

Passive Income IS MAKING MONEY ONLINE REAL OR MYTH?

Top 3 investment mobile apps in Nigeria

iOS vs Android?

ALL ABOUT MAKING THE BEST CHOICE FOR YOUR MOBILE USE



& more...

Web Design Trends to expect in





Meet Pishon CEO

OVER A DECADE IN THE WEB DESIGN INDUSTRY.







editor's note.

40 pages of art. Intentional. Different. Nigerian.



"I'm not a fan of magazines," I always say. But here I am, publishing a second edition of **The Overflow.** No matter what I do to be as unserious a CEO as ever, I find that this art, this desire, this gift keeps growing, and there's absolutely nothing I can do to halt it.

So I'm not fighting it anymore. I invite you to read these amazing forty pages of really good content, mostly curated from original writings and ideas from the Pishon blog - and designed by my hand - and I hope you can learn a thing or two about the intricacies of design.

This is a web design magazine - one of the first in Nigeria - as of now. It is done for you - the web design wannabes, the geek, the casual browser, the uninformed client and anyone who has a stake in ICT.

You'll laugh, rage, smile, pick up your phone and probably make one phone call to your designer asking for a brand new something - website, app or more - by the time you're done reading.

Designing has always been a form of one of my many expressions, asides music, so this is over 100 hours of work from a place of sweat, long nights, inspiration and loads of starbucks coffee.

The original idea is that this magazine goes to our main clients of Pishon Design Studio - but if you come across this anywhere, it's for you as well.

As always, your feedback is invaluable to me, so feel free to pick your phone up and send a message no matter what time it is.

Stay excellent, stay intentional.

Zainab Sule

CEO, Pishon Design Studio

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Why Your Business Needs To Be on Social Media

Is it every business that needs a Facebook page? Or a Twitter account? Or even a blog? No. I always tell my clients that it's not necessary to be on Social Media. I've changed my mind, but there are still some exceptions to this rule.

1. Branding:-



Create a recognizable identity for your product or service.

This is extremely important for a small business. Your social media networks are new channels for your brand's content. This simultaneously makes you easier and more accessible for new customers, and makes you more familiar and recognizable for existing customers. For example, a frequent Twitter user could hear about your company for the first time only after stumbling upon it in a newsfeed. Or, an otherwise apathetic customer might become better acquainted with your brand after seeing your presence on multiple networks.

2. Network with potential clients and customers from all over the globe:-

With social networking sites such as Facebook, Tiktok, Reddit and Twitter, among many, many others, you can hold personal conversations with each of your customers. Tell them about new products, sales and coupons, suggestions and tips – the topics are endless.

3. Improved brand Loyalty:-

Brand loyalty is defined as positive feelings towards a brand and dedication to purchase the same product or service repeatedly now and in the future from the same brand, regardless of a competitor's actions or changes in the environment.

According to a report published by Texas Tech University, brands who engage on social media channels enjoy higher loyalty from their customers. The report concludes "Companies should take advantage of the tools social media gives them when it comes to connecting with their audience. A strategic and open social media plan could prove influential in morphing consumers into being brand loyal." (Forbes)

4. Social media is a great way of promoting your content:-



We all know how important content marketing is, not only in terms of SEO and traffic, but in order to attract new customers. Help increase awareness of each new blog article or news post that you publish, by shouting about them on social media.

Social media when used in conjunction with high quality content creation is a highly effective way to attract new customers to you and also helps you to build authority in your area of expertise.





5. Decreased Marketing Costs:-

According to Hubspot, 84% of marketers found as little as six hours of effort per week was enough to generate increased traffic. Six hours is not a significant investment for a channel as large as social media.

If you can lend just one hour a day to developing your content and syndication strategy, you could start seeing the results of your efforts.

6. Social media will drive website traffic:-

Without social media, your inbound traffic is limited to people already familiar with your brand and individuals searching for you. Every social media profile you add is another path leading back to your site, and every piece of content you syndicate on those profiles is another opportunity for a new visitor.

The more quality content you syndicate on social media, the more inbound traffic you'll generate, and more traffic means more leads and more conversions.

Being active on social media will help you increase the amount of traffic that your website receives.

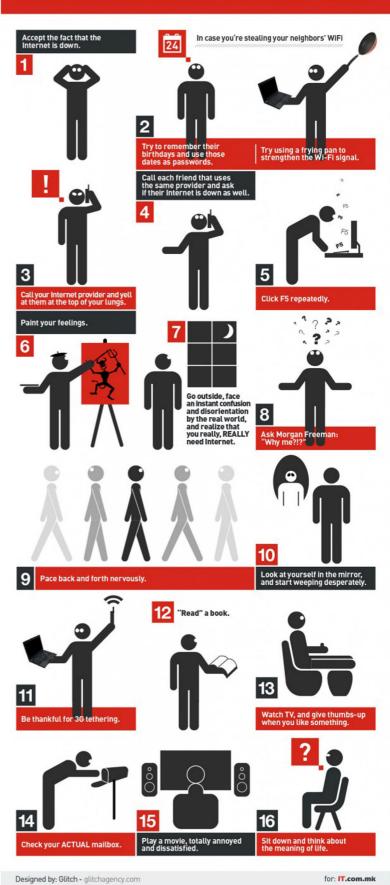
7. Richer Customer Experiences:-

Social media, at its core, is a communication channel like email or phone calls. Every customer interaction you have on social media is an opportunity to publicly demonstrate your customer service level and enrich your relationship with your customers.

For example, if a customer complains about your product on Twitter, you can immediately address the comment, apologize publicly, and take action to make it right. Or, if a customer compliments you, you can thank them and recommend additional products.

It's a personal experience that lets customers know you care about them.

What To Do When The Internet Is Down?



END.



If a man does not keep pace with his companions, perhaps it is because he hears a different drummer. Let him step to the music which he hears, however measured or far away. Henry David Thoreau

Dreams are the touchstones of our

Go confidently in

the direction of

your dreams. Live

the life you have

imagined. Henry David Thoreau

character. Henry David Thoreau

Be true to your work, your word, and your friend. Henry David Thoreau

The most I can do for my friend is simply be his friend.

Henry David Thoreau

What you get by achieving your goals is not as important as what you become by achieving your goals. Henry David Thoreau

Wealth is the ability to fully experience life. Henry David Thoreau

There is no remedy for love but to love more. Henry David Thoreau

Not until we are lost do we begin to understand ourselves. Henry David Thoreau

This world is but a canvas to our imagination. Henry David Thoreau

Pursue some path, however narrow and crooked, in which you can walk with love and reverence. Henry David Thoreau

It is what a man thinks of himself that really determines his fate. Henry David Thoreau

You must live in the present, launch yourself on every wave, find your eternity in each moment. Henry David Thoreau

It is only when we forget all our learning that we begin to know. Henry David Thoreau



Starting Your Online Store in Migeria -AStep by Step Guide



These steps are a guide to starting your online store in Nigeria in 2020

Starting an online store in Nigeria is good because there's no rent or bills to pay and you have the potential to reach a lot of customers. BUT it is necessary to put as much thought into starting an online store as you would for any other business. You'll need a great product, a user-friendly website, and a solid marketing plan.

