTERVIEW · EDUCATION & COMMUNITY

LEADING BEYOND THE SCHOOL GATES

Faith, SEND leadership and building communities where people belong

AN INTERVIEW WITH

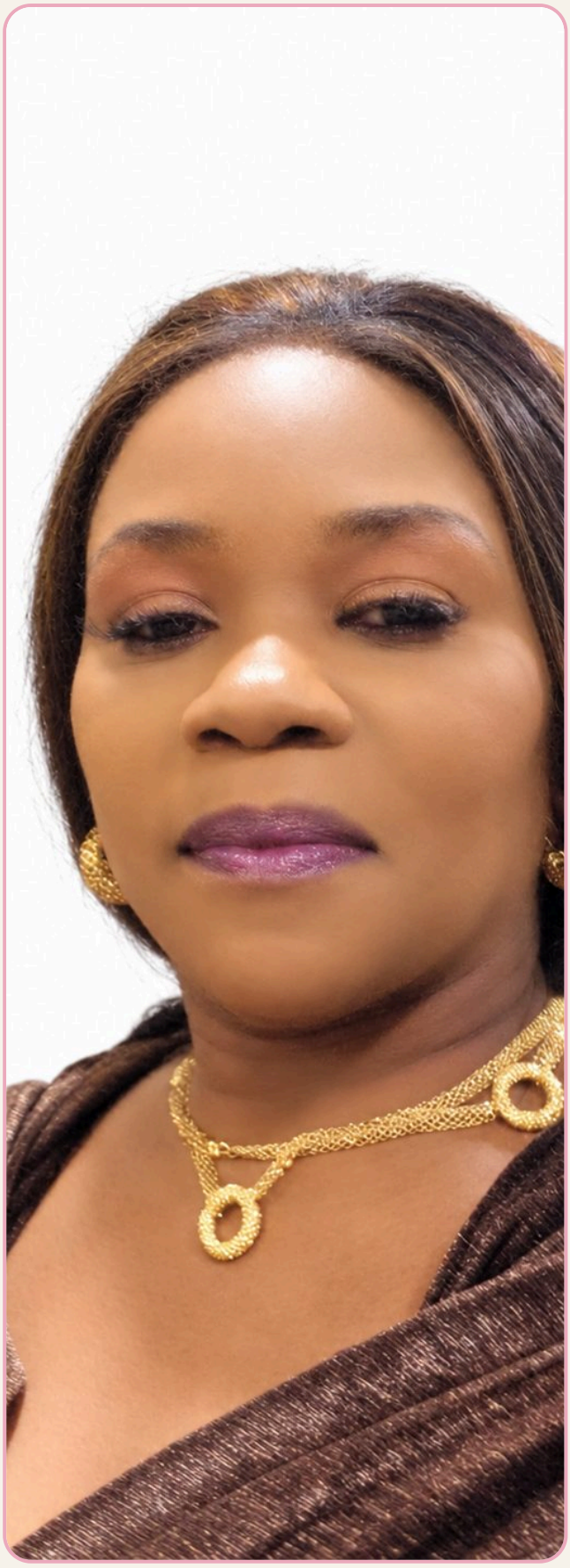
Deaconess Olutoyin Keshiro

EXECUTIVE HEADTEACHER · SEND ADVOCATE · COMMUNITY CONVENER · WOMAN OF FAITH

For more than three decades, Deaconess Olutoyin Keshiro has served in education with a conviction that every child has value, potential and the right to be treated with dignity. Today, as an Executive Headteacher overseeing two special educational needs and disabilities schools in London, she leads not only through systems and standards, but through compassion, inclusion and an enduring Christian faith.

Her influence also extends beyond education. As Convener of Nigerians in Hertfordshire, a community of approximately 1,000 members, and through her involvement with the Exclusive Women of Influence Circle, she brings people together, encourages women and helps families find connection and practical support.

In this conversation with The Berean Post, she reflects on the responsibilities of educational leadership, the realities of leading as a Black woman, the importance of SEND inclusion and the legacy she hopes to leave in schools, families and communities.



DEACONESS OLUTOYIN KESHIRO

EDITOR'S NOTE *This interview has been edited for clarity, consistency and length while preserving the interviewee's meaning and voice. Scripture quotations are from the New King James Version.*

A CALLING TO EDUCATION

TBP **Can you tell us about your journey into education and how you became an Executive Headteacher overseeing two schools in London?**

OTK My journey into education has been much more than a professional career; it has been a calling shaped by faith, service, sacrifice and a commitment to making a difference in the lives of others.

For over 30 years, one conviction has remained constant: every child has value, every child has potential and every child deserves the opportunity to succeed, irrespective of background, circumstances or ability. Education is not simply about teaching children to read, write or gain qualifications. It is also about nurturing confidence, building character, developing independence and helping young people discover their purpose.

My progression into senior leadership did not happen overnight. It came through hard work, continuous learning, perseverance and, most importantly, God's grace. There were difficult decisions, personal sacrifices and moments when the responsibility of leadership felt overwhelming. Through every season, however, my faith remained my foundation. Proverbs 3:5–6 has continually reminded me to trust God rather than rely only on my own understanding.

Serving today as an Executive Headteacher overseeing two schools in London is both a privilege and a tremendous responsibility. Working with children and young people with special educational needs and disabilities has deepened my understanding of patience, resilience and true inclusion.

I do not see my position merely as an achievement. I see it as a platform God has entrusted to me to serve others. Leadership is not about how high you rise, but how many people you lift as you rise.

TBP **What does overseeing two schools involve, and how do you manage the responsibilities and challenges of educational leadership?**

OTK I approach the responsibility with humility, prayer, discipline and accountability. My role extends beyond managing staff, monitoring performance or maintaining standards. I must help create environments where children feel safe, valued, understood and empowered to achieve their potential.

In special education, leadership requires particular sensitivity. Many children experience significant communication, learning, emotional, behavioural or sensory challenges. Some cannot communicate their needs verbally; others require highly individualised support to participate in everyday activities. Every decision must therefore remain centred on the child.

I remind staff that behind every Education, Health and Care Plan is a child with a personality, dreams, strengths and a family that wants the best for them. My approach rests on five principles: prayer, preparation, prioritisation, teamwork and perseverance. I ask God for wisdom, while also ensuring that vision is translated into practical action, measurable outcomes and sustainable systems.

The role is demanding, but moments of progress make the sacrifices worthwhile: a child learning to express a need, a young person gaining independence, or a parent recognising progress they once thought impossible. Leadership is a responsibility to serve, not a privilege to be celebrated.

"Leadership is not about how high you rise, but how many people you lift as you rise."

TRANSFORMING CHILDREN AND FAMILIES

TBP **How can education transform children, families and entire communities?**

OTK Education gives people more than knowledge; it gives them choices, confidence, independence, opportunity and hope. For children, it opens doors to possibilities they may never have imagined. For families, it can challenge limiting beliefs and create pathways towards a more secure future. For communities, it develops the thinkers, innovators, professionals, entrepreneurs and leaders of tomorrow.

My experience in SEND education has strengthened this belief. For a child with complex needs, transformation may not look like conventional academic success. It may mean communicating a choice, interacting confidently, managing personal care, travelling more independently or gaining skills that improve everyday life. These achievements are significant and deserve to be celebrated.

We must never measure a child's potential by the limitations other people see. Every child has abilities waiting to be discovered, nurtured and developed. Effective education also empowers families by providing reassurance and hope that their child has a meaningful future.

Education must therefore be inclusive, compassionate and purposeful. It should prepare children not only for examinations, but for life, helping them leave with dignity, confidence, practical skills and a genuine sense of belonging.

TBP **Why must schools support teachers, parents and young people rather than focus only on academic achievement?**

OTK Education is a partnership. No school can achieve lasting success in isolation. Children thrive when teachers, parents, professionals and the wider community work together with a shared purpose.

Teachers do far more than deliver lessons. They nurture confidence, identify potential and sometimes become the first people outside a family to recognise a child's unique abilities. They therefore need encouragement, professional development, clear expectations and meaningful support. We cannot expect excellence without investing in the people responsible for delivering it.

Parents are equally important. In special education, many carry substantial emotional, physical and practical responsibilities. Some have spent years advocating for their children and navigating complex systems. They need schools that listen, communicate transparently and treat them as genuine partners.

Young people also need more than academic instruction. They need role models, encouragement, opportunities to develop their talents and adults who believe in them. When teachers feel valued, families feel heard and young people feel supported, schools become communities in which children can flourish.

LEADING AS A BLACK WOMAN

TBP **As a Black woman in educational leadership, what challenges have you encountered, and what lessons have you learnt?**

OTK It has been a journey of determination, resilience, courage and faith. Senior leadership can bring additional pressures for a Black woman. There may be moments when you feel you must work harder to demonstrate competence, establish credibility or ensure your voice is heard.

I have never allowed my identity to become a limitation. I am proud of my heritage, values, faith and the experiences that shaped me. Challenges have strengthened my character, deepened my professional knowledge and increased my determination to succeed.

One lesson I have learnt is that competence, integrity, consistency and excellence speak powerfully over time. I believe in being thoroughly prepared, maintaining high professional standards, treating people fairly and allowing the quality of my work to demonstrate my capability. Philippians 4:13, "I can do all things through Christ who strengthens me", has been a constant source of encouragement.

I have also learnt the importance of lifting other women as we progress. We should celebrate one another, share knowledge, provide mentorship and create pathways for the next generation. Younger women, particularly Black women, should not diminish themselves to fit leadership spaces. They should develop their skills, protect their integrity and walk confidently in their God-given purpose.

BUILDING COMMUNITY BEYOND THE SCHOOL GATES

TBP **What inspired you to establish Nigerians in Hertfordshire, and what is the vision behind a community of approximately 1,000 members?**

OTK The inspiration came from a desire to connect people, create belonging and build a supportive community. Living away from one's country of origin can be challenging. Even within a society that offers opportunities, people may experience isolation, cultural disconnection or difficulty navigating unfamiliar systems.

I wanted Nigerians living in Hertfordshire to have a space where they could connect, exchange useful information, celebrate their heritage and support one another. Community is not merely about geography or nationality; it is about relationships, kindness, mutual respect and the willingness to help.

The growth to approximately 1,000 members is encouraging, but numbers are not my primary measure of success. What matters is the quality of the relationships and the difference the community makes in people's lives. My vision is for a welcoming environment in which members can seek advice, share opportunities, celebrate achievements and support families during difficult times.

Galatians 6:2 says, "Bear one another's burdens, and so fulfill the law of Christ." That captures the spirit I hope to nurture: not simply a digital group, but a meaningful network of friendship, encouragement, practical support and positive community engagement.

TBP **How can digital communities create genuine belonging, practical support and meaningful relationships?**

OTK Technology can bring people together, particularly those who might otherwise struggle to find community. But it must be used intentionally. A digital community should be more than a place where messages are forwarded; it should be a space where people feel seen, heard, respected and supported.

Members can share employment opportunities, educational information, housing guidance, local services, family activities and community events. They can celebrate milestones, provide encouragement and offer practical assistance during difficult periods. A newcomer may receive valuable advice, a family facing hardship may find support, and a professional may connect with someone willing to share experience.

Successful digital communities require clear values, respectful communication, responsible leadership and a genuine commitment to members' wellbeing. Where appropriate, online relationships should also produce real-life connections, collaborations and opportunities. Technology connects people; compassion, trust and shared purpose build community.

