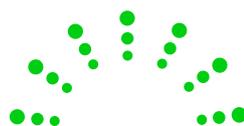




# Shago Culture PlayBook



A Disciplined Approach to Creating  
a Positive Culture for Staff





## INTRODUCTION

Our culture playbook is an engaging reference document that outlines our values, purpose, mission, perks/rituals, and helpful notes on what is expected of our employees.

It is a guide on the way things are done in Shago and the outcomes our behavior should produce.

Shago Payments Limited("Shago") is an innovative solution provider with expertise in value added services and on-demand service delivery.

<https://www.shagopayments.com/>

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## Overview

We are a financial technology solution company retailing digital products and services with the sole intent of creating a localized marketplace experience for our users.

Our application facilitates transactions, cutting across bill payment, airtime and data purchase, fund transfer, withdrawals, savings, account opening, transport ticketing, unified examination result checker, bet wallet funding, on-demand services, e-commerce, and more.

As a company that provides pioneering innovative solutions with expertise in value-added services and on-demand service delivery, our primary focus is geared towards engaging the underserved and unbanked market by retailing integrated services through our agent distribution network.

Living by our purpose, we seek to create value for:

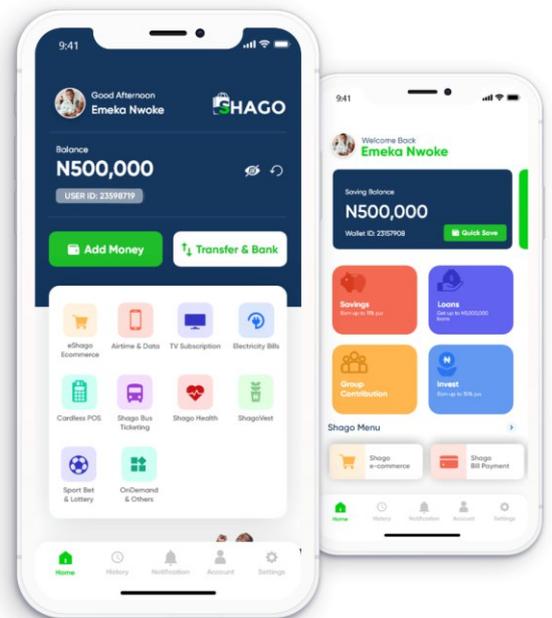
**01 Our Agents** – by providing economic opportunities through instant commissions;

**02 Our Merchants** - by providing a centralized platform for product awareness while allowing them to enlist their goods and services on the Shago e-commerce platform;

**03 Corporate Entities** - by offering personalized services and reseller opportunities;

**04 Our Employees** - by creating a conducive atmosphere for learning and growth;

**05 Individuals** – by providing access to our integrated digital products & services on the go with an unrestricted opportunity to earn through our stable, swift, and seamless platform.



## Purpose



To be an e-market space, creating value for all.

## Mission



To retail financial and digital products and services in order to create a localized marketplace experience through technology for the masses.



## Our Team

**Our growing team comes from diverse backgrounds with the potential to become the best at what we do.**

We desire to keep improving towards that by upholding the four characteristics explained below.

These characteristics include; individuals with a heart for service, zeal to grow, excellence, and creativity when completing tasks.



THE SHAGO

# culture

What we do when no one is looking

What Does "Culture" Mean To You?



## Culture

# What we believe, how we behave, and the experiences our behavior creates for other people around us.

Great culture is what will enable us to defy the odds and achieve the remarkable. Our mission, vision, and purpose statement clarify culture, only our behavior can build culture!



### Our Culture Aspiration Statement

**“To create a culture of operational excellence, innovation, empathy and social impact”**

### Why Is Culture Important

- Our culture aspiration statement is based on our five (5) core values which provide the standards for how we behave towards one another, our customers, and partners.
- Culture aligns everyone in Shago to common set behaviors that ultimately determine how we prepare ourselves to serve, lead and succeed.

# Our Values

## Learn

We believe that continuous improvement is essential for growth, so we learn from our customers and seek individuals who are intentional about their personal growth and career development



## Innovate

We are always flexible to implementing new but better ideas to drive excellence and originality in the value we render to our clients, team and the society at large.