First, 1. Find a niche/purpose. -- What's your business? Clothes? Determine what you want to sell.

- 2. Where's your business plan?
- 3. Get a website The whole shebangg Domain name and hosting, SSL, etc
- 4. Figure out how to promote that site and get it popular
- 5. Start selling AND give it at least a year.

1. Find your Niche

Why are you starting the business? What do you want to sell?

No matter what industry you pick, there are really only two kinds of products to sell:

Commoditized products - products everyone needs, popular and easy to find, eg clothes, toys, etc Niche products - often made in small batch runs or on demand, eg unique watches, handmade journals or so.

It's important to decide what types of goods you'll be selling online. Whatever you choose, it's important to work with products that you're passionate about especially since you will be making transactions with your product and don't want to lose that initial excitement.

If you can offer unique products alongside commoditized ones (think of using Etsy Wholesale or reaching out to makers on Instagram) and build a great brand experience along the way, you are setting yourself up for success.

Take as much time to research as long as possible, as you're in for the long haul after all. Example niches are: clothing lines, tutorial websites, selling ebooks, and dropshipping.

2. Where's Your Business Plan?

To start your online store in Nigeria, you need to draw up a detailed business plan, and decide if or not you will have funding. This will help and even the odds when it comes to making your business a success. What's the cost of the store? How would you market it? Who are your competitors? Will it be local, or international? What kind of hosting do you need? Do you need staff?

Planning this early will save you a lot of headache, I tell you.





3. Get a website - Domain name and hosting, SSL, etc

This is the core of your online store. You need good web hosting and a very well designed website. This is non-negotiable.

The steps to getting your own website include:

A domain name. A good domain is less than \$10/yr for the first year. Renewals are less than \$20. Namecheap Domains seems to be the best place, nowadays.

Get hosting. It's like the space where your website files are stored. I recommend Inmotion Hosting. The charge approx. \$6/yr. (There's a free discount link on www.pishondesigns.org

SSL is the Secure Sockets Layer protocol that encrypts the data between the browser and the website server; it's essential for protecting customer data.

Get SSL. It's that green padlock that shows buyers that your site is secure and their credit card details are secure. Most times when you buy your hosting company also offers SSL services, so just add to cart. Most range from \$70/yr. THIS IS VERY IMPORTANT.

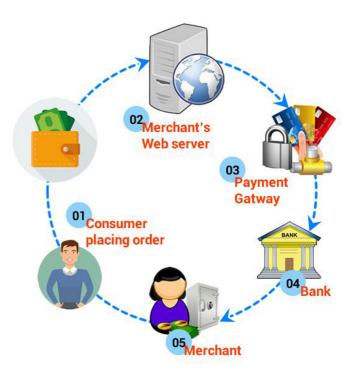
If your customers pay for your goods would they lose their money? Can hackers access your database? Will their transactions be secure?

Decide which payment gateway to use for your site.

If you're setting up your online store in Nigeria, you need a good gateway. Payment gateways are where your money will be stored once a customer makes a purchase.

A shopping cart script (free). Free shopping cart scripts like osCommerce and Zen Cart are the favs of many online stores. If you're building on WordPress, use WooCommerce or Shopify.

With free tools and good web hosting, there's no reason you can't have your own catalog and shopping cart on the web if you've got something worth selling.



The payment gateway you choose is critical to your success as a store

Should You Host Your Own Online Store?

There are plenty of places you can sell online without stress, Amazon and eBay included. We also have marketplaces like Jumia and Paystack, where you don't need your own store.

Hosting your own online store gives you more control over the shop and its presentation, is better for business branding, makes moving to another web host easier, and can be more cost-effective.

The Stats of Success

"Overall, online shopping in Nigeria is growing rapidly with six out of ten Internet users in Nigeria shopping online in the 12-month period the survey covered. Total online spend is predicted to increase from N128.1 billion in 2015 to N172 billion in 2016, up by 34 per cent from the previous year. This growth continues to N217.7 billion in 2017, about 27 per cent more than in 2016." - IPSOS



Cost for building an online store in Nigeria?

Domain, good Hosting and SSL -- N50,000 -N80,000 - BASIC.

Payment Gateway - Interswitch (150k setup), others like Paystack, free.

Website (self install/code) – Free with host. Hours of watching YouTube DIY Videos -**NOT ADVISED**

Website (Professional) - Depending on how professional you want your store to be, your best bet might be hiring one.

Inventory – Check your pocket. How much to stock up on your goods?

Smart Phone (to monitor sales, social media & respond to customer enquiries) – Any phone smart enough.

4. Figure out how to promote your new store and get it popular

Now you have your niche business and your website is fully set up. BUT if you don't promote the business, no one will come.

If you don't promote the business, no one will come.

This is where social media comes in and divides the chaff from the wheat. You OUGHTA be on social media, and not twitter. I mean INSTAGRAM, mainly because it is a visual platform and your store is pictures, right?

Whether you leverage email, social media, SEO or other forms of online marketing, it's critical that you share your store with the masses. In other words, even if you have the most amazing site in the world, if no one can find your store, you'll struggle to pay the bills.

- LEGALZOOM

5. Start selling AND give it at least a year.

Good things take time. Of course there's always an exception to the rule, but this isn't always the case. If you last a year, then work hard to last 2 years. With a good and solid financial plan, you should not have so many issues.

Good luck!







AD

never miss any of our Masterclass Sessions.





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WORDS FROM PISHON

He that must strive must rise at five; he that has striven may sleep till eleven.







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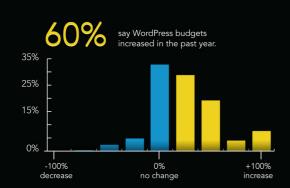
In 2015, WordPress reached the enormous milestone of powering 25% of the web. The CMS has grown massively in popularity, and all signs point to its continued success.

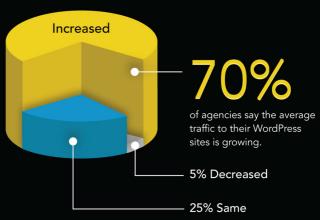
But how popular is WordPress in the enterprise? What kinds of sites use WordPress? We surveyed thousands of agencies in our partner network about their WordPress work.

WORDPRESS IS GROWING IN THE ENTERPRISE

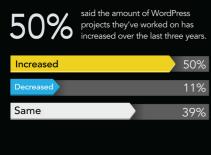


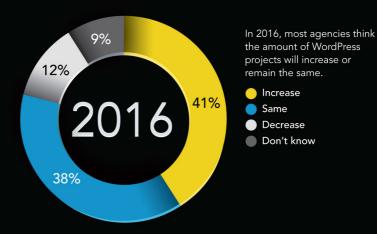






WORDPRESS IS INCREASINGLY IMPORTANT TO AGENCIES







The top three concerns agencies have regarding WordPress:





The Best Time to Post on Social Media in 2020 [INFOGRAPHIC]



Knowing what to post on social media is just half the battle. When is the best time to share it with the world?