WOMEN, INFLUENCE AND MUTUAL SUPPORT

TBP **Tell us about your involvement with the Exclusive Women of Influence Circle. Why is it important for women to support one another?**

OTK My involvement reflects my belief in the power of women coming together to encourage, inspire and strengthen one another. Women carry multiple responsibilities as professionals, wives, mothers, daughters, carers, entrepreneurs and community leaders. They often give so much to others that their own aspirations, wellbeing and development receive insufficient attention.

Women need spaces where they can connect honestly, learn from one another and celebrate achievements without competition or judgement. Influence is not limited to status, wealth or public recognition. A woman who mentors a younger colleague, encourages another woman to continue her education, supports someone through difficulty or raises children with strong values is exercising influence.

Proverbs 31:25 says, "Strength and honor are her clothing; she shall rejoice in time to come." I want women to recognise that their experiences, knowledge and abilities have value. We should build relationships that encourage growth rather than comparison, collaboration rather than competition and confidence rather than insecurity.

When women support one another, we do more than empower individuals. We strengthen families, influence communities and shape future generations.

"Technology connects people; compassion, trust and shared purpose build community."

FAITH, SERVICE AND EXCELLENCE

TBP How does your Christian faith influence your leadership, decision-making and service?

OTK My Christian faith is the foundation of everything I do. It shapes my values, strengthens me during difficult times and reminds me that leadership is ultimately about service.

Faith teaches me humility, compassion, patience, forgiveness, honesty, diligence and accountability. It also reminds me that leadership should never become an exercise in personal pride. Jesus demonstrated that true greatness is found in service. Mark 10:45 says that the Son of Man came not to be served, but to serve.

Leadership sometimes requires difficult conversations, challenging decisions and the courage to stand firm. In those moments, I pray for wisdom, fairness and discernment. Faith does not remove challenges, but it provides strength to face them.

It must also be visible in our actions. It is not enough to speak about kindness, integrity or compassion; we must demonstrate them. I work within diverse communities of children, families and professionals from many faiths, cultures and backgrounds. My Christian faith calls me to treat every person with dignity, fairness and respect. Faith is not simply what I profess; it is what I strive to demonstrate through the way I live, lead and serve.

TBP What role do commitment, dedication and passion play in achieving meaningful success?

OTK Passion gives us the desire to begin. Commitment gives us the determination to continue. Dedication gives us the discipline to keep working when progress is slow or circumstances become difficult. These qualities must also be supported by faith, integrity and perseverance.

Over many years in education, I have learnt that success rarely comes without sacrifice. There are demanding days and difficult decisions, and the results of our efforts are not always immediately visible. In those moments, passion alone is insufficient; we need commitment to our purpose and dedication to the responsibilities entrusted to us.

Colossians 3:23 says, “And whatever you do, do it heartily, as to the Lord and not to men.” Excellence should be a personal standard, not something displayed only when others are watching. Meaningful success is built through small, consistent acts of excellence over time. We should never underestimate what can happen when ordinary responsibilities are carried out with extraordinary commitment.

ENCOURAGING EMERGING LEADERS

TBP What advice would you give women, educators and emerging leaders who want to make a difference but may lack confidence or opportunity?

OTK Believe that your life has purpose and that you have something valuable to contribute. Do not wait until every circumstance is perfect before taking the first step. Begin where you are, with what you have.

You may not yet possess all the resources, connections or experience you need, but you can prepare for the opportunities you desire. Invest in your development. Read widely, seek knowledge, welcome constructive feedback and surround yourself with people who challenge you to grow. Find mentors who demonstrate the values you admire.

For women, I would add: do not allow comparison to distract you from your own journey. Another person’s progress does not diminish your potential. Develop emotional intelligence, humility and the ability to listen. Leadership is not merely giving instructions; it is understanding people, building trust, making sound decisions and accepting responsibility.

Educators should never underestimate the influence of their encouragement upon a child. Community leaders should place service before recognition, identify genuine needs and use their abilities to respond. Do not despise small beginnings. Be courageous enough to begin, disciplined enough to continue and humble enough to keep learning.

TBP How do you balance your responsibilities as a wife, mother, educational leader and community advocate?

OTK Balance requires intentionality, flexibility and God's grace. I am a wife, a mother of adult children, an educational leader and someone passionate about supporting others. Each role matters and brings its own responsibilities and rewards.

I have learnt that balance does not mean giving equal time to everything every day. It means recognising priorities, understanding what matters in each season and making deliberate choices. My family remains central to my life and identity. Professional success should never cause us to lose sight of the relationships and values that give life meaning.

Leadership is demanding, so I rely on planning, delegation, boundaries and a supportive network of family, friends and colleagues. I am also learning that rest is not a sign of weakness. Even when we are passionate about service, we must make room for reflection, renewal and wellbeing.

Psalm 127:1 reminds me that unless the Lord builds the house, our labour is in vain. My strength is limited, but God's grace is sufficient. I want my family to remember not only what I achieved professionally, but also the love, faith, encouragement and values I demonstrated.

FULFILMENT, VISION AND LEGACY

TBP What has been your greatest source of fulfilment throughout your leadership journey?

OTK My greatest fulfilment comes from knowing that my work has made a positive difference in another person's life. Professional achievements matter, but the moments closest to my heart are often quiet victories that receive no public recognition.

It may be a child achieving something once considered beyond reach, a parent expressing gratitude because their child has gained confidence, or a teacher discovering new capability. In community leadership, it may be connecting someone with an opportunity, encouraging a person through difficulty or watching meaningful friendships develop.

I also find fulfilment in seeing others grow. One of the greatest measures of leadership is the ability to prepare others to lead. We should not become so attached to our positions that we neglect those coming behind us. I want people to be stronger, more confident and better equipped because our paths crossed. The greatest reward of leadership is not the recognition we receive, but the positive difference our presence makes.

TBP What is your vision for stronger, more inclusive and better-connected communities?

OTK I want to see communities built on trust, compassion, inclusion, respect and shared responsibility. Many people experience loneliness, financial pressure, uncertainty and social isolation. Families face complex challenges, while young people need guidance and opportunity. Schools, community organisations, churches, businesses and individuals all have a role to play.

My vision includes communities where children are encouraged to pursue their aspirations, parents can access useful information and support, and older generations can share wisdom. I also want much greater inclusion for people with disabilities and additional needs. A truly inclusive community gives everyone a voice, treats everyone with dignity and enables everyone to participate.

Through Nigerians in Hertfordshire and women's networks, I hope to encourage collaboration, mentorship, professional development and community engagement. Community transformation begins when individuals stop asking only what they can gain and begin asking what they can contribute.

I do not simply want larger communities. I want healthier, kinder and better-connected ones. When people belong, they gain confidence to contribute; when people are supported, they are more likely to succeed.

"Rest is not a sign of weakness."

TBP After more than three decades in education and leadership, what legacy would you like to leave?

OTK When I think about legacy, I do not think primarily about titles, positions or public recognition. I think about people: the children I have influenced, the families I have supported, the teachers I have mentored and the individuals I have encouraged.

In education, I want my legacy to be one of inclusion, high expectations, compassion and an unwavering belief in every child's potential. Children with special educational needs and disabilities should be recognised for their abilities, respected for their individuality and given meaningful opportunities to live fulfilling lives.

In leadership, I hope to be remembered as someone who encouraged excellence, developed others and demonstrated that authority must be accompanied by humility and accountability. In community service, I hope to leave stronger connections, meaningful relationships and a culture of mutual support.

Second Timothy 4:7 says, "I have fought the good fight, I have finished the race, I have kept the faith." I aspire to live a life of purpose, service and faith. I do not want to be remembered only for what I achieved, but for the people I helped, the lives I touched and the opportunities I created.

A FINAL WORD TO READERS

TBP What message would you like to leave with readers of The Berean Post?

OTK My message is one of faith, hope, courage, perseverance and purpose. Whatever stage of life you are in, whatever challenges you face and whatever dreams you carry, do not give up.

Your present circumstances do not define your future. Your past mistakes do not have to determine your destiny. Your age, background or the opinions of others should never prevent you from pursuing the purpose God has placed within you.

Every person has something valuable to contribute. You may not hold a prominent title, but a kind word can restore hope, generosity can change someone's day, an opportunity can transform a future and a child encouraged today may become a leader tomorrow.

Remain committed to excellence. Approach whatever God has placed in your hands with dedication, integrity and passion. There will be seasons of waiting, disappointment and uncertainty, but those seasons can also prepare us for growth and greater responsibility.

Support your family. Encourage your friends. Mentor someone. Celebrate the success of others. Contribute positively to your community and remain grateful.

Let your faith be stronger than your fears, your purpose greater than your challenges and your commitment deeper than your desire for recognition. Lead with humility. Serve with compassion. Work with excellence. Love generously. Remain steadfast in prayer, and never become so focused on reaching the top that you forget to lift others along the way.

To God be all the glory.

THE VERSE BEHIND HER LEGACY

"I have fought the good fight, I have finished the race, I have kept the faith."

2 TIMOTHY 4:7 (NKJV)

"I do not want to be remembered only for what I achieved, but for the people I helped."



ABOUT

Deaconess Olutoyin Keshiro

Deaconess Olutoyin Keshiro is an Executive Headteacher overseeing two SEND schools in London. With more than 30 years' experience in education, she is a passionate advocate for inclusive practice, educational excellence and the dignity and potential of every child. Beyond the school environment, she is Convener of Nigerians in Hertfordshire, a community of approximately 1,000 members, and is involved with the Exclusive Women of Influence Circle. A devoted Christian, wife and mother, she leads with faith, compassion, integrity and a commitment to developing people and strengthening communities.

SIX LEADERSHIP PRINCIPLES TO CARRY FORWARD

PRINCIPLE	IN PRACTICE
1 **Every child matters**	Measure potential by possibilities, not by perceived limitations.
2 **Leadership lifts**	Express authority through service, humility and accountability.
3 **Build belonging**	Strengthen community through compassion, trust and practical support.
4 **Excellence is consistent**	Let disciplined, faithful work become a daily standard.
5 **Rest sustains service**	Treat reflection, renewal and healthy boundaries as leadership responsibilities.
6 **Leave people stronger**	Measure legacy by the confidence, hope and opportunity you help others gain.

More voices. More service. More community.

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MONEY · BEFORE CHRISTMAS

Celebrate Without *January Regret*

Black Friday falls on 27 November. A calm plan made now can protect your family from a stressful new year.

From Black Friday until the New Year, the pressure to spend is relentless. Adverts promise that the right gift will show how much we love someone. Social media fills with other people's decorations, parties and presents. Children compare what they received. And for many families, the bills arrive in January, just as the excitement fades.

Generosity is a beautiful part of Christmas. It reflects the God who "so loved the world that He gave" (John 3:16). But generosity funded by debt can quickly turn into stress, conflict and shame. Proverbs warns that "the borrower is servant to the lender" (Proverbs 22:7).

A meaningful Christmas does not depend on how much is spent. Children tend to remember time, traditions and attention more than the price of their presents. Friends value thoughtfulness more than expense. Churches can lead the way by making generosity practical: sharing meals, supporting families who are struggling and celebrating simply.

The key is to decide before the season begins. A plan made calmly in November is far easier to keep than a decision made in a shop, late at night or under pressure in December.