## Fun

We support a youthful, lively and friendly work environment



## Trust

We believe trust is a worthy goal of any business, therefore we thrive to always guarantee that our team and customers can consistently rely on the services and value we offer



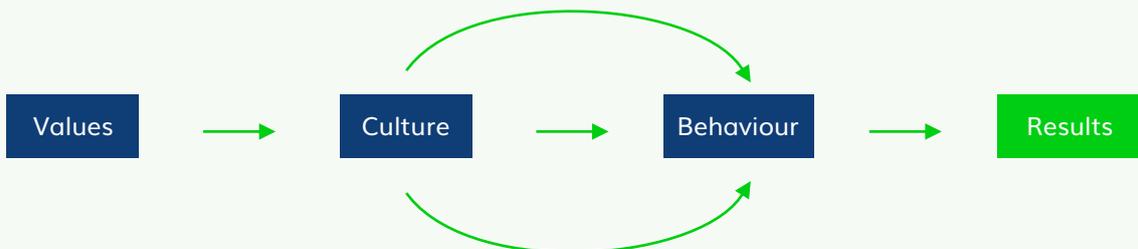
## Serve

We look out to give the best service and create appropriate societal impact



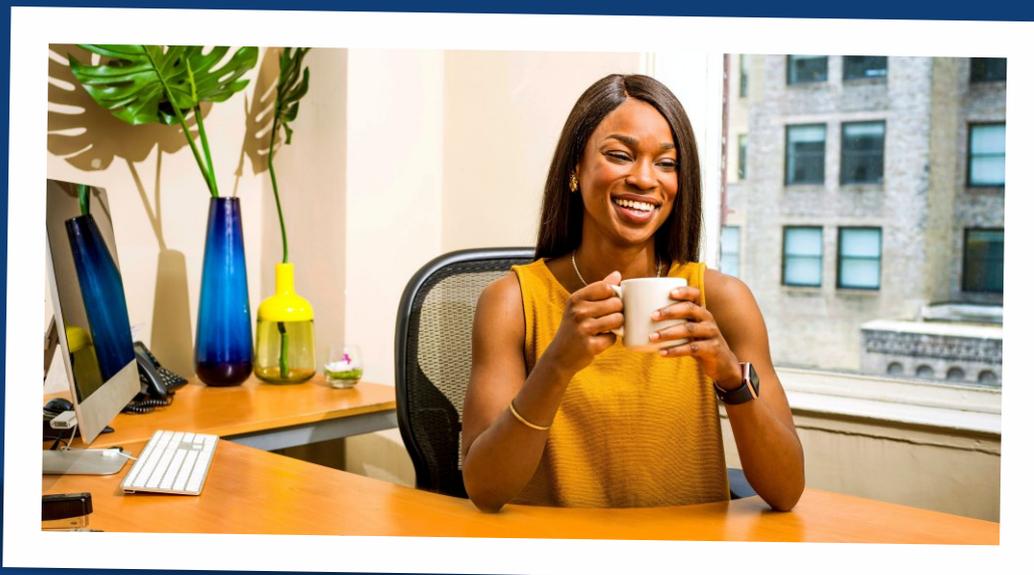
## LIFTS

To take hold, to raise, to make your voice louder, to move to a higher position, to make more interesting or enjoyable, to make someone happier. Going beyond the 9-5 routine, we look out for individuals who possess our LIFTS qualities.





Our Value **is our culture.**  
Our Culture **drives our** behaviour.  
Our Behaviour **produces our** results.



# What results are we looking for?



## SHAGO PAYMENTS LIMITED VBR

This is our culture blueprint of how we behave towards one another, our customers or partners.

What We Value (simplified)	How We Behave	Results We Achieve
<b>Learn</b> Every One Can Be the Best At What They DO!	<ul style="list-style-type: none"> <li>• Give and embrace all kinds of feedback</li> <li>• Have the zeal for personal/professional development</li> <li>• Be willing to Coach and be coachable.</li> </ul>	Continuous development and fundamental growth
<b>Innovate</b> We Lead And Others Follow	<ul style="list-style-type: none"> <li>• Be creative with task (create new ideas that prove useful)</li> <li>• Take smart risks and explore</li> <li>• Show support for teamwork</li> </ul>	Relevance in the society, drive brand sustainability, excellence and originality
<b>Fun</b> Youthful, Lively & Friendly Work Environment	<ul style="list-style-type: none"> <li>• Show empathy in relations to colleague/customer</li> <li>• Respect individual differences</li> <li>• Create fun and happiness</li> </ul>	Promotes productivity, effective communication, collaboration and lasting relationship amongst staff and our customers
<b>Trust</b> Belief In Your Ability	<ul style="list-style-type: none"> <li>• Believe in the company and its services</li> <li>• Believe in yourself, be confident and build integrity</li> <li>• Uphold operational excellence</li> </ul>	Drive morale, loyalty and commitment from employees and customer
<b>Serve</b> We Provide Value For All	<ul style="list-style-type: none"> <li>• Be committed to the act service</li> <li>• Contribute to the journey</li> </ul>	Impacting the society through value creation

# Learn

Everyone Can Be The Best At What They Do!