The best times to post on social media are when your customers and followers are online. Of course, there are actual times that work best for your brand and we'll dive into that in this article. Each social platform will have a different time that works best for the audience.

For example, the best time to post on Facebook is different than the best time to post on Instagram. Plus, when you start accounting for different time zones, it starts to get complicated.



When to Post on Social Media: Which Time Zone to Consider

The more popular your brand the more time zones you'll likely need to take into account.

Some influencers and brands send out the same message at different times to hit all time zones. Ideally, you want to reach the majority of time zones without sending the same message. Aim to send no more than four of the same message in a single day, but scatter them at different times to reach as many time zones as possible.

Where are your customers located? If you're targeting the United States and Canada, you want to hit the EST time zone as that time zone has the highest number of people, thanks to cities like New York and Toronto. However, if your target audience is in London, you want to post within the GMT time zone.

You can use social media analytics tools to find data about where your customers are located. Using this data, you can better plan which times work best for your audience based on their specific location.

When to Post on Instagram?

If you're marketing or selling on Instagram, the best time to post is during lunch (11 a.m. to 1 p.m.) and the evening, after work (7 p.m. to 9 p.m.). Most Instagrammers log in via mobile, so they tend to avoid browsing during work hours.

The best days to post on Instagram are Monday, Wednesday and Thursday.

Sunday is the worst day to post on Instagram, though the best time to post on Instagram on Saturday is 5 p.m.

Wednesdays get the highest level of engagement on Instagram.

When to Post on Facebook?

For maximum exposure, the best time to post on your Facebook business page during the week is between 1 p.m. and 4 p.m.

That's likely because many Facebook users browse on their desktops and check it during downtime at work. The single best time to post on Facebook on a Sunday at 3 p.m.

The best days to post on Facebook are Thursday, Friday, Saturday and Sunday. Tuesday is the worst day to post on Facebook.

Weekends get the highest level of engagement on Facebook.

When Is the Best Time to Post on Linkedin?

The best time to post on LinkedIn is between 10 a.m. and 11 a.m. LinkedIn is a professional social network used by recruiters, salespeople, and businesspeople which is why it's often used during work hours.

Tuesday, Wednesday and Thursday tend to be the best days to post on LinkedIn.

Weekends and after work hours tend to be the worst times to post on LinkedIn for engagement and visibility.

When to Post on Twitter?

The best time to post on Twitter for your business is during the lunch hour of 12 p.m. to 1 p.m.

Workdays tend to get the highest level of engagement on Twitter.

Posting at lunch every day Monday to Friday can help you increase social media engagement.

Wednesday is the best day to post on Twitter. Weekends are the worst days to post on Twitter.



When is the Best Time to Post on Pinterest?

Pinterest isn't common in Nigeria and it is one of the reasons I love it. :)

The best time to post on Pinterest tends to be between 8 p.m. and 11 p.m. Mothers tend to use Pinterest actively which may be why they tend to post later in the evening.

Saturdays tend to be by far the best day to post on Pinterest. Sundays work well too.

Work hours tend to be less popular for Pinterest users. Posting during those times may result in less engagement.

When is the Best Time to Publish Videos on YouTube?

The best time to post on YouTube tends to be early afternoon between 12 p.m. and 4 p.m.

That's because most viewers watch videos in the evening, so you'll want to have your videos indexed by then.

Thursdays and Fridays tend to be the best days to post on YouTube.

Most viewers watch YouTube on the weekend so feel free to post on Saturdays and Sundays in the early morning around 9 a.m. and 11 a.m.

When is the Best Time to Post on Social Media?

The best time to post on social media needs to factor in the social platform you're using and the time zone the majority of your customers are in.

While the times listed in this article are averages, you might find your own audience engages more at different times.

The best way to determine the best time to post on social media for your brand is to experiment. You can use social media management tools to schedule posts at various times over the span of several weeks to determine which times tend to work best with your audience.

Test these out, but remember that each platform is different so track each one separately to get the best results.







THE 11 MOST ICONIC LOGOS OF THE DECADE.

A logo is a company's visual identity simplified into an icon. Brands have become the norm for our era. There are many who swear by one brand to the next. That's why logos are important so we can differentiate one product from another.

While a logo is not the most important part of branding (as we all know there are many facets to the whole idea of branding), you know that your logo is doing well when it's recognizable. I bet you can identify these ones at a glance.



THE Overflow

Cartoons









"WE LIKE YOUR DESIGN, BUT FRANK HAS A SMALL CHANGE, BARB HAS A CHANGE, JOE HAS A CHANGE, I HAVE A CHANGE, JON HAS A CHANGE AND JIM HAS A CHANGE."







If you're buying a new smartphone today, chances are very good that it will run one of two operating systems: Google's Android or Apple's iOS.

These two platforms accounted for virtually all new smartphones shipped in the last couple of years, according to The International Data Corporation.

The good news is that both smartphone operating systems are excellent.

They have quite a bit in common with each other, but there are some important differences that you'll want to consider.

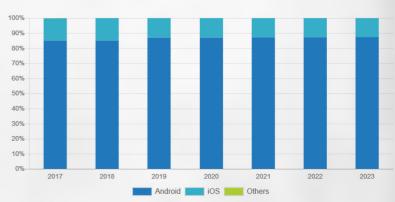
Ultimately, the best platform for you depends on, well, you. Pick the things that matter most to you, count the wins in those categories, and you have a personalized recommendation.

"While the worldwide smartphone market is expected to decline again in 2019, IDC believes the market will experience low single-digit growth from 2020 through the end of its forecast in 2023. The International Data Corporation (IDC) Worldwide Quarterly Mobile Phone Tracker forecasts worldwide smartphone shipments to decline 2.2% in 2019 to 1.371 billion units, down from 1,402 billion in 2018. IDC believes the market will return to growth in the second half of 2020 with volumes up 3.2% mostly driven by the expected launch of several 5G devices. In the long-term forecast, IDC expects the overall smartphone market to reach 1.484 billion units shipped in 2023."

Android: Android's smartphone share is hovering around 87% with a slight increase throughout the forecast. In 2019, the OS share will increase to 87.0% from 85.1% in 2018 mostly due to launches of several 5G launches and expedited inventory cleanup of older devices. Volumes are expected to grow at a five-year compound annual growth rate (CAGR) of 1.7% with shipments of 1.30 billion in 2023. Android average selling prices (ASPs) are estimated to grow by 3.2% in 2019 to US\$263, up from US\$254 in 2018.

iOS: 2019 will remain a challenging year for iPhone shipments with volumes expected to drop to 177.9 million, down 14.8% year over year, mostly due to market maturity as well as a lack of 5G devices. However, Apple is likely to deliver 5G handsets later in 2020, which will pick up iOS volumes slightly as it will have an edge over other vendors with a better understanding of 5G market conditions for a much more planned launch.