Bargain or pressure?

Black Friday and the sales that follow are designed to make spending feel urgent. Countdown clocks, "only three left" messages and one-click payment shorten the time between wanting and buying. A discount only saves money if you were already planning to buy the item. Before you pay, ask three questions: Was this on my list? Would I buy it at full price? Can I pay for it today without borrowing?

Talk about it as a family

Children cope well with honest, simple explanations. Tell them what the family is planning, why, and what will make the day special. Let them help choose one tradition to keep and one gift to make or give away. Agreeing expectations early with relatives, friends and church groups also prevents awkward conversations in December.

GIFTS THAT COST LITTLE

- A meal cooked and shared.
- A handwritten letter of thanks.
- A voucher for your time or skill.
- A family photo book or recipe collection.
- An afternoon out together.
- Home-baked treats, wrapped simply.
- A gift to a charity or food bank in someone's name.

"Christmas is not an emergency. Protect your emergency savings."

PLAN IT NOW

A Christmas budget *in six steps*

1. **Set a total** you can afford from money you already have.
2. **List everyone** you plan to buy for and give each person a limit.
3. **Include the hidden costs:** food, travel, wrapping, postage and events.
4. **Agree limits with family,** or suggest a Secret Santa.
5. **Pay with cash or debit** where possible, and track what you spend.
6. **Protect your emergency savings.** Christmas is not an emergency.

YOUR CHRISTMAS PLAN

CATEGORY	BUDGET	SPENT
Gifts	£	£
Food and drink	£	£
Travel and visits	£	£
Events and outings	£	£
Wrapping, cards and postage	£	£
Giving and church	£	£
Total	**£**	**£**

BE CAREFUL WITH

- **Buy now, pay later.** Easy to start, easy to lose track of.
- **Credit cards** you cannot clear in full in January.
- **Payday and other high-cost loans.**
- **Illegal lenders.** Report loan sharks to Stop Loan Sharks on 0300 555 2222.

FREE, IMPARTIAL HELP

MoneyHelper — **0800 138 7777**
Free government-backed money guidance. moneyhelper.org.uk

StepChange — **0800 138 1111**
Free debt advice charity. stepchange.org

National Debtline — **0808 808 4000**
Free, confidential debt advice. nationaldebtline.org

Citizens Advice
Help with money, benefits and bills. citizensadvice.org.uk

IF JANUARY HAS ALREADY ARRIVED

- **Open every bill.** Write down what you owe and when each payment is due.
- **Contact lenders early.** Many will agree a payment plan if you ask before you miss a payment.
- **Pay priority bills first:** rent or mortgage, council tax, energy and water.
- **Do not borrow to repay borrowing.** Speak to a free debt adviser instead.

Debt is not a moral failure, and you do not have to face it alone. Asking for help early is wise stewardship. *"Let us not become weary in doing good"* (Galatians 6:9).

THE FAITHFUL POUND / FAMILY FINANCE

START SMALL, GROW WISELY

How families can introduce children to saving, investing and long-term wealth



MS. WANDE ADELEYE
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BY WANDE ADELEYE · FINANCIAL LITERACY & WEALTH BUILDING ADVOCATE

Building financial confidence is one of the most useful gifts adults can pass to children. It is not about expecting young people to become wealthy overnight or placing adult financial pressures on them. It is about helping them understand money, make thoughtful choices and develop habits that can support them throughout life.

Children learn about money from what they hear, what they see and the choices they are invited to make. Everyday conversations about pocket money, shopping, saving for a goal and giving to others can create a foundation for financial resilience. Over time, those small lessons can help families build a healthier relationship with money and make informed decisions across generations.

1 How can parents explain the difference between saving and investing?

A helpful starting point is to explain that saving and investing have different purposes. Saving is generally about keeping money accessible and relatively secure for a near-term goal or unexpected expense. Investing means putting money into assets with the aim of growing its value over time, while accepting that the value can fall as well as rise.

Use examples children can relate to. If a child is saving for a bicycle they hope to buy in a few months, a savings account may be appropriate because the money needs to be available when required. If the goal is many years away, a parent might explain how investing works and why the value may fluctuate. The key is to match the approach to the goal and timeframe, rather than presenting investing as a guaranteed way to make money.

For younger children, three simple jars or labelled pots can make the idea tangible: spend, save and give. As they grow older, the conversation can develop to include longer-term goals, interest, investment risk and the importance of comparing options before making a decision.

“The aim is not to place adult financial pressure on children. It is to help them build confidence, judgement and healthy habits.”

2 What is compound growth, and how can families make it understandable?

Compound growth occurs when returns are added to the original amount and future returns are earned on the growing total. It can help explain why time matters when money is saved or invested. However, the outcome depends on the interest rate or investment performance, fees, tax treatment where relevant and how long the money remains invested.

THE £100 ILLUSTRATION

Imagine £100 growing at a hypothetical 5% a year. If that rate applied and growth were compounded annually, the balance would be £105 after one year and approximately £110.25 after two years, before fees or tax.

START	YEAR 1	YEAR 2
£100	£105	£110.25

This is an illustration, not a forecast. Investment returns are not guaranteed, and investments can lose value.

The most important lesson is not the example's percentage. It is the habit of starting when possible, adding money consistently and allowing time to work. Saving small amounts is still worthwhile when a child cannot contribute much.

3 Which UK savings and investment options can parents consider?

A child's savings account can be a straightforward place to begin. Depending on the account, money may earn interest and remain accessible under the provider's rules. Parents should compare the interest rate, access conditions, minimum balances and any restrictions before opening an account.

A Junior Individual Savings Account (Junior ISA) is a long-term, tax-free account for eligible children. There are cash Junior ISAs and stocks and shares Junior ISAs. A cash Junior ISA pays interest according to its terms; a stocks and shares Junior ISA invests in assets, so its value can rise or fall.

JUNIOR ISA AT A GLANCE · 2026/27

The annual savings limit is **£9,000** across the child's Junior ISA accounts.

The money belongs to the child. They can take control of the account at 16 but generally cannot withdraw the money until 18.

Check GOV.UK and the provider's current terms before acting, because allowances and rules can change.

There is no single best option for every family. The right choice depends on the child's age, the purpose of the money, how soon it may be needed and the level of risk the family can accept. Provider charges, investment choices and account terms should be reviewed carefully.

4 How should teenagers learn about investment risk?

Teenagers may encounter investing through social media, friends, gaming communities or online personalities. Parents can help them understand that an investment's potential return is linked to risk: there is no reliable promise of high returns without the possibility of loss. A product or opportunity that claims otherwise deserves close scrutiny.

Explain diversification: spreading money across different investments rather than relying on one company, asset or trend. Diversification can reduce the impact of poor performance in one holding, but it does not remove investment risk or guarantee a profit.

FIVE QUESTIONS BEFORE INVESTING

1. Do I understand what I am buying?
2. What could cause it to lose value?
3. What fees and restrictions apply?
4. Can I afford to lose this money?
5. Is the provider authorised where authorisation is required?

Teenagers should avoid borrowing to invest, rushing into decisions or using money needed for essential costs. Families can practise these questions with hypothetical examples before real money is involved.

5 How can families protect children from get-rich-quick culture?

Online content can make wealth appear effortless, immediate and dependent on finding a secret opportunity. Children and teenagers should learn to distinguish education from advertising, speculation and scams. Warning signs include guaranteed profits, pressure to act immediately, demands to recruit friends, unclear explanations of how returns are generated and requests to transfer money to unfamiliar people or platforms.

A useful family rule is to pause before acting. Research the opportunity independently, discuss it with a trusted adult and check official information rather than relying on testimonials or influencer claims. Never share passwords, one-time security codes or banking details with someone who contacts you unexpectedly.

It is also worth discussing the difference between appearing wealthy and being financially secure. Expensive items and online displays do not reveal a person's debts, savings or financial circumstances. Emphasise patience, learning, consistent habits and informed decisions over comparison or quick wins.

6 How can parents encourage a healthy attitude to wealth, generosity and responsibility?

Financial education is about more than accumulating money. It also involves responsibility, contentment, generosity and the ability to make choices that reflect a family's values. For families guided by Christian values, stewardship offers a meaningful way to discuss using resources wisely, caring for others and being accountable for the choices we make.

Children can practise this through age-appropriate decisions: setting aside a small amount to give, saving towards a goal, comparing prices or helping to plan a family purchase. These activities show that money is a resource to manage, not a measure of a person's worth.

Parents should also be mindful of the messages children receive about financial hardship. Avoid shame or blame when discussing money, and explain that circumstances differ between households. The aim is to equip children with skills and confidence, not to make them feel responsible for adult financial pressures.

7 What practical steps can families take this month?

Progress does not require a large starting balance. A simple plan can make financial learning part of everyday life:

WEEK 1

Start the conversation

Ask what your child thinks money is for. Agree a realistic savings goal and discuss the difference between needs and wants.

WEEK 2

Create a simple system

Use labelled jars, envelopes or a suitable account to separate money for spending, saving and giving. Agree how pocket money or gifts will be handled.

WEEK 3

Explore the options

With an older child, compare a children's savings account and, where appropriate, a Junior ISA. Discuss access, timeframe, fees, ownership and risk using official information.

WEEK 4

Review and celebrate

Check progress, discuss what went well and decide whether to adjust the plan. Celebrate consistency and thoughtful choices, not only the amount saved.

Keep the routine flexible and age-appropriate. Younger children may benefit from visible jars and short goals; older children can learn to compare products, read terms and conditions, understand risk and question claims they see online. If the family budget is under pressure, the lesson can still be valuable without a financial contribution: planning, comparison shopping and talking openly about choices are also financial skills.

A legacy begins with the lessons we teach

Helping children understand money is a long-term investment in their confidence and decision-making. The most valuable lesson is not that wealth comes quickly, but that good habits (planning, patience, informed choices and responsibility) can be developed over time.

Families do not need to have every answer before they begin. They need a willingness to talk, learn together and keep practising.

Those lessons can help children approach money with greater confidence and carry sound financial habits into adulthood.

Start small. Remain consistent. Let each conversation build on the last.

TALK ABOUT IT TOGETHER

A family money conversation

1. What do you think money is for?
2. What is one goal you would like to save towards?
3. How can we recognise the difference between a need and a want?
4. What makes an online money opportunity seem trustworthy or suspicious?
5. How can our family practise generosity without comparing ourselves with others?

OUR SHARED COMMITMENT

Five family money rules

- We pause before making an important purchase.
- We ask questions when we do not understand a product or investment.
- We never share passwords, banking details or one-time security codes.
- We discuss money mistakes without shame and learn from them.
- We celebrate responsible choices and consistency, not only the amount saved.

TRY THESE PHRASES

Words that build confidence

"Let us compare the options together."

"A small amount is still progress."

"It is wise to ask questions before deciding."

"One mistake does not make you bad with money; let us learn from it."

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ABOUT THE AUTHOR Wande Adeleye, Financial Literacy & Wealth Building Advocate, is passionate about promoting financial literacy and empowering individuals to develop financial confidence, cultivate healthy money habits, make informed financial decisions and understand the principles of long-term wealth creation.