We strive to have a learning culture because we believe that everyone has the potential to be amazing at what they do. At Shago, we support everyone in ways we can to ensure they continually give their best service and make an impact, which is characterized by the three behaviors below.



- Give and embrace all kinds of feedback: Feedback is a tool for continuous learning that enables team productivity. Our attitude towards any kind of feedback (constructive or positive) should be open-minded to create room for more feedback. Without feedback, there will be no room for improvement or growth.
- Have the zeal for self-development: Have a growth mindset. Ask questions to gain clarity and be readily available to solve issues and carry out tasks assigned to you. This way you are improving on yourself and strengthening your competency. We also encourage you to own your personal growth and development by attending training, seminars, acquiring professional certifications that will boost your career.
- Be willing to Coach and be coachable. Every day ask yourself, how can I get better and how can I help others get better? We have a lot to learn from each other but only through effective communication. A lot of good things happen through coaching; we build trust, relationships strengthen and each of us gets better.

**Outcome:** By behaving this way, we create room for continuous improvement and growth for ourselves, colleagues and the Shago brand.

# Innovate

We Lead and Others Follow!

Improvement can be found in small changes. We do not wait for challenges before we start thinking about what "Next"? At Shago, strive to be better than today by implementing ideas that drive and deliver unmatched people/customer experience. Therefore we believe in an innovation mindset characterized by the three key behavior listed below;



- **Be creative with the task:** Think out of the box and create new ideas that prove useful. Don't just do the normal. Your impact should be felt in whatever role you function. Even if your job description looks like a mere to-do list, those tasks are there to achieve a specific outcome. How you execute them will affect the overall objective of the company.
- **Take smart risks and explore:** Success and innovation are not about taking silly risks but smart risks. It is not always safe to play safe. Sometimes try something different. Growth requires change and change requires us to take risks.
- **Show support for teamwork:** Because innovation is a team effort, we need to work as a team where diverse skill sets are represented. We should communicate well and remain open to new ideas, constructively challenge each other's work, help each other, and feel committed to the work we're doing.

**Outcome:** By behaving this way, we will stay relevant in the society, drive brand sustainability, excellence and originality

# Fun

## Youthful and Friendly Work Environment

There are many reasons people join an organization. At Shago aside from setting high standards and providing clear directions for our team; we operate in a friendly and youthful work environment where we play hard just as much as we work hard while rewarding and recognizing excellence and achievements.



- **Show Empathy:** Empathy should not be mistaken for sympathy, it is all about understanding people's emotions. Listening is okay but showing genuine care about others through our utterances and our behavior towards one another is essential. As a people-centric environment, we should also extend that positive culture when dealing with customers and resolving their issues.
- **Respect Differences:** Everyone has the potential to bring value to the team, but only if we are willing to be open and respectful. Not everyone thinks the way we do, and that's a good thing because the best teams are those that value, respect, and are open to different ideas, perspectives, and thinking.
- **Create fun and happiness:** We promote a fun environment because only happy employees are at their best, more engaged, have better emotional, intellectual, and mental health with a can-do positive attitude. At the end of the day, happy employees will drive happy customers.

**Outcome:** By behaving this way, we promote productivity and lasting relationships amongst staff and also clients

# Trust

## Believe In Your Ability

Trust is a worthy goal of any business and has an impact on loyalty. We strive to create a trust system where employees can believe in the value offerings of Shago and its capabilities which in return creates a trust value system in their dealing with our customers. This is grounded in the three behaviors listed below.