Worldwide Smartphone Shipment OS Market Share Forecast







Why we like iOS

Fast software updates for many years:

The biggest advantage iOS has over Android is its software updates: Apple generally supports new iPhones and iPads with iOS updates for five to six years after their release date, and all of those devices get the same updates at the same time. You get new features and apps, support for new image and video formats and security protocols, and patches for both online security threats and flaws that could allow people to get data from your phone. The oldest supported devices may not support every single feature of the latest software, but they continue to get most of the functional improvements and all of the security updates for as long as the hardware will last. Among Android phones, only Google's Pixel phones and phones in the Android One program are guaranteed prompt updates—and even then, only for two or three years from the device's release date.

Long-term value:

Because Apple supports iOS devices for a relatively long time, you can hand them down to friends and family members without worrying about app compatibility or security risks. And they hold their resale value better than Android devices, so you can sell them for more money, or get more for a trade-in, when it comes time to upgrade.

Reliable customer support:

If you're having a hardware or software problemor if your device is two or three years old and it's time to replace its battery with a fresh one etting help is easy. The company offers a dedicated support app and website with a variety of remote options, or you can reserve an in-person appointment at any Apple Store (though it may take some time if the Genius Bar is busy, and repairs can be expensive if your equipment is out of warranty or you didn't get an AppleCare+ protection plan).

Better app selection:

The selection of apps in Apple's App Store is also slightly better than the selection in Android's Google Play Store, though the gap between the two is narrower than it used to be. Apps and games often come to iOS first, because app developers tend to make more money there; and iOS has a larger selection of "pro" apps for creating and editing images, video, and audio. These apps are also usually optimized for both the iPhone and the iPad's larger screen; many Android tablet apps look like blown-up versions of phone apps.

Better security and privacy:

All software companies, Apple included, sometimes make headlines for high-profile security bugs, and it's inherently difficult to maintain your privacy when you're carrying around an Internet-connected device that can always pinpoint where you are. But compared with Google, Apple does take greater pains to keep its devices secure and your data private, and the company does make an effort to fix mistakes when it makes them. Quick updates delivered directly by Apple with no interference from your phone carrier means that when serious security problems do come up you can get a fix for them as soon as one is available. Apple services like iMessage, FaceTime, and iCloud make extensive use of encryption to protect data traveling to and from your phone and data stored on Apple's servers.

The biggest advantage iOS has over Android is fast software updates for five or six years; even the best Android phones get only a couple of years of updates, and few get those updates quickly.







Where Android is better

We like a lot about iOS, but it's not the best option for everyone. Good Android phones are available in many more shapes and sizes than iPhones, and although the best ones cost roughly what an iPhone does, you can buy good ones for under \$200 and fantastic ones for less than \$400.

The Android platform has (and has always had) a problem with prompt, consistent software and security updates, but it's also more versatile and customizable.

More hardware diversity:

The biggest advantage for Android is actually in hardware, not software. Though our guide to the best Android phones recommends fast, well-rounded phones, Android is available on a huge variety of hardware, including options for people who want styluses and bigger screens, fantastic battery life, or even a physical keyboard. And if your preferred phone maker removes a feature you rely on—like a headphone jack or fingerprint sensorfrom its newest phone, you can find what you need somewhere else. With iOS, Apple's choices are your only choices

Phones at every price:

You've got more flexibility on price, too. A flagship iPhone costs over \$1,000, and even the least expensive iPhone that's still a safe buy in a given year usually costs over \$500. A high-end Android phone from Google or Samsung is similarly expensive, but Google's \$400 Pixel 3a is an exceptional deal, and other great budget Android phonesincluding a few that will actually get prompt software updates—are available for \$200 or less.

With Android phones, you can usually find exactly the hardware you need; with iOS devices, Apple's choices are your only choices.

More options for customization:

If you like having the freedom to customize your computers, tablets, and phones to fit your needs, iOS may not be flexible enough for you. You can change an iPhone's text size, reorganize your home-screen icons, install third-party keyboards, and add different widgets to the Notification Center and Control Center, but all of Apple's devices still look and work pretty much the same way.

Android offers similar customizations, but also widgets that can sit directly on your home screen and even the option to completely replace that home screen with any number of flexible, customizable application launchers. Android also allows you to choose your own default apps for browsing, checking email, and doing other things, if you prefer not to use the built-in Google apps—iOS offers some workarounds for this, but you still can't set all apps to open links in Chrome instead of Safari.

More storage options:

Although you can't expand the internal storage of an iPhone—what you buy is what you're stuck with—many Android phones have a microSD card slot that lets you expand the amount of internal storage available for apps, photos, and movies, and you can use Google Drive space to store everything from photos to documents.



AD



GROW YOUR TECH KNOWLEDGE ON OUR BLOG.

www.pishondesigns.org





Whether you're looking to make some fast cash, or you're after long-term, more sustainable income-producing results, there are certainly ways you can make money online today.

The truth is that making money online isn't as difficult as most make it out to seem. It does require some discipline.

However, if you're looking for realistic ways you can start earning money online now, then it really truly does boil down to seven paths you can take towards profit.

Some will provide you with immediate results, helping you to address your basic monthly necessities such as rent, utilities and groceries, while others have the potential to transform your life by revolutionizing your finances in the long term.

1. Sell as an affiliate

There are loads of resources for making money online as an affiliate. You could source products from ClickBank, Commission Junction, Rakuten Marketing, Share-a-Sale, Impact Radius and many others. Plus, many of the larger companies have their own affiliate programs as well.

Do your due diligence and find the right company with a relevant product or service to your audience that you can sell as an affiliate.

In some cases, you will need an active website with substantial traffic to get approved. Selling as an affiliate isn't easy by any means, but if you do have the audience, it can definitely amount to a substantial amount of income.





2. Start a blog

If you're serious about making money online, start a blog. Blogging is one of the easiest and most sustainable income sources. As long as the blog is setup the right way, in the right niche, with the right content targeted at the right audience, and the offer is complementary to the content, you could make a tremendous amount of passive income from a blog.

While some might think that starting a blog is an arduous effort, when you understand the precise steps you need to take, it becomes far easier. It all starts in the decision of choosing a profitable niche and picking the right domain name. From there, you need to build your offers. You can easily sell things like mini-email courses, trainings and ebooks.

3. Email marketing

If you're interested in online marketing, setup email software and create a lead magnet that you can use in your sales funnel. Then, build up that list. It's often said that you can expect to earn about \$1 per subscriber per month. If you have a list of 10,000 subscribers, that means you can earn roughly around \$10,000 per month. You will need to deliver value and not pitch them on every email, but it is a very achievable goal in a short period.