EDITORIAL NOTE *This article provides general information and financial education only. It does not constitute personal financial or investment advice. Rules, allowances and product terms can change; readers should check current official guidance and provider information before making decisions.*

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FINANCE · DIASPORA · FAMILY LEGACY

FROM REMITTANCE TO IMPACT

How diaspora money can strengthen families, build productive assets and support resilient communities

EMMANUEL TEMITOPE AMUJO

FOUNDER AND CEO, FINREMIT GLOBAL SOLUTIONS LTD
CHAIRMAN, AMUGOLD GROUP

For more than seven years, I have worked with African migrants who share a powerful ambition: to work more strategically, build secure assets and create profitable opportunities both abroad and back home. That ambition is achievable, but it requires more than generosity. It requires a plan.

Every month, millions of people in the diaspora send money to relatives and communities. Much of that support keeps families afloat. Far less of it is structured to build something that can continue producing value after the next transfer. The question is not whether we should support the people we love; it is how we can make that support work harder and last longer.



EMMANUEL TEMITOPE AMUJO

"The question is not whether we should support the people we love; it is how we can make that support work harder and last longer."

This article offers a practical framework for moving from reactive remitting to intentional financial planning - without abandoning family responsibilities or pretending that every household has the same income, needs or opportunities.

Officially recorded remittances to low- and middle-income countries were expected to reach US$685 billion in 2024, outpacing foreign direct investment and official development assistance combined.[1] Nigeria remains central to the African remittance story, and in July 2026 the Governor of the Central Bank of Nigeria said the Bank was targeting monthly diaspora inflows of about US$1 billion by the end of the year.[2]

Behind those figures are nurses, carers, drivers, students, engineers and entrepreneurs sending one transfer at a time. The money pays school fees, settles medical bills, covers rent and honours family commitments. All of that matters. But when the sender stops and everything stops, the household has been supported without becoming more financially resilient.

The goal, therefore, is not to send less love. It is to send with greater purpose: meeting today's needs while gradually building skills, income and assets that can reduce tomorrow's dependence.

Why diaspora money often disappears

Most remittances are used for recurring needs such as food, rent, utilities, transport, school fees and healthcare. That is not a failure; these are essential expenses. The difficulty is that recurring spending must be funded again next month and every month thereafter. Several patterns keep families trapped in that cycle:

- **Requests arrive one at a time.** Each call or message is treated as a separate emergency, so money is sent reactively rather than according to a shared plan.
- **There is no realistic budget on either side.** The recipient may not know what the sender can afford, while the sender may not understand the household's true monthly costs.
- **Transfer charges reduce what arrives.** Sub-Saharan Africa has repeatedly been identified as one of the most expensive regions to which money can be sent.[3]
- **Informal channels** may appear convenient, but they can leave families without transaction records, consumer protection or a clear financial trail.
- **Inflation and exchange-rate movements** erode the purchasing power of cash that is held or spent without a longer-term plan.

The result is a household that is repeatedly rescued but rarely strengthened.

Support today and capacity for tomorrow

For many Africans abroad, sending money home is not optional. It represents duty, gratitude and identity. Parents may have sacrificed for our education; siblings may still be studying; relatives may face illness or unemployment. Any honest conversation about remittances must begin by respecting those realities.

However, there is a practical difference between supporting a family and building its financial capacity. The two should not compete. The objective is to adjust the balance gradually so that, each year, a larger share of the same commitment creates skills, income or productive assets.

MEASURE	SUPPORTING THE FAMILY	BUILDING FINANCIAL CAPACITY
Primary aim	Meet immediate needs	Reduce future dependence
Typical use	Food, rent, bills and urgent costs	Skills, savings, insurance and productive assets
Time horizon	This month	Several years
If the sender stops	The household may struggle immediately	The household has resources that can continue working
Role of recipient	Receiver of support	Partner, planner and accountable manager

A parent running a small provisions shop, a sibling with a marketable trade, or a family farm that feeds the household and sells a surplus are practical examples of capacity. None removes the need for compassion; each makes compassion more sustainable.

Build an intentional remittance plan

The shift from remittance to impact begins with one change in mindset: treat money sent home as part of your financial plan, not as an unmanaged obligation outside it. A workable plan answers five questions:

1. **What can I genuinely afford?** Calculate this from net income after housing, bills, pension contributions, debt repayments and personal savings.
2. **What does the household need each month?** Agree a realistic amount for essentials. Predictable support is easier to manage than repeated ad hoc transfers.
3. **What is the emergency plan?** Define what counts as an emergency and where that money will come from before a crisis occurs.
4. **What are we building?** Choose one or two concrete priorities, such as education, skills, a small enterprise, a farm or a verified property fund.
5. **Who manages the money, and how will progress be reported?** Agree who is responsible, what records will be kept and how often the family will review the plan.

EMERGENCY FUNDS COME FIRST

Many investment plans fail because an emergency arrives and the only available money is business capital or a building fund. Before making long-term commitments, create two buffers:

- **An emergency fund where you live,** ideally moving towards three to six months of essential expenses. Even a smaller starting amount is worthwhile.
- **A separate family emergency fund at home** for genuine medical or urgent needs, with clear rules about access and accountability.

SAVE REGULARLY AND DIVERSIFY

Once the buffers are established, avoid concentrating every naira or pound in one project, one currency or one type of asset. Diversification does not guarantee profit. Its purpose is to reduce the damage that a single business failure, currency shock or disputed property transaction could cause.

REMEMBER THE SENDER'S RETIREMENT

The migrant is also a beneficiary of good remittance planning. Some people spend decades supporting others and reach retirement with a modest pension, few assets and no reliable income linked to home. A carefully built portfolio, enterprise or income-producing asset may become part of a broader retirement plan. It should complement, not replace, pensions and regulated savings in the country of residence.

Where remittances can create lasting value

There is no universal best use. The right choice depends on the family's priorities, the skills available locally, the strength of the proposed manager and the amount of time and money the sender can responsibly commit.

PURPOSE	WHEN IT MAY BE SUITABLE	WHAT TO CHECK
Education and skills	A learner has a credible study or vocational plan	Accreditation, total cost and realistic employment or business prospects
Enterprise	A capable person has experience, customers and basic records	Start small, release funds in stages and separate household spending
Agriculture	The family has knowledge, land access and a route to market	Seasonality, inputs, storage, transport, insurance and cooperative options
Property	Emergency reserves exist and ownership can be independently verified	Title, survey, planning requirements, contracts and phased payments
Financial products	The investor understands the product and can tolerate the risk and time horizon	Regulatory status, fees, liquidity, currency exposure and diversification
Community projects	Basic family needs are covered and a trusted organisation leads the project	Registration, governance, transparent reporting and measurable outcomes

Avoid common mistakes, scams and pressure

Diaspora communities are familiar with painful stories: the house that was never completed, land sold to several buyers, or a business that existed only in photographs. Distance, trust and urgency can make careful judgement difficult. The following mistakes recur most often:

- Investing before establishing emergency savings.
- Managing a project from a distance without written budgets, receipts, bank records or independent checks.
- Selecting a manager because of family closeness rather than competence, availability and accountability.
- Mixing household spending with business capital.
- Starting a project larger than current income can sustain.
- Ignoring written agreements, registration, title checks, tax obligations or professional advice.

RECOGNISE THE WARNING SIGNS

- Guaranteed or unusually high returns, especially promises to double money quickly.
- Pressure to pay immediately before documents or claims can be checked.
- Requests to transfer investment money into unrelated personal accounts.
- Opportunities promoted mainly through social, religious or family networks without independent evidence.
- Reluctance to provide contracts, accounts, site access or credible references.

HANDLE EMOTIONAL PRESSURE WITH CLARITY

The most difficult pressure often comes from people we love. Saying no can feel like betrayal. A family plan changes the conversation from “Will you send money?” to “Does this request fit what we agreed?” Be honest about affordability and explain the goals already being funded. Where appropriate, offer an alternative: skills training rather than repeated cash, or a small staged grant rather than an unaffordable lump sum. Clear boundaries are not a rejection of family; they protect the relationship from resentment and financial exhaustion.

Financial education must come before investment

The most valuable first investment may be learning how money works. Financial education protects the sender, the recipient and the relationship between them. It gives both sides a shared language for goals, risk, records and accountability.

- Learn to read a simple budget, cash-flow statement and profit-and-loss account before funding a business.
- Understand how inflation and exchange rates affect money held in different currencies.
- Know the difference between saving, investing and speculation.
- Check whether a provider and product are regulated by the appropriate authority, such as the FCA in the UK or the relevant Nigerian regulator.
- Use independent professional advice where the sums, products or legal arrangements are significant.

Investment without understanding is largely hope. Financial education turns hope into informed decisions.

> **“Clear boundaries are not a rejection of family; they protect the relationship from resentment and financial exhaustion.”**

From family support to productive capital

When part of a remittance moves from consumption towards production, the effect can extend beyond one household. A food-processing enterprise may employ neighbours. A farm may buy from local suppliers and sell through local traders. A trained young person may earn an income and later employ others.

Nigeria has also introduced formal channels intended to help non-resident Nigerians manage and invest funds. The Central Bank of Nigeria introduced the Non-Resident Nigerian Ordinary Account and the Non-Resident Nigerian Investment Account in January 2025, allowing eligible non-residents to remit foreign earnings, manage funds and invest in Nigerian assets in foreign or local currency.[4]

Diaspora capital is more likely to create sustainable value when it:

- Backs businesses with evidence of customers and demand, rather than prestige projects.
- Is pooled through properly governed cooperatives or investment structures where appropriate.
- Is patient enough to allow a credible enterprise to grow.
- Comes with knowledge, professional networks, technology and market access as well as money.
- Moves through regulated channels that create records and strengthen accountability.

A realistic plan for an ordinary family

FICTIONAL ILLUSTRATION

Consider Ade and Funmi, a fictional UK-based couple who send approximately £400 a month home. Their income is modest, they have limited savings and both sets of parents depend on them. The following illustration shows how the same monthly commitment might be reorganised over five years without withdrawing essential support.

ONE POSSIBLE MONTHLY ALLOCATION

USE	CURRENT POSITION	YEAR 1	YEARS 2 TO 5
Family essentials	£400, mostly ad hoc	£250	£200
Family emergency reserve	£0	£50	£25
Education and skills	£0	£50	£75
Productive asset fund	£0	£50	£100
Total monthly commitment	**£400**	**£400**	**£400**

These figures are illustrative only. Every household should set amounts according to its income, debts, emergency reserves, tax position and family needs.

THE FIVE YEAR PATH

1
MONTHS 1 TO 3
Get organised.
Agree a fixed amount for essentials, compare regulated transfer providers, create a separate family emergency reserve and begin building the couple's UK emergency fund.

2
MONTHS 4 TO 12
Build the base.
Keep support predictable, strengthen both emergency reserves and fund one short course linked to a credible employment or business opportunity.

3
YEAR 2
Start small.
Test one modest activity, such as adding stock to an existing shop or funding a clearly costed farming cycle. Require simple monthly records.

4
YEARS 3 AND 4
Grow what works.
Reinvest only where there is evidence of progress. Consider properly governed collective saving or investing, and obtain professional checks before any land or property commitment.

5
YEAR 5
Review and rebalance.
If the income-producing activity is contributing to household costs, redirect part of the reduced support requirement towards education, another diversified asset or a community goal.