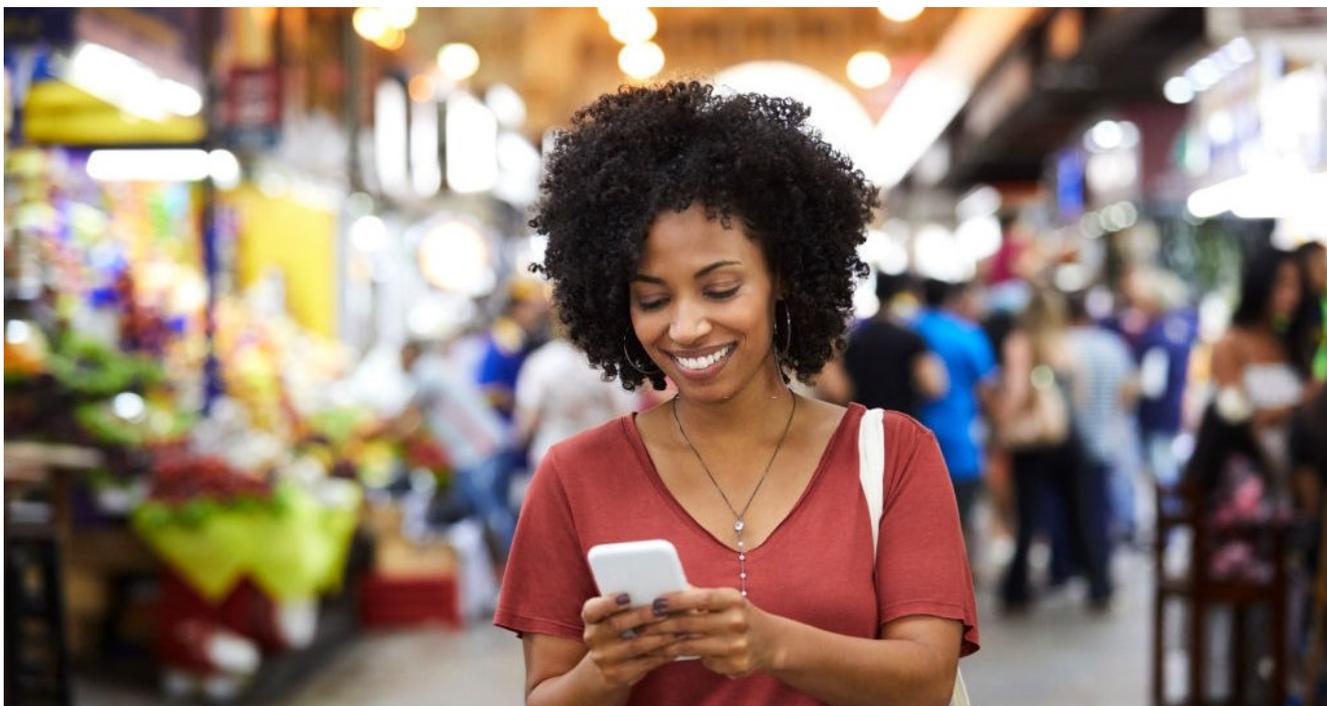
- **Operational Excellence:** When we talk about trust, competence is at the top of the list of must-haves to drive trust. At Shago, we demand excellence in our operations and service delivery by consistently maintaining an efficient and stable platform/ product/service that our customers can depend on. While we continuously thrive to gain and maintain the trust of our employees, we expect them to deliver their best at all times which will drive loyalty and commitment to the brand from our agents.
- **Integrity:** The starting point for integrity is when our service keeps the promises it makes. We should ensure consistency in following service promises and our delivery time. Also, we expect our employees to show integrity by following company processes and procedures and being reliable in carrying out their responsibilities to the company.
- **Belief in yourself, the company, and its products:** "Your first sale is always to yourself." You have to convince yourself that you have something of value to offer before you can convince anyone, also before people can trust what you do, you need to show some level of confidence in what you are offering.

**Outcome:** By behaving this way, we drive morale, commitment and loyalty from employees and customers

# Serve

We Provide Value For All

To serve is to be committed to providing valuable service to people. Through the use of our platform and products, we are serving individuals, agents, merchants, and corporate entities thereby creating social impact. Our purpose is to create value for all and continuously show a high degree of competency in our areas of responsibilities, and when we do this we are serving.



- **Have the heart for service:** When we have a genuine desire to serve it is always effortless. Serving is our priority and we should be willing and committed to serving by being hungry for knowledge, showing enthusiasm, going the extra mile, exemplifying our business values, and integrating the mission statement in our everyday work.

**Outcome:** By behaving this way, we make impact to the organization and indirectly impacting the society

## What Wrong Behaviour Looks Like In Shago

### How is what I'm doing NOT helping to drive culture advocacy?



- Lack of individual/team cooperation, collaboration, ownership and accountability
- Inability to add value to the organization
- Mediocre behavior, substandard work, underperformance
- Unwillingness to go the extra mile on task/assignment
- Ignoring self-development
- Engaging in an unprofessional behavior (use of offensive language, disrespectful tone etc.)
- Inability to receive feedback
- Bad Vibes

## Our Rituals, Staff Perks and Benefits

# We Create Better People Experience



### Rituals

Activities that builds and strengthen our relationship as a team

- TGIF
- Birthday Celebrations (#CakeDay)
- Wellness Program
- End Of the Year Party
- Awards and Peer Recognition

### Perks and Benefits

Incentives that drives Morale

- Salary and commissions
- Paid Leave & Holiday
- Call/Data Allowance
- Employee development
- Employee Profit Sharing
- Health Insurance
- Empowerment of staffs
- Work-life balance

# Welcome to the winning environment!

We hope you are looking forward to doing everything you can to build upon and accelerate the best of Shago's culture.

Cheers to enjoying the journey ahead and we wish you a fulfilling career with Shago!



...reaching the  
underserved and  
unbanked market





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