There are many ways to get people onto your list. Lead magnets are one such resource. For example, you can build ebooks, checklists and cheat sheets. But you can also do content upgrades, such as PDF versions of an article with added resources in them, four-part video training series, and more. Think about your audience and what you can offer them to better serve them, then treat them with some respect and you'll eventually reap the rewards.

4. Webinar Trainings

Webinars are quite possibly one of the most potent ways you can make an exorbitant amount of money online.

You'll need an audience to train and you'll need to know what you're talking about. Of course, this usually requires having a website and some semblance of an online presence.

However, people can still do webinars without all of that. For example, you might have a sizable social media following and you train them every week on something to do with social media. But you will need a product to embed and sell at some point. Don't worry about it in the beginning.

The best webinar platform out there is gotomeeting.com/webinar.

5. Sell Your Photos and **Videos**

If you're traveling, it's likely that you're surrounded by gorgeous photo ops, and now that digital cameras are widely available, photography and videography can be a good way to earn an income.

Stock websites make it easy for photographers and videographers to upload their work, then will market on your behalf and create passive income for you while you're off shooting the next beautiful location. Stock agencies looking for submissions include Shutterstock, Photoshelter, Fotolia and iStock.

6. Freelance

There are tons of general freelance websites loaded with opportunities from companies and small businesses.

Some of these include **Upwork.com**, a website for freelancers in fields ranging from sales and marketing to accounting to customer service. Or you can market your own services—whatever they are—on sites like Fiverr.

The site was built on the fact that you can charge \$5 for anything, but the sky's the limit.



FIVE PROVEN WAYS TO MAKE MONEY ONLINE FEATURING 25 LEGITIMATE PLATFORMS



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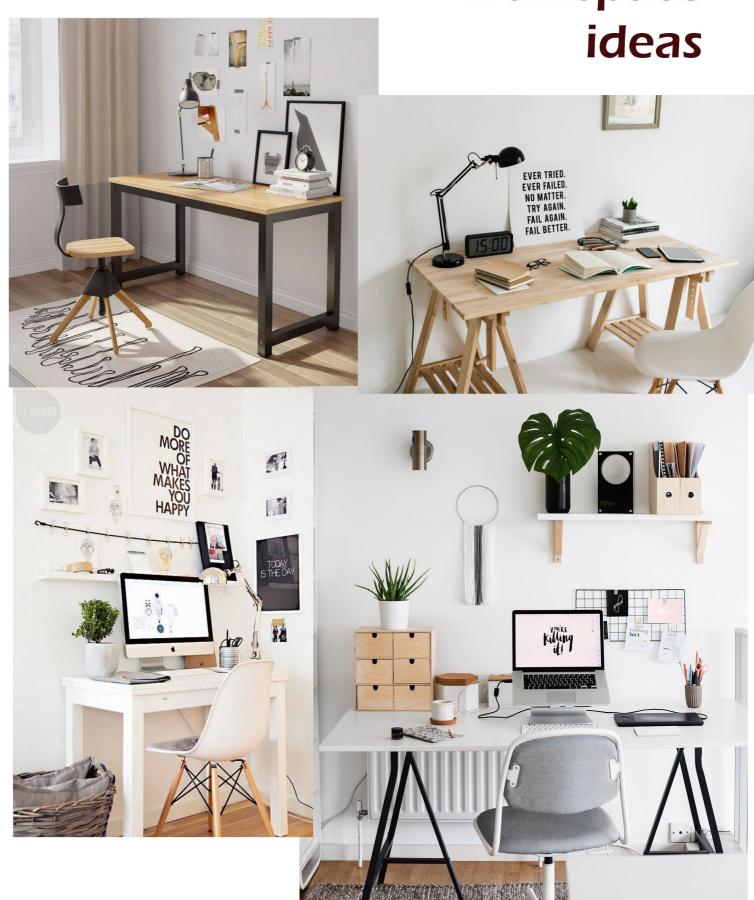
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workspaces ideas





THE very Belt PPJ OF **FOIA**

When was the last time you downloaded a new app? Like, actually new, not that 5-year-old note-taking app you only just got around to checking out. Chances are, it's been awhile.

Check out the best games and app and the best users' choice awards on both the Google Play Store and Apple App Store for iOS and Android users respectively...

Spectre has been awarded as the 'iPhone App of the Year' for 2019. The app allows iPhone users to click long exposure images. The app can also use AI to remove crowds and capture long exposure for light trails, and for flowing water as misty sheets.

Google awarded 'Ablo' the 2019 'Google Playstore App of the year' for Android. Ablo is a chat app that allows users to connect with friends all around the world. The USP of this app is that it translates the messages and video calls to the user's preferred language in real-time.

Sky: Children of the Light has been awarded as the 'iPhone Game of the year' for 2019. As for the 'Top Free Games', Mario Kart Tour claimed the first spot on the App Store for 2019.

Call of Duty Mobile got awarded as the 'Google Play Store Game of the year' for 2019. The Battle Royale game recently made its debut on mobile and has been developed by Tencent, the developers behind PUBG.

YouTube was among the list of 'Top apps' of 2019 on the Apple App Store, followed by Instagram, Snapchat, Tiktok, Messenger, Gmail,

GlitchCam got the 'Google Play Users' Choice award' for the best app of 2019. As the name suggests, the video editor offers a variety of glitch effects that 'can distort video in an artistic way'.



Simply take a shot and Spectre captures a burst of photos over a period of 3, 5, or 9 seconds.

These individual images are then run through a series of AI enhancements and composites to deliver a photo that is impossible to get using traditional methods on an iPhone.

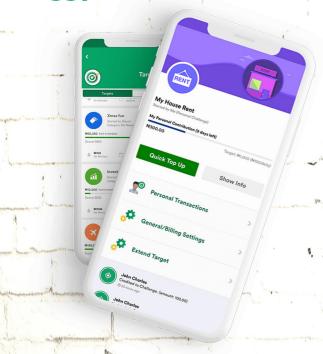
Spectre uses AI to combine multiple photos in order to minimize shake and create stunning photos.



Top 3 Investment Apps in Nigeria

Our top 3 investment apps in Nigeria are PiggyVest, CowryWise and I-Invest.

1. PiggyVest



This is extremely important for a small business. Your PiggyVest is an app that helps you save money and is very rightly number one on our Top 3 Investment Apps list. First you register an account, get a username and a password and then add a ATM and send a deposit.

Choose from automatic daily, weekly, monthly savings plans to suit your needs. You can also save as you go, or on your own terms. Withdrawals are resctricted to withdrawal days or a date you set. You can even do like treasury bills and save for 30 days, 90 days, etc.

Say you want to save ₩2000 for the duration of 30days (1 month), which will amount to \$\\\\60,000\$. Nowuse the Auto Save feature on the app and it will automatically do that for you.