Success is not measured only by the value of an asset. It may mean that the family has an emergency reserve, one person has a marketable skill and a small enterprise contributes reliably to household costs. **If the sender faces unemployment, the family may bend, but it is less likely to break.**

A ten year illustration

Regular contributions can produce substantial nominal values over time, but readers should treat projections with caution. The illustration below assumes that ₦200,000 is contributed every month for ten years: ₦100,000 to Portfolio A and ₦100,000 to Portfolio B. It shows mathematical outcomes under different assumed annual returns; it does not describe or recommend any specific fund, and it is not a forecast.

SCENARIO	PORTFOLIO A ASSUMPTION	PORTFOLIO B ASSUMPTION	TOTAL CONTRIBUTED	ILLUSTRATIVE VALUE AFTER 10 YEARS
Conservative	13% a year: ₦23.4m	16% a year: ₦27.4m	₦24m	About ₦51m
Middle	15% a year: ₦26.0m	19% a year: ₦32.2m	₦24m	About ₦58m
Optimistic	18% a year: ₦30.5m	27% a year: ₦49.3m	₦24m	About ₦80m

Assumptions: 120 end-of-month contributions, returns compounded monthly, before fees and tax. The values are nominal naira amounts and do not account for inflation, exchange-rate movements or investment losses. Actual returns could be materially lower or negative.

THREE CAUTIONS SHOULD SIT BESIDE EVERY LONG-TERM PROJECTION

High recent yields may not continue. Interest rates and market returns change, sometimes sharply.

Inflation and currency movements affect real value. A large nominal naira amount may have much less purchasing power in ten years or convert into fewer pounds.

Fees, tax, access restrictions and risk differ between products. Verify the provider, read the current documents and obtain independent advice where appropriate.

SEND WITH PURPOSE

The generosity of the diaspora is not in doubt. Billions sent home each year demonstrate love, loyalty and sacrifice. The next step is to help that generosity leave something durable behind: skills that earn, businesses that employ, farms that produce, homes with verified ownership and communities that are less dependent on one person's monthly transfer.

This shift does not begin with wealth. It begins with an honest budget, a shared goal, basic financial education and the discipline to build slowly. Start with one practical change: agree a predictable amount, establish an emergency reserve, compare transfer costs or fund one credible skill. Then review, learn and build from there.

Moving from remittance to impact is not a single transaction. It is a long-term habit that diaspora families can begin developing today.

IMPORTANT INFORMATION This article is for general educational purposes only. It does not constitute personal financial, investment, tax or legal advice, and it does not recommend any provider or product. Investments can fall as well as rise. Before committing money, verify the provider's regulatory status, read the current product documents and seek appropriately qualified independent advice where needed.



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He holds an MSc in Development Finance from the University of Reading and supports entrepreneurs with investment readiness, business development and fundraising.

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ENTERPRISE & COMMUNITY | NOVEMBER 2026

ENTERPRISE WITH A HUMAN PURPOSE

Building Businesses That Serve People and Strengthen Communities

BY ADESHINA SAMUEL AMUJO, MSC, FAIA, FFA, FIPA

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ADESHINA SAMUEL AMUJO

A practical reflection on the financial discipline, moral responsibility and long-term stewardship required to build enterprises that serve people and strengthen communities.

The Ledger is a Moral Document.

I came to enterprise through the books rather than through the big idea. Years in accounting taught me something no business slogan ever did: a set of accounts is a moral document. Every figure in it records a decision somebody made about people. Wages paid on time or paid late. A supplier settled in fourteen days or strung along for ninety. A margin earned honestly or squeezed out of someone with no power to object.

So, when I am asked how business can serve people and strengthen communities, I do not begin with vision statements. I begin with the numbers, because the numbers are where good intentions either become real or quietly die.

Profit is not the Purpose, but it is the Evidence

A business that cannot sustain itself cannot serve anybody. I have watched people with real compassion start a business, price their product or service below what it honestly costs to deliver, and close within two years, leaving clients without support and staff without income. Sincere motives do not survive poor arithmetic.

Profit, rightly understood, is not extraction. It is the gap between what you charge and what the work genuinely costs, and it is what pays for cover when a carer falls ill, training when regulation changes, and a buffer when a local authority settles sixty days late. Charging a fair price is not greed. Underpricing dignified work is not generosity, because it is a promise you cannot keep.

“A set of accounts is a moral document.”

Cash is the "Oxygen" that keeps a business alive

Profit is an opinion; cash is a fact. Most of the failures I have seen up close were profitable on paper. They died of timing.

Many businesses face the same challenge: staff and operating costs must be paid weekly or monthly, while customer payments may not arrive for thirty, forty-five or sixty days. Every new contract can therefore increase the pressure before it improves its position. Growth consumes cash. A founder celebrating a major new client while the bank balance quietly falls may be in more danger than they realise.

Three habits have served me, and I recommend them to anyone starting out. Keep a rolling thirteen-week cash forecast and update it every week, not every quarter. Know your break-even figure—the monthly income at which the business stops losing money—and know it to the pound. And watch the gap between the day you do the work and the day the money lands, because managing that gap is most of what finance in a small business really is.

Payroll is a Covenant

When you hire your first employee, something changes that no balance sheet can fully capture. You become partly responsible for their rent, their children's school fees and their household security. They will plan their life around the date you promise to pay them.

This is where finance and faithfulness meet most directly. Tax deducted from an employee's pay and pension contributions are not your working capital; they are money you hold on behalf of someone else. Spending them to cover a thin month is the quiet beginning of a great deal of harm, and it is remarkably common. Set aside what is not yours as it arises, ideally in a separate account, and treat that balance as untouchable.

Employment is the most direct good most businesses ever do for a community. It is also the obligation most easily ruined by weak cash discipline.

Keep records anyone can understand

The commonest early mistake is also the simplest to avoid: mixing personal and business money. One account for the business, from the first day, with what you draw for yourself recorded as a drawing or a salary rather than taken quietly when the balance looks comfortable. If you cannot say what the business earned last month without reconstructing it from memory, you are not managing it; you are hoping.

Whether you are filing with Companies House and HMRC in the United Kingdom, or with the Corporate Affairs Commission and the tax authorities in Nigeria, the principle is the same. Keep records that an outsider could follow without your explanation, and file on time even when the figures are modest. Industry regulators look at governance before they look at anything else, and good records are the cheapest form of protection a business can own.

There is a harder test underneath the practical one. A business that survives only because nobody has examined it closely is not yet a business. Build so that scrutiny is welcome.

Patient Capital Builds; Costly Capital Drains

Most businesses that serve a community well grow slowly, out of retained earnings, and there is no shame in that. Where outside money is genuinely needed, ask one question before any other: what does this money cost, and what does it ask of me in return?

Be especially careful about borrowing that solves this month and owns next year. Short-term facilities at punitive rates, invoice finance taken on in a panic, and informal lending at rates nobody writes down have ended more promising ventures than any competitor. Debt that funds an asset or a contract you can see is usually sound. Debt that funds a loss is rarely anything but a delay.

Set a reserve target early, ideally enough to cover three months of costs and regard it as protection for your staff, not spare cash. If you operate across the United Kingdom and Nigeria, build currency fluctuations into every cross-border commitment. Never invest in a venture thousands of miles away without a trusted person accountable locally and reliable access to its accounts.

“Profit is an opinion; cash is a fact.”

What I Would Tell Someone Starting Out

To the young entrepreneur in London, Lagos or anywhere in between, I would offer six things:

1. **Learn to read your own accounts.** You do not need to become an accountant, but a founder who cannot read a profit and loss account and a cash flow statement is dependent on other people for the truth about their own business.

2. **Price for the full cost of doing the work well,** including your own time, cover, training and the delay before you are paid.

3. **Separate the money.** Business account, personal account, and the tax you hold for others kept apart from both.

4. **Know your break-even and your runway and review both monthly.** Few founders know either; those who do sleep better and decide faster.

5. **Grow at the pace your working capital allows,** not at the pace your ambition suggests.

6. **Pay people properly and on time, suppliers included.** Reputation in our communities travels faster than any marketing budget, and it is built on how you behave when money is tight.

Stewardship and the Long View

Financial discipline is not the opposite of a human purpose. It is what makes a human purpose durable. The business that is still trading for fifteen years, still employing people, still paying its suppliers and still worth inheriting, is the one that has been quietly careful with small amounts of money over a long period. Faithfulness in little things is not a minor virtue in enterprise; it is the whole foundation.

Build something that can be examined, that can survive a difficult year, and that leaves the people who worked in it better off than it found them. That, in my experience, is what it means to build a business that serves people.



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EDITORIAL NOTE This article is provided for general educational purposes and does not constitute personalised financial, tax, legal or investment advice.



CAREER CORNER

DO NOT CHOOSE THEIR FUTURE FOR THEM

How Parents Can Help Children Discover Their Strengths, Skills and Career Possibilities

BY MATTHEW (TOLU) OLOWOYEYE

THE BIG IDEA

Children need parental guidance, but they also need room to discover who they are. The goal is not to choose a prestigious future for them, but to help them build a purposeful future they understand, value and are prepared to own.

A child says, "I want to become an artist."

The parent hears, "Will you earn enough money?"

Another child loves repairing broken devices, but the family has already decided that medicine is the only respectable career. A teenager enjoys working with younger children, yet is repeatedly told that teaching is not ambitious enough.

Elsewhere, a gifted student is pursuing a prestigious university course while quietly knowing that the dream belongs more to the parents than to the student.

Most parents do not intentionally set out to control their children. They want to protect them from hardship, disappointment and financial insecurity. Their advice often comes from love, sacrifice and personal experience.

However, parental guidance becomes unhealthy when it leaves no room for the child's interests, abilities, personality or developing sense of purpose.

Children need direction, but they also need discovery. They need adults who can recognise possibilities within them without deciding every detail of their future.

"A parent's responsibility is not to write the child's entire story, but to help the child recognise the gifts with which to write it."

Guidance Is Not the Same as Control

Parents possess wisdom that children have not yet acquired. They understand responsibility, perseverance, financial realities and the consequences of poor decisions. That wisdom remains essential.

But guidance says, “Let us explore this together.” Control says, “I have already decided what you must become.”

Guidance asks questions. Control announces conclusions.

Guidance provides boundaries while allowing growth. Control makes approval, family pride or even affection appear dependent upon a particular outcome.

A child may obey a parent’s career choice and still become deeply unhappy. Academic success cannot compensate for a life that feels borrowed. A respected job title does not automatically produce fulfilment, strong character or a sense of purpose.

Parents must therefore learn to distinguish between protecting a child from a genuinely unwise decision and protecting themselves from the discomfort of a future they did not choose.

Discover the Child in Front of You

Children often reveal their strengths long before they can name them.

One child naturally organises group activities. Another patiently explains difficult ideas to classmates. One notices when somebody is lonely. Another enjoys investigating how things work. Some children communicate through words, music, design or performance. Others flourish when solving practical problems with their hands.

Do not look only at examination results. Academic performance matters, but it is not the complete measure of intelligence, potential or future contribution.

Pay attention to recurring patterns:

- What activities hold the child’s attention?
- What kinds of problems do they enjoy solving?
- What responsibilities do others naturally entrust to them?
- When do they appear most confident and engaged?
- Do they prefer creating, analysing, organising, caring, persuading, building or performing?
- What do teachers, mentors and trusted adults consistently notice?
- What subjects do they continue discussing after the lesson has ended?

A single interest may disappear, but repeated patterns deserve attention.