I used to like this, very much until I wanted to close the account, and found out there was NO WAY to close the account ever. With a little bit of influence and nagging the creators on Twitter, I finally got a staff to MANUALLY start deleting my data, and even then not completely.

I DO NOT RECOMMEND.

2. CowryWise

First the name is ingenious.

CowryWise is a personal finance platform and makes it to our top 3 investment apps list. CowryWise automates your savings, taking away the stress and planning required to save on a regular basis. Your saved up cash also generates interests over a period of time.

They have Periodic savings, where you automatically save an amount at regular intervals and earn 10% interest rate per annum, Fixed savings, where you lock away a lump sum for long periods. The longer the period, the higher the interest rate and finally, one time savings, where you if you have a free cash lying idle? Make one time saving into any of your existing saving plans.



Download the app today.







3. I-Invest

This is the first ever app that enables you securely purchase and manage Treasury bills from your mobile device.

"A new frontier has opened for investors in the African finance sector with the launch of I-invest, a mobile application that allows users purchase Treasury Bills (T-Bills) directly from their smartphones.

Developed by Parthian Partners, a pan African inter-brokerage services firm in partnership with Sterling Bank Plc, I-invest enables both new and experienced investors match their investment maturities to their needs." - Allafrica.com

Most of the mobile banking apps in Nigeria we are familiar with literally deal with funds transfer, airtime top-up, payment of utility bills and a host of related features.

Now, with the I-invest app, that difficulty, delay, uncertainty have been dispensed with. Unless you're set in your ways which you should not be. - Nairametrics



All about I-invest App

The I-invest app was launched by Sterling Bank in partnership with Parthian Partners and can be found and downloaded free on Google Play and Apple Store.

The sole aim for which this app was created was to enhance the participation in investing in Treasury bills and to bridge the gap between the per-conception of this method of investment and potential investors.

The I-invest app has also brought treasury bills investment to the doorstep of everyone who is interested in it. You do not need banking officials, no documents or forms to fill and no spending of valuable time in the bank anymore. It is as simple as that; when you think investing in Treasury bills, simply think I-invest app.

For every app, you must be registered to enjoy the features inherent in the app. You do not need to register or become an account holder with Sterling Bank to enjoy this app or its service.

All you need are your identification card, BVN and a valid phone number and you would be registered.

It is so easy to use that in a little over five (5) minutes, you are all set up and ready to start investing. All of this is done from the comfort of wherever you are through your mobile phone without stress. It accords you the wherewithal to learn and see what you are doing first hand.

Your money is secure and if at any time you feel overwhelmed, you have the choice of simply withdrawing your funds.

The I-invest mobile app is secure and is directly regulated by the Nigerian Securities and Exchange Commission (SEC). Furthermore, this forestalls any fraudulent act, the initial BVN details and Bank account details provided during the onset of registration are those that will only be recognised during any transaction that will be undertaken.

SOURCE: NAIRAMETRICS



SIAR GOALS

Columbia Col

The secret to alleviating common personal and work challenges is to set specific goals. SMART goals.

What are SMART goals?

You can attain most any goal you set when you plan your steps wisely and establish a time frame that allows you to carry out those steps. Goals that may have seemed far away and out of reach eventually move closer and become attainable, not because your goals shrink, but because you grow and expand to match them.

When you list your goals, you build your self-image. You see yourself as worthy of these goals, and develop the traits and personality that allow you to possess them.

Goals should be Specific.

Goals should be Measurable. Have a yardstick for measuring outcomes. Goals should be Attainable. Draft realistic goals that challenge you. Goals should be Relevant. Make sure each goal is consistent with other goals you have established and fits with your immediate and long-range plans.

Goals should be Time bound. Give yourself time to achieve your goals.

Basically, your goals should be SMART.

Apply This

When it comes to writing S.M.A.R.T. goals, be prepared to ask yourself a lot of questions. The answers will help fine-tune your strategy, ensuring the goals are something that's actually attainable.

Perhaps you've always dreamed of traveling around the world, but it's never happened. Maybe you tell yourself it's because you don't have the time or the money, and you'll think about it next year.

Try setting SMART goals to help make your travel plans specific, measurable, achievable, relevant, and time bound. You might find that the real reason you haven't traveled is because your plans have been too vague or unrealistic. Think about how you can adjust your vision and rephrase it as a SMART goal, so that you can make your dream come true.





Web design trends are constantly changing.

In 2020, the technical possibilities seem endless and we're seeing designers play with extremes, reinvent previous styles and ceaselessly experiment with new techniques. At the same time, there are some popular styles that just won't go away, such as the ever-present minimalism and colorful flat illustrations we've been seeing for some time now.

So, what will the web design trends 2020 be? If you want to discern the newest trends early on you'll need help from the experts. Here's what the folks at 99designs.com came up with.

Here are the biggest web design trends 2020:

Dark mode
Imperfections that add personality
Immersive 3D elements
Soft shadows, layers and floating elements
Mixing photography with graphics
Solid frames of white space
Glowing, luminous color schemes
Ultra minimalist navigation

1. Dark Mode

"I believe that one of the main trends of 2020 will be dark design, mainly focusing on UI design giving users an option to enable dark theme. Dark backgrounds make design elements stand out more, creating a higher contrast ratio with the use of other colors, but still improving visual ergonomics by reducing eye strain." - DarkDesign Studio Dark mode web designs not only look ultra modern, but they're easy on the eyes and make colors and design elements pop.

Sometimes the most visually stunning web design trends have practical beginnings. Dark themes are better for OLED screens—saving power and extending screen lifespans—but that utility doesn't stop them from looking good. Dark backgrounds improve the visibility of other accent colors for truly dynamic design.

Dark mode is so hot right now.

- Sam Chang, Product Designer at 99designs

Coincidentally, the dark mode design aesthetic also fits in perfectly with other prevalent 2020 design trends that include dark and moody color schemes combined with glowing neons as well as futuristic yet dark cyberpunk and dystopian styles.

2. Imperfections that add personality

Imperfect, hand-drawn design elements inject emotion and humanity into websites, which users seem to be craving after seeing perfected yet impersonal graphics dominate web designs for years. In 2020, adding some hand-drawn realness gives web designs the heart and soul visitors find appealing.

A big trend next year will be hand-drawn icons. They're more emotional, but on a positive note. This trend is connected to the fact that we need more positive stuff around, something that can brighten up the day. - Elisabetta Calabritto

THE Overflow

3. Immersive 3D elements

I expect to see more use of 3D technology in graphic design and interaction design. Technology pushes the design and vice versa. Designers are armed to their teeth with vast options for creative "roaming" in 3D space. They step up the interaction game by including all of our senses in the experience. - Pinch Studio

3D visuals have always delighted people; what held this trend back was technology and the (previously) expensive price tag. But as Pinch Studio explains, the technology is now in a place where you can design in 3D without NASA-tier equipment, opening the gates to more and more designers.

Until VR becomes more mainstream and cost-effective, hyper-realistic 3D that's often taking up the whole screen is the best way to create an immersive experience for your site. That's not just an advantage for visuals, but for UX as well—interactive 3D design encourages users to stay longer. As 2020 unfolds, expect to see more immersive 3D web designs drawing users in and visually breaking down the boundaries between digital space and reality.

4. Soft shadows, layers and floating elements

Soft shadows and floating elements create a pseudo-3D effect and make the design more layered and more interesting.- Alex Ivanov

This trend is all about creating depth. Like the 3D effect from above but want to tone it down? Soft shadows and floating elements add interest and depth and give your web page a "3D Lite" look. It's not just graphics either: you can use this effect with text and photos, too.

Taking the principles of material design a step further, designers can add a little extra pizzazz to 2D layouts with soft drop shadows and layering elements on top of each other for extended depth.

These effects give the design a lightweight feel, as if the elements are floating over each other—a sharp contrast from classic, impenetrable flat design where the layers seem, well, flat.



5. Mixing photography with graphics

Using real photographs mixed with illustrations or graphics communicates a really customized message. Whether photos of products or people, these images can more fully support branding and help websites stand out from the crowd.

- Hiroshy

Overlapping original graphics on top of real photographs creates a memorable visual, which lends itself to letting your creativity go wild.

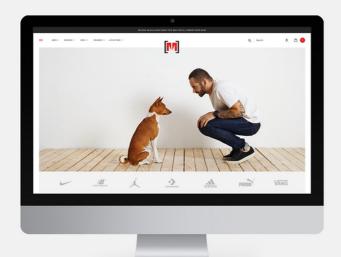
This collage-like trend is a versatile one; you can use it to add a special cuteness and charm to otherwise bland product photo (TSP stoneware, above), or you can use its more serious attributes to better communicate complicated or abstract concepts like tech or finance. It's a way to customize your imagery and add more personality (a reoccurring trend in 2020) to your web design.

To make the most of this trend's flexibility, be sure to match the style of the illustrations and graphics with your brand personality. Their style can sway how people interpret the photograph—cartoon squiggles for something more playful, or geometric and detailed illustrations for something more sophisticated.



THE Overflow

6. Solid frames of white space



Full bleed layouts have been trending in web design for quite some time. Now, designers are gravitating towards solid structures and playing with different ways to use lots of white space (and space of any color, for that matter) to give their designs more structure and make use of clean framing to give their designs stability and a canvas to jump off of.

In 2020, we'll see wide frames of white space giving web designs a solid structure. By allowing each element on the page a generous amount of space, framing creates the perfect foundation for making visuals shine. Neatly structured frames around websites create a satisfying sense of order and help prioritize and separate all the different parts of a page.

7. Glowing, luminous color schemes





Futuristic color schemes and designs will be on trend next year, continuing with the isometric trend and bringing in colors like blues and purples and hot pink to give designs that futuristic glowing feel. - Adrianne Mesnard, Art Director at 99designs

In 2020, we'll be seeing courageous color pairings, used strategically to make web designs jump off the screen. Web design is becoming more bold and daring, using glow-in-the-dark neons and highly saturated colors in combination with darker, muted shades to give the designs a luminous feel.

Duotone web designs in particular make this trend shine. Duotone keeps reinventing itself to maintain its place at the forefront of design. This latest iteration is the boldest yet, relying on futuristic, neon pops of color and stark color opposites to make veritably vivacious visuals.

Unique duotone web designs are visually interesting and appealing. And with the help of the duotone effect, you can transform almost any image into your company's branding.

- deandesign

In 2020, intriguing color schemes will play a critical role in web design. With web design trends like extreme minimalism and dark mode on the rise, glowing and luminous colors can really shine.

8. Ultra minimalist navigation

In 2020, website content will be more video with voice script and less text, heading towards precision over description. Overall, web design is going to be more simplistic to facilitate easier navigation. - Ananya Roy

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With the rise of wearable devices like smartwatches, web design in general is thinking smaller. The area most affected by this is navigation, the glue that holds a website together. Over the last few years, navigation has been getting simpler and simpler to accommodate extremely small devices and even smaller attention spans.

Extremely minimalist navigation takes away much of the difficulty in usability. The less a user has to think about moving around, the more time they spend immersed in the site, actually moving around instead of wondering how.

At the same time, imagery is becoming more important. Large-scale photos and videos are your chance to impress users—while only using the bare minimum of text.

Huge photos and videos have some vivid benefits. They draw attention to your business objective. I believe this is why more and more websites are starting to use big images to deliver beautiful visuals to their viewers. - Coincept



With less text on the page large images are being pulled to the foreground and represent the main focus of the composition. Because the image gets the lion's share of attention, make sure it's worthy; use a powerful or artful visual that says it all.

Looking forward to web design trends 2020

With those annoying 2010s coming to a close, web design trends 2020 are embracing futurism like never before. Attention-grabbing visuals and colors, 3D effects and old trends reinvented are all clear indicators of this new 2020 style. This movement extends beyond the screen as well, with modern web design emphasizing more user friendly site experiences, as with minimalist navigation and less eye-straining dark design.

At the brink of this new decade web designers are simultaneously looking to the future and to the past for inspiration. And thanks to this multitude of opposing design trends, movements and styles it's safe to say that web design in 2020 will be full of surprises. 99designs.com



AD



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Meet Zainab Sule

& HOW SHE HAS MANAGED OVER A DECADE IN THE WEB DESIGN INDUSTRY

Zainab Sule is our boss, and the founder of Pishon Design Studio, (producers of this magazine) plus a web design, branding and digital marketing agency founded in 2007 and operates from its base in Abuja. She is also a highly acclaimed and award nominated soft rock musician.

A Microsoft Certified Professional (MCP) and Certified Internet Webmaster (CIW), Zainab also has her Bachelor's Degree in Mathematics from the University of Jos with additional certifications in International Internetworks from the University of Iowa.

As a musician, Zainab has graced international stages in Tanzania, Kenya, South Africa and the USA.

This interview is conducted by Jerry Asseh for the Company and relates to her profile as a web designer.





JA: Tell us how you got into Web Design.

ZS: It actually started by mistake as I never intended for it to become a second career. We had finished the International Internetworks course in 300L in UJ which was a trial run between the University of Iowa and Unijos. It only lasted that semester and apparently that was how it all began.

But I forgot all about the course until after my NYSC when I was carrying folder up and down looking for a white collar job. It wasn't until a former friend stated, "shebi you did that course in UJ?" that I realized that I had an in. That was my first introduction to the web industry.

JA: When was this?

ZS: 2007 ish.

JA: And did you form a company immediately and start building sites?

I actually later worked for 2 years in 2 different private firms - one as a secretary and one where I served as a web designer though I had already registered the company then with a different name. I was waiting to serve by this time, so they were temporary jobs.

JA: How did you get your first clients?

I was a bit lucky. The second firm I was working with stopped offering the services and there was nowhere for them to fall back on. So I "inherited" them.