The aim is not to attach a permanent label too quickly. A child who enjoys drawing does not necessarily have to become an artist. That interest could eventually lead towards architecture, animation, engineering, fashion, advertising, product development or digital design.

“Interests are clues, not contracts.”

Separate Your Story From Theirs

Parents sometimes place unfinished personal ambitions upon their children.

A parent who never attended university may become determined that every child must obtain a degree. Someone who experienced financial hardship may insist upon what appears to be a secure profession. A family may expect a child to continue its business, ministry or professional tradition.

These desires may be understandable, but children should not be required to repair their parents' regrets.

Before giving career advice, parents should ask themselves:

- Am I responding to my child's needs or to my own fears?
- Does this career suit my child, or does it simply impress other people?
- Would I support this path if it offered less social recognition?
- Have I listened carefully, or am I merely waiting for an opportunity to persuade?
- Am I preparing my child for life, or pressuring my child to perform?

Honest answers may be uncomfortable, but they can protect both the relationship and the child's future.

"Your child is not a second opportunity to live the life you wanted. Your child is a person entrusted to your care, with a life and calling that must be discovered."

Broaden the Map of Possibility

Many families repeatedly mention only a small number of professions: medicine, law, engineering, accountancy and banking. These remain valuable careers, but they represent only a fraction of today's world of work.

Young people can now explore careers in cybersecurity, environmental science, logistics, physiotherapy, filmmaking, data analysis, social enterprise, mental-health services, digital marketing, renewable energy, communications, skilled trades and numerous developing fields.

University is also not the only credible route.

Depending upon the young person and the chosen career, the appropriate pathway may involve:

A levels and university	**Apprenticeships**
T Levels	**Vocational qualifications**
Professional certification	**Employment with further training**
Entrepreneurship	**A combination of study, work and practical experience**

Apprenticeships allow young people to earn while developing occupational skills in a workplace. T Levels combine classroom learning with substantial industry experience and can lead to employment, further training or higher education.

Parents should investigate these options seriously rather than treating them as inferior alternatives.

The best route is not necessarily the one carrying the greatest prestige. It is the one that provides credible preparation for the young person's abilities, ambitions and circumstances.

Let Them Experiment Before They Commit

Children and teenagers cannot discover every strength through conversation. They also need experience.

Create opportunities for them to:

- Volunteer within the church or community
- Join a club, choir, sports team or debating society
- Participate in work experience
- Shadow a trusted professional
- Attend career events and open days
- Complete short courses
- Interview people working in different professions
- Help with a family, church or community project
- Develop a small creative or entrepreneurial idea
- Learn practical, digital and communication skills

A teenager interested in healthcare may discover that direct patient care is deeply meaningful, or that research, administration, technology or public health is a better fit.

A child who says, "I want to run a business," may need experience in planning, budgeting, serving customers and responding to setbacks.

Exposure turns vague ambition into informed understanding.

Failure during this process is not necessarily a disaster. An unsuccessful project, discontinued course or changed interest can still reveal valuable information.

Sometimes discovering what does not fit is part of discovering what does.

Teach Skills, Not Merely Job Titles

The employment market will continue to change. Some of today's children may eventually work in roles that are only beginning to emerge.

Preparing them for the future therefore requires more than choosing a profession. Parents should help children develop transferable strengths such as:

Clear communication · **Critical thinking** · **Creativity** · **Digital confidence** · **Financial literacy** · **Emotional intelligence** · **Teamwork** · **Reliability** · **Adaptability** · **Problem-solving** · **Time management** · **Ethical judgement** · **The ability to continue learning**

A job title may change, but these abilities remain valuable.

Encourage children to read widely, ask intelligent questions, complete responsibilities, manage small amounts of money and communicate respectfully.

"Teach them that talent may open doors, but character will determine what happens after those doors open."

Do Not Make Money the Only Measure

Financial responsibility matters. Children should understand employment prospects, training requirements, living costs and the possible consequences of debt.

But money must not become the family's only definition of success.

A high salary cannot guarantee purpose, integrity, healthy relationships or peace of mind. At the same time, "following your passion" without developing competence, discipline or a realistic plan can create unnecessary difficulty.

Wise career guidance brings purpose and practicality together.

Ask:

- Does this work reflect the child's strengths?
- Can the required skills be developed?
- Is there a sustainable route into the profession?
- What qualifications or experience will be needed?
- What are the employment or enterprise possibilities?
- How might this work serve other people?
- How is the profession likely to change?

The goal is neither prestige without fulfilment nor passion without preparation. It is a life in which gifts, service, wisdom and responsibility can work together.

Faith Should Guide Discovery, Not Silence It

Christian parents naturally want their children to follow God's purpose. However, spiritual language should never be used to force a personal preference upon them.

Saying, "God told me that you must become a doctor," can close down honest conversation and place an unfair spiritual burden upon a child.

A healthier approach is to pray with them, observe their gifts, seek wisdom and encourage faithful stewardship.

Parents can ask:

- What gifts has God placed within this child?
- What needs or problems move their heart?
- Where do ability, compassion and opportunity meet?
- What kind of environment helps them flourish?
- How can we prepare them to use their gifts with humility and integrity?

Prayer should deepen listening, not replace it.

THE PARENT'S SIX-STEP CAREER DISCOVERY FRAMEWORK

1 NOTICE

Observe interests, abilities, habits and recurring patterns without rushing to attach a permanent label.

2 NAME

Help the child find language for emerging strengths:
"You explain difficult ideas clearly."
"You remain calm when others are worried."
"You notice details that many people miss."

3 NURTURE

Provide appropriate books, tools, training, experiences and encouragement that allow those strengths to develop.

4 NAVIGATE

Help the child investigate qualifications, costs, employment prospects, alternative routes and possible obstacles.

5 NETWORK

Introduce the young person to trustworthy professionals who can explain their work honestly, including its pressures as well as its rewards.

6 RELEASE

As maturity grows, allow the young person to take increasing responsibility for decisions and consequences. Release does not mean withdrawal. It means remaining available without attempting to control every outcome.

FIVE BETTER QUESTIONS TO ASK

Instead of repeatedly asking, "What do you want to become?", try asking:

1. **What kinds of problems do you enjoy solving?**
2. **Which activities make you lose track of time?**
3. **What do people regularly ask you to help them with?**
4. **What would you like to learn even if it never appeared in an examination?**
5. **Whose work would you like to observe for a day, and why?**

These questions create meaningful conversation without demanding that a young person make a lifelong decision before gaining sufficient experience.

THE 30-DAY FAMILY CAREER CHALLENGE

During the next month:

- ✓ Hold one conversation in which you listen without correcting.
- ✓ Identify three strengths you have consistently observed.
- ✓ Explore three unfamiliar careers together.
- ✓ Arrange one practical experience, workplace visit or professional conversation.
- ✓ Discuss both purpose and financial reality.
- ✓ Agree upon one skill the young person will begin developing.
- ✓ Pray together for wisdom, courage and direction.

The purpose is not to produce an immediate career decision. It is to establish a healthier process of discovery.

Their Future Needs Your Wisdom and Their Voice

Children should not be abandoned to make major decisions without guidance. Neither should their future be treated as a family project in which they have no meaningful voice.

The most effective parents become trusted guides: close enough to offer wisdom, secure enough to listen and humble enough to accept that their child's journey may look different from the one they imagined.

Do not choose their future for them.

Help them recognise their strengths. Expand their understanding of what is possible. Teach them to work diligently, think responsibly and serve others. Give them room to explore, permission to grow and courage to reconsider when necessary.

Then, when the time comes, release them to build a future they understand, value and are prepared to own.

CAREER CORNER: USEFUL UK RESOURCES

National Careers Service Career profiles, skills assessments and guidance for making education and employment decisions. www.nationalcareers.service.gov.uk

Apprenticeships Information about apprenticeship opportunities, workplace training and applications. www.apprenticeships.gov.uk

T Levels Information for students and parents about technical qualifications and industry placements. www.tlevels.gov.uk

ASK CAREER CORNER

Do you have a question about education, employability, apprenticeships, career choices or helping a young person prepare for the future?

Email **editor@thebereanblog.com** using the subject line: **ASK CAREER CORNER**

Selected questions may be answered in a future edition of *The Berean Post*.

SCAN TO EMAIL ASK CAREER CORNER

Career Corner provides general educational and career information. Individual circumstances differ. Readers should consult an appropriately qualified careers adviser, school, college, training provider or relevant professional before making significant education or career decisions.

TELL ME MORE

THE FAMILY CONVERSATION / EPISODE 01

When “I’m Fine” Is Not the Whole Story

BY MATTHEW (TOLU) OLOWOYEYE

“Fine.”

ROOM TO LISTEN

Sometimes a short answer needs time, not another question. Our first family conversation explores how to make that time feel safe.

01 The moment

FICTIONAL SCENE

Fifteen-year-old Tobi comes home, drops his bag and heads upstairs. His mother notices that he has stopped talking about friends whose names once filled the kitchen. She wants to check on him. He wants a few minutes without explaining himself. This scene is fictional, but the distance between concern and understanding may feel familiar.

02 What was said

MOTHER
“How was school?”

TOBI
“Fine.”

MOTHER
“You’ve hardly said anything.”

TOBI
“I said I’m fine.”

His mother hears a door closing. Tobi hears the beginning of another conversation about his attitude. Neither has said what matters most.

03 What each person may have heard

The parent may mean: “I love you. I need to know you’re all right.” The teenager may hear: “You must explain yourself now, and I will decide whether your answer is acceptable.”

The teenager may mean: “I don’t have the words yet.” The parent may hear: “You are no longer important to me.” These are possibilities, not verdicts. Ask rather than deciding what someone else must be thinking.

THE PARENT MAY MEAN

“I love you. I need to know you’re all right.”

THE TEENAGER MAY MEAN

“I don’t have the words yet.”

“These are possibilities, not verdicts.”

EPISODE 01 · UNDERSTANDING

Make room for understanding

04 What may be happening underneath

Sometimes “I’m fine” means exactly that. Privacy, tiredness or a quiet evening are not evidence of dishonesty or a mental health problem. At other times, there may be pressure, disappointment, shame, grief or fear of an adult’s reaction. We cannot identify the reason from two words.

Parents also bring their own fears: missing a problem, losing connection or repeating something painful from childhood. Notice your worry without making the teenager responsible for settling it. Try: **“I’ve noticed you seem quieter this week. Is there anything you’d like me to understand?”** NHS guidance encourages curiosity without prejudging behaviour or assuming what is wrong. [1]

05 The biblical and practical principle

James 1:19 calls believers to be “swift to hear, slow to speak, slow to wrath” (NKJV). [7] This instruction addresses the believing community, including adults. It invites us to understand before preparing our reply.

Colossians 3:21 warns fathers against embittering their children and discouraging them. Parental authority carries responsibility for how correction is delivered. A boundary can remain firm while a young person’s dignity remains intact.

THE PRINCIPLE IN PRACTICE

In practice, allow silence and offer another way to communicate, such as a message. YoungMinds recommends these approaches when talking feels difficult. [2] When someone speaks, reflect back and check your understanding rather than immediately solving the problem. [3] Prayer can support this care; it must not silence distress or delay professional help.

06 Words that close the door

“After everything I do for you, you can’t even talk to me?”
This turns concern into a debt the teenager must repay.

“You wouldn’t understand, so leave me alone.”
This may express frustration, but it leaves the other person unsure how to help. A young person can ask for space without having to explain everything immediately.

07 Words that keep the door open

PARENT
“You don’t have to tell me everything now. Would talking later or sending a message be easier?”

TEENAGER
“I’m not ready to explain, but something is bothering me. Please listen before offering advice.”

PARENT
“It sounds as though being left out hurt. Have I understood?”

TEENAGER
“I’d rather talk to another trusted adult first. Can you help me arrange that?”

These sentences are starting points, not guarantees. Adapt them to language, culture and communication needs. A teenager is not responsible for managing an adult’s emotions or repairing unsafe behaviour.

EPISODE 01 · PRACTICE

One conversation. Ten minutes.

08 The CALM practice

C

Centre yourself

Pause and lower your voice before answering.

A

Acknowledge the feeling

Name what you notice, then check rather than assume.

L

Limit harmful behaviour

No threats or insults from either person; tears, silence and lack of eye contact are not misconduct.

M

Mend and move forward

Own your part, apologise specifically and agree a next step.

CALM is a conversation aid, not a clinically validated treatment or a demand that a teenager become calm on command. Adults lead by example and remain responsible for safety.

09 Try this at home

Choose a low-pressure moment. Participation is voluntary; either person can pass or write instead. Use one small frustration, not a traumatic experience. Do not use this exercise to manage abuse or an emergency.

MINUTES 0–2

Put distractions aside. Each person pauses and notices their own tension. Ask: “Is now a good time?”

MINUTES 2–6

Take turns speaking for one minute. The listener reflects back: “I heard… Have I understood?” Allow a correction. Adults choose an age-appropriate example, not a burden the teenager must carry.

MINUTES 6–8

Agree one shared boundary, such as no insults. If a pause is needed, choose a return time. Do not turn ordinary quietness into rule-breaking.

MINUTES 8–10

Make a specific repair if needed: “I interrupted. I’m sorry.” Agree one small action and when to check in.

THE FAMILY PROMPT

“When something is bothering you, what could I do that would make talking easier?”

Share only what you choose. The adult commits to one change first.

AN OPTIONAL PRAYER

Lord, help us listen patiently, speak kindly and seek help wisely. Amen.

EPISODE 01 · SAFEGUARDING

Care that continues

WHEN MORE HELP IS NEEDED

This is general guidance, not diagnosis or therapy. Persistent changes in mood, sleep, eating or everyday functioning deserve attention; a GP or school mental health lead can help. [4, 5]

If abuse is disclosed, listen, take it seriously and explain that it is not the young person's fault. Do not investigate, promise secrecy or confront the person involved. Record their words and promptly seek help from children's social care, police or a school safeguarding lead. Do not wait for a complete disclosure. If home is unsafe, seek a safe adult outside it. [6]

> In the UK, call **999** or go to **A&E** if someone is in immediate danger or cannot be kept safe. For urgent mental health concerns without immediate danger, seek an urgent GP appointment or local NHS urgent mental health support. Elsewhere, use local services. [8]

10 NEXT MONTH

Episode 02: Together for Christmas, Still Feeling Apart

We will explore family expectations, respectful boundaries and making room for connection during a busy season.

CONTINUE THE CONVERSATION

Read Sarah Lawal's **"Please Listen Before You Lecture"** in Teenagers' Corner, page 20, for a young person's perspective.

Explore the Tell Me More guide and family conversation resources.

thebereanblog.com/tell-me-more

EDITORIAL CONTACT

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For general enquiries and topic suggestions. Please omit identifying family details. This is not an emergency service.

SOURCES AND FURTHER READING

[1] NHS: Talking to your teenager
[2] YoungMinds: Talking about mental health
[3] YoungMinds: How to really listen
[4] NHS: Depression in young people
[5] NHS: Supporting a young person
[6] NSPCC: Responding to abuse
[7] James 1:19 NKJV
[8] NHS: Urgent mental health help

Guidance checked 15 October 2026. Sources are clickable in the digital edition. Scripture quotation taken from the New King James Version®. Copyright © 1982 by Thomas Nelson. Used by permission. All rights reserved. Colossians 3:21 is paraphrased.

30 Days to *Break the Silence*

NOVEMBER · ONE VERSE A DAY

01	**ECCLESIASTES 3:7** A time to speak	02	**PSALM 62:8** Pour out your heart	03	**JAMES 1:19** Quick to listen
04	**PROVERBS 31:8** Speak for the voiceless	05	**GALATIANS 6:2** Carry one another	06	**PSALM 34:18** Near to the broken
07	**MATTHEW 11:28** Rest for the weary	08	**JOHN 15:13** Greater love	09	**MICAH 4:3** Swords into ploughshares
10	**ROMANS 12:18** Live at peace	11	**MATTHEW 5:9** Blessed are the peacemakers	12	**PSALM 46:1** A very present help
13	**1 PETER 3:15** A gentle witness	14	**JEREMIAH 29:7** Seek the city's peace	15	**ISAIAH 41:10** Do not fear
16	**PSALM 82:3** Defend the weak	17	**MATTHEW 18:10** Do not despise the little ones	18	**EPHESIANS 4:29** Words that build up
19	**JOSHUA 1:9** Strong and courageous	20	**MARK 10:14** Let the children come	21	**PSALM 139:14** Wonderfully made
22	**1 CORINTHIANS 12:22** Every part is needed	23	**LUKE 14:13** Invite everyone	24	**PROVERBS 22:7** Freedom from debt
25	**PHILIPPIANS 4:11** Learning contentment	26	**PSALM 103:2** Forget not His benefits	27	**2 CORINTHIANS 9:7** A cheerful giver
28	**LAMENTATIONS 3:22–23** New every morning	29	**ISAIAH 9:6** Unto us a Child	30	**ROMANS 15:13** The God of hope

PRAYER ROOM

Prayers for Those Who Are Silent

For men carrying hidden burdens. Lord, give them courage to speak, friends who will listen and help that comes in time.

For children afraid to tell. Surround them with adults who notice, believe them and act to keep them safe.

For families under financial pressure. Grant wisdom, contentment and practical help, so that this season brings peace and not fear.

For veterans and all who grieve. Comfort those who mourn, heal hidden wounds and strengthen military families.

For disabled people in our churches. Open our eyes to barriers we have not seen, and make our churches places of full belonging.

For our church. Make us a people who listen well, keep confidences, speak truth with grace and carry one another.

LIFESTYLE

Living well with faith, wisdom and purpose.

FEATURE · AUTUMN WELLNESS

AUTUMN WELLNESS

Staying Healthy as the Weather Changes

BY THE BEREAN POST LIFESTYLE DESK

Shorter days, colder homes and busier diaries can wear us down quietly. A few simple habits, started now, can carry body, mind and spirit well into winter.

01 Keep warm, keep well

Cold homes affect more than comfort. They can raise blood pressure and make chest infections more likely, especially for older people, babies and anyone with a long-term condition. Where possible, heat the rooms you use most to at least 18°C, wear several thin layers rather than one thick one, and keep curtains closed after dark to hold in the heat.

If energy bills are a worry, ask your supplier or Citizens Advice what help is available before the coldest weeks arrive.

02 Remember your vitamin D

From October to early March, sunlight in the UK is not strong enough for our skin to make the vitamin D we need for healthy bones and muscles. The NHS advises everyone to consider a daily 10 microgram supplement during autumn and winter.

People with darker skin, including those of African and African-Caribbean heritage, may not make enough vitamin D even in summer and should consider taking a supplement all year round.

03 Book your vaccinations

The free NHS flu vaccine is offered every autumn to people at greater risk, including adults aged 65 and over, pregnant women, people with certain health conditions and many carers. Eligibility for other seasonal vaccines can change each year, so ask your GP surgery or local pharmacy what you are entitled to.

04 Keep moving in the daylight

Adults are advised to aim for at least 150 minutes of moderate activity a week, such as brisk walking. In autumn, try to move while it is light: a lunchtime walk, a stroll after church or walking part of the school run gives you daylight and exercise at the same time.

“A few simple habits, started now, can carry body, mind and spirit well into winter.”

05 Eat for the season

Autumn brings good, affordable produce: squash, carrots, cabbage, apples and pears. Soups, stews and dishes built on beans and lentils are filling, warming and stretch a budget further. A bowl of pepper soup or a vegetable-rich stew counts towards your five a day, and drinking enough water still matters when the weather is cool.

06 Protect your sleep and your mood

Darker mornings and evenings can unsettle sleep and lower mood. Keep regular times for going to bed and getting up, open the curtains as soon as you wake and limit screens late at night. Some people find their mood drops markedly every winter.

If you have felt low, hopeless or lost interest in things for more than two weeks, speak to your GP. Asking for help is a wise step, not a failure of faith.

07 Make room for rest

November is often crowded with events, and the run-up to Christmas begins early. Rest is not laziness; it is part of how God made us. Protect one unhurried evening a week, say no to something that is not yours to carry, and build quiet time with God into the rhythm of your days.

YOUR AUTUMN WELLNESS CHECKLIST

- [ ] Heating checked and main rooms kept at 18°C or warmer
- [ ] Vitamin D supplement started
- [ ] Flu and other seasonal vaccines booked if eligible
- [ ] A daily walk scheduled in daylight hours
- [ ] A warming soup or stew planned for the week
- [ ] Regular bedtime and wake-up time set
- [ ] One older or isolated neighbour to check on
- [ ] One unhurried hour set aside for rest and prayer

LOOK OUT FOR ONE ANOTHER

Cold snaps hit hardest for people living alone. A phone call, a lift to church or a shared meal can make a real difference. If you are worried about someone's health, contact NHS 111. In an emergency, call 999.

"Dear friend, I pray that you may prosper in all things and be in health, just as your soul prospers."

3 JOHN 1:2 (NKJV)

FURTHER READING NHS: Vitamin D · NHS: Flu vaccine · NHS: Physical activity guidelines · NHS: Keep warm, keep well

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COMMUNITY BUILDERS

WHO CARES FOR THE CARERS?

The hidden emotional cost of being the person everyone depends upon

BY DR SAMSON OLUWATOSIN FESTUS, MBBS

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At the end of a Sunday service, a pastor may still be listening to someone's worries long after everyone else has gone home. A nurse may finish a demanding shift and return to caring for an elderly parent. A doctor who reassures patients throughout the day may have no one to confide in after a difficult decision. A parent keeps the family together, while volunteers and community leaders respond to requests for help.

This November, as we celebrate community builders, we should also ask: who looks after the people everyone relies upon?

The weight behind the willingness

Caring is more than completing tasks. It often means carrying other people's worries, making difficult decisions and remaining available when you are tired yourself. For pastors, this may involve grief, family conflict and the expectation of constant spiritual strength. Nurses, doctors and care staff routinely encounter suffering while managing responsibility and pressure. Parents may provide emotional security while hiding their own financial or personal concerns.

Unpaid carers supporting an ill, disabled or older relative can face interrupted sleep, isolation and the feeling that they can never truly switch off. Volunteers and community leaders may become the first people called whenever a neighbour needs food, transport, advice or comfort. Their roles differ, but the emotional cost can remain hidden.