JA: Are these clients still with you?

ZS: No, most of them are no longer in the same business that required my services.

JA: This is 2020, and it's a long way from 2007. How come you're still doing this despite having another main career?

ZS: Hmm. I honestly don't know. I've been lucky to have the best guys like you around me for both careers, and I always seem to find the time as design provides a way of escape for me.

Another reason is that I genuinely love art, so this is more than a money maker for me. It is an actual passion.

JA: What has changed for you in web design in the past decade?

ZS: Mobile design. People were not designing for phones before. Now you have to consider not just phones, but watches too. It's amazing.

Also, the web design industry is changing, thanks to WIX and website building apps. That wasn't there before.

JA: What are your plans for Pishon?

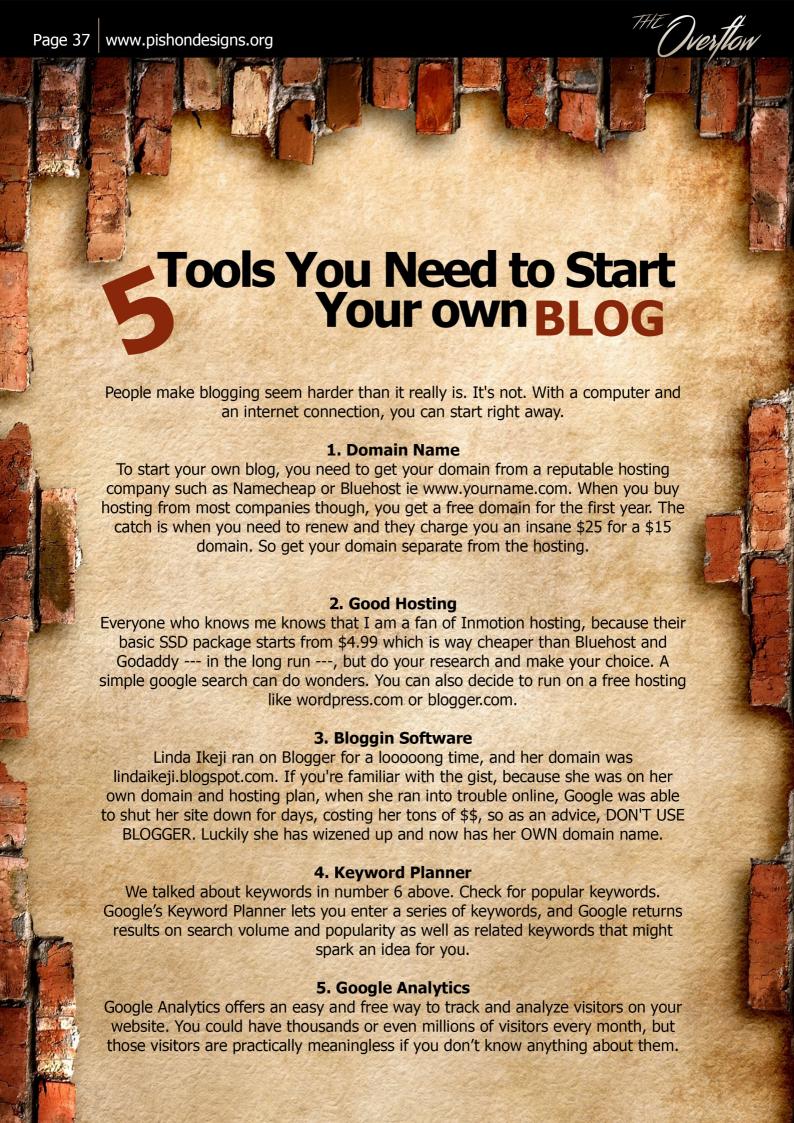
ZS: I don't want to share now, but it has always been coming. Lol. If you're still with us by then you'll find out. But it has a lot to do with deepening our roots and getting our clients to love the work we do.

JA: Any advice for aspiring web designers out there?

ZS: Be deliberate about what you want. Learn to be quiet inside your head and make plans. Good things come to those who wait.

JA: Thank you, Zainab.

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- Schedule Posts
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• Content Promotion

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 Product Feedback and Survey • User Outreach and Research

Indentify and generate leads

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Social Customer Support

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Managing Help Comm and Support Forums

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- Manage Operational Budget
- Manage Accounts and Set Permissions
- Establish Guidelines and Approval Process
- Stay on Top of Channel Updates and Trends

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• Set Goals, Measure, and Benchmark Results

Define channel-specific strate

Conduct Competitive Analysis

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Set up dashboards

• Report on KPIs

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- Press Releases Amplification
- Influencer Outreach
- Managing Executive Accounts Managing Internal Influencer and Advocacy Programs
- Keeping an Eye on Compe

- Crisis Communications

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- Live Tweet
- Take Snapshots and Video
- Field Inquiries
- Engage with Attendees
- Promote Hashtags

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- Outline Social Code of Conduct
- for Employees Create and Promote Employee
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 Support the Social Recruiting
- Program
- Promote Recruitment Efforts Monitor Employee Sentiment

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THE PECTORAL STRETCH

Before you begin, you must put all concerns of self conciousness out of your mind. This is about you, and improving your well being. It will be you that has the last laugh! Desk exercises rule!

First, Interlink your fingers, then place your palms on the back of your head. Next tilt your pelvis forward, push your chest towards your desk and pull your elbows back. Hold for 30 seconds. Repeat every 30 minutes



Although this one may be a little embarrassing, it's definitely worth it for the results. Grab a hold of your chair's arms and dip down to the floor without having your bottom touch the floor. This exercise will work out your triceps and



core. Try five sets at 30 seconds each.



Be honest: most of the time, you

probably don't sit properly when working

at a computer. And if you spend a lot of time typing, that means you could be at risk of getting carpal tunnel syndrome. One way you can guard against this hideous condition is to exercise your wrists throughout the day. Around every hour or so try to roll your wrists ten times

SEATED HIP STRETCH

This is a great stretch to do a couple of times throughout the day. And you wouldn't be the first to forget about stretching your hips! So, whilst you're sitting, cross one ankle over the knee on the other leg. Sit up tall and gently lean forward. You should feel a stretch in your glute and hip.



CORE STRENGTHENER

If you're worried all those little nibbles throughout the day are taking their toll on your abs, try this core strengthening exercise. Sit upright on your chair, with weight evenly spread on both feet.

Without letting your pelvis tilt or your back slump, lift your right foot off the floor, bringing the thigh towards the torso and keeping tummy muscles engaged. Pause, then lower and repeat with the left leg. Alternate for two sets of eight repetitions



For this next desk excercise you must keep your fingers interlinked from your pectoral stretch and straighten your arms so your palms move to face the ceiling. Now lean to your left and then right: you should feel a gentle stretch down the opposite side to which you are leaning. Hold each side for 20 to 30 seconds and repeat every 30 minutes