The evidence makes this difficult to ignore. England's 2025–26 survey of unpaid adult carers known to local authorities found that 79.4% reported tiredness linked to caring, 67.1% disturbed sleep and 64.8% feelings of stress[1]. In the 2025 NHS Staff Survey, 42.3% of respondents reported work-related stress, while nearly one in three described themselves as burnt out[2]. A study of 253 recently ordained Anglican curates found that 35% felt drained by their ministry[3]. Although these figures describe distinct groups, they challenge the assumption that helping others is emotionally effortless.

THE HIDDEN COST, IN NUMBERS

79.4%
of unpaid adult carers reported tiredness linked to caring [1]

64.8%
of unpaid adult carers reported feelings of stress [1]

42.3%
of NHS Staff Survey respondents reported work-related stress [2]

35%
of recently ordained Anglican curates felt drained by their ministry [3]

When the dependable person is struggling

Sometimes the warning signs are subtle: becoming unusually irritable, sleeping poorly, withdrawing from friends, losing interest in familiar activities or feeling overwhelmed by small demands. A once-patient parent may begin snapping at loved ones. A dedicated volunteer may quietly stop attending meetings. A clinician may find it harder to recover emotionally after work. Someone can still appear capable while struggling underneath.

Such experiences do not automatically mean that someone has a mental-health disorder. However, persistent changes deserve attention, particularly when they interfere with daily life. Physical conditions can also contribute to exhaustion, so it is sensible to seek medical advice rather than simply assuming the problem is stress.

Why asking for help can feel so difficult

Those who are praised for being strong may fear disappointing others. A pastor may feel obliged to have every answer. Doctors, nurses and care staff may worry that admitting difficulty will be judged as incompetence. Parents may believe that good parenting means never needing a break. Community volunteers may feel guilty saying no when the need is genuine.

In some families and faith settings, sacrifice is admired so deeply that rest begins to feel selfish. Yet compassion is not measured by how completely we neglect ourselves. Christian teaching calls us to "bear one another's burdens" (Galatians 6:2). The words "one another" matter: support should travel in both directions. Prayer and professional support need not compete, and faith leaders deserve the same care they encourage others to seek.

> **"A healthy community is not one where a few people carry everyone else until they collapse."**

Building communities that care for their builders

The answer is not simply to tell exhausted people to practise more self-care. Families, churches, employers and community organisations must share the responsibility.

Start by checking in without asking for a favour. Instead of saying, "You are always so strong," try, "How are you really coping?" Listen without rushing to give advice. Protect confidentiality, and do not turn somebody's private struggles into community conversation.

Offer specific, practical help. Take a meal to a parent who has been caring all week. Organise a reliable rota so that the same volunteer is not always on duty. Give pastors protected rest and trusted people with whom they can speak. Ensure that healthcare teams have supportive supervision, breaks and access to staff wellbeing services. Consistency matters.

Make boundaries acceptable. A leader should be able to delegate, a clinician to seek support, and a parent to say, "I need an hour," without guilt. Rest helps to sustain service; it is not a rejection of it.

People who regularly provide unpaid care to someone who is ill, disabled or older can request a free carer's assessment through their local council. The assessment may identify practical support and opportunities for a break[4]. NICE also recommends emotional support, peer support and appropriate breaks for adult carers[5]. If anxiety, low mood or exhaustion persist, speaking to a GP is a sensible step. In England, eligible adults can self-refer to NHS Talking Therapies for anxiety and depression[6].

A different measure of strength

This November, as we honour the people who build and sustain our communities, let us do more than applaud their sacrifices. Let us notice their humanity. The pastor needs a listening ear. Nurses and other healthcare workers need compassion beyond the workplace. The parent needs rest. Volunteers and community leaders need colleagues willing to share the load. The unpaid carer needs to know that their own wellbeing matters.

A healthy community is not one where a few people carry everyone else until they collapse. It is one where care is shared, help can be requested without shame, and even the strongest person is allowed to be human.

“You have cared for so many of us. How can we care for you?”

HEALTH INFORMATION NOTE

This article provides general educational information and does not replace individual medical advice, assessment, diagnosis or treatment. If you are concerned about persistent symptoms, consult an appropriate healthcare professional. For urgent mental-health support in England, use **NHS 111 online** or call 111 and select the mental-health option. If someone’s life is at risk, or you cannot keep yourself or someone else safe, call 999 or go to A&E[7].



ABOUT THE AUTHOR

Dr Samson Oluwatosin Festus, MBBS, is a Nigerian-trained, GMC-registered medical practitioner working in a hybrid Resident Medical Officer/Specialty Doctor role in psychiatry in the United Kingdom. His clinical experience includes internal medicine, emergency medicine and adult mental-health services. He is also pursuing a Master of Public Health at the University of Warwick. His professional interests include mental-health awareness, compassionate healthcare, preventive medicine and reducing stigma through accessible public education. He writes to encourage informed conversations about health, faith and community wellbeing.

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HERITAGE AT THE TABLE

Premium Nigerian Puff-Puff Recipe

Crispy and golden outside, soft and airy inside, with a warm West African flavour.

RECIPE BY TITILAYO TITILOPE OLOWOYEYE



TITILAYO TITILOPE OLOWOYEYE

INGREDIENTS

Makes approximately 35–40 medium puff-puff:

- 500 g strong white bread flour or plain flour
- 100 g granulated sugar
- 7 g instant yeast
- ½ teaspoon salt
- 1 teaspoon freshly grated nutmeg
- ½ teaspoon cinnamon, optional
- 1 teaspoon vanilla extract
- 400–450 ml warm water
- 2 tablespoons evaporated milk or milk powder, optional for richness
- Zest of one small orange, optional
- Vegetable or sunflower oil for deep-frying



METHOD

1. Mix the flour, sugar, yeast, salt, nutmeg and any dry flavourings in a large bowl.
2. Add the vanilla and warm water gradually. Mix thoroughly until the batter is smooth, thick and stretchy. It should fall slowly from a spoon rather than pour like pancake batter.
3. Cover the bowl and leave it in a warm place for 45–60 minutes. The batter should approximately double in size and show plenty of bubbles.
4. Heat the oil to approximately **170–175°C**. If it is too hot, the puff-puff will brown before cooking inside. If too cool, it will absorb excess oil.
5. Gently scoop or squeeze small portions of batter into the oil. Avoid overcrowding the pan.
6. Fry for approximately 4–6 minutes, turning frequently, until evenly golden brown.
7. Remove with a slotted spoon and drain on a wire rack or kitchen paper.

SIGNATURE FLAVOUR OPTIONS

Divide the dough after it rises to create an attractive Nigerian puff-puff assortment:

1. Classic Nutmeg
Vanilla, nutmeg and a hint of orange zest.

2. Coconut Puff-Puff
Add coconut milk powder and finely desiccated coconut.

3. Ginger Spice
Add ½ teaspoon ground ginger with a pinch of cloves.

4. Peppered Puff-Puff
Add finely chopped fresh pepper and onion. Reduce the sugar slightly.

5. Chocolate Puff-Puff
Add cocoa powder and small chocolate chips.

6. Banana Puff-Puff
Add one small, very ripe mashed banana and slightly reduce the water.

7. Suya-Spiced Savoury Puff-Puff
Reduce the sugar and add mild suya spice. Clearly label it for allergy awareness because many suya blends contain groundnuts.

THE THREE SUCCESS RULES

01 Use warm-not hot-water so the yeast remains active.

02 Allow the batter to rise fully before frying.

03 Maintain a steady frying temperature for a crisp exterior and fluffy centre.

Serve warm with a light dusting of cinnamon sugar, chocolate sauce, caramel, coconut glaze or spicy pepper sauce. For the strongest product range, I would launch with **Classic, Coconut, Banana, Peppered and Chocolate** flavours-familiar enough to sell, varied enough to feel premium.

YOU WORK HARD.

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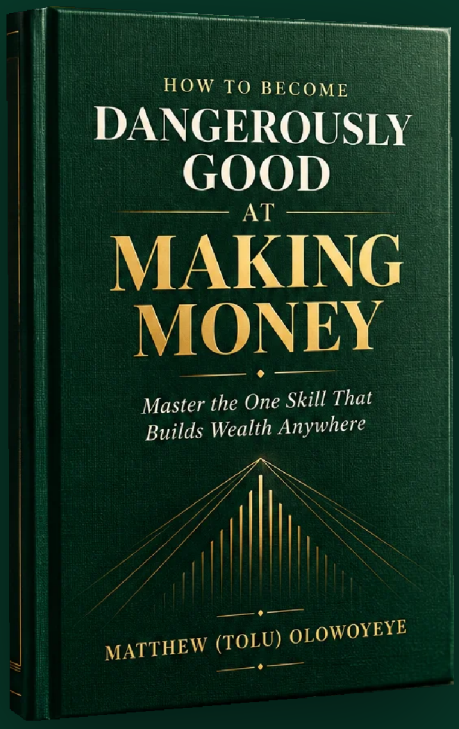

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ADVENT · FROM 29 NOVEMBER

Making Room: *Preparing the Heart for Christmas*

Advent begins on Sunday 29 November. The word comes from the Latin *adventus*, meaning “coming”. For centuries Christians have used these four weeks before Christmas to prepare: remembering the long wait for the Messiah, celebrating His birth and looking forward to His promised return.

In the Christmas story, there was “no room for them in the inn” (Luke 2:7). The problem was not hostility but crowding. Bethlehem was full. Many of our lives are the same. We are not opposed to Christ; we are simply busy, distracted and overcommitted, especially in December.

Advent invites us to make room. Room for quiet in a noisy season. Room for honest prayer after a demanding year. Room for the people who will find Christmas painful: the bereaved, the lonely, the unemployed, those far from family and those who have recently broken their silence about something hard.

This edition has dealt with heavy subjects: hidden struggle, bullying, disability, debt and the cost of war. Advent does not ignore any of them. It declares that God came into exactly this kind of world. “The people who walked in darkness have seen a great light” (Isaiah 9:2). The light did not wait for the darkness to clear. It came into it.

“The light did not wait for the darkness to clear. It came into it.”

FOUR SUNDAYS OF ADVENT

ONE SMALL WAY TO MAKE ROOM EACH WEEK

WEEK 1 · 29 NOV — Hope

ISAIAH 9:2 · NKJV

“The people who walked in darkness have seen a great light.”

Pray for one person facing a hard Christmas, by name.

WEEK 2 · 06 DEC — Peace

ISAIAH 9:6 · NKJV

“His name will be called… Prince of Peace.”

Clear one evening of the week and keep it unhurried.

WEEK 3 · 13 DEC — Joy

LUKE 2:10 · NKJV

“Behold, I bring you good tidings of great joy which will be to all people.”

Write to someone who helped you this year and thank them.

WEEK 4 · 20 DEC — Love

JOHN 3:16 · NKJV

“For God so loved the world that He gave His only begotten Son.”

Set a place at your table for someone who may be alone.

Christmas Day falls on Friday 25 December.

ADVENT CONTINUES IN OUR DECEMBER EDITION

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“

Open your mouth for the speechless.

PROVERBS 31:8 · NKJV

HONOUR ONE · READER INVITATION

Honour the person who held you up

Send a photo, a name and 100 words on the person who held you up. We’ll print a selection in the December issue.

SCAN TO ENTER

thebereanblog.com/honour-one

01
A photo

A clear picture of the person you are honouring.

02
A name

Their full name and how they are connected to you.

03
100 words

How they held you up, in your own words.

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