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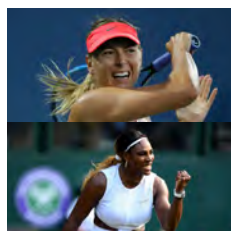
Uche
Uzoebo's

inspiring journey to
driving financial inclusion
in Nigeria



INTERVIEW

Modupe Adeyinka-Oni:
Inspiring a movement
that prioritises education,
innovation in Nigeria



SPORT

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PUBLISHER/EDITOR IN CHIEF

Frank Aigbogun

EDITOR

Tayo Fagbule

DEPUTY EDITOR

Lolade Akinmurele

FOUNDING EDITOR BD WEEKENDER

Lehlé Balde

DEPUTY EDITOR BD WEEKENDER

Ifeoma Okeke-Korieocha

CHIEF SALES AND MARKETING OFFICER

Ijeoma Ude

ADVERTISEMENT MANAGER

Queen Nkwocha

COPY SALES MANAGER

Florence Kadiri

DIGITAL SALES MANAGER

Linda Ochugbua

HEAD OF DIGITALS

Nduka Asoh

DESIGN AND ART DIRECTION

Emmanuel Odo

(officialedenis@gmail.com)

CONTRIBUTORS

Linda Ochugbua

Chisom Michael

Feyisitan Ijimakinwa

Titilade Oyemade

Esther Emoekpere

Aderonke Alex-Adedipe

Josephine Okojie-Okeiyi

Eyesan Toritseju is

Udy Osaro - Edobor

Anthony Nlebem

Charles Ogwo

Enquiries

weekender@businessday.ng

ADVERTS

Ijeoma Ude

+2348033225506

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LEGAL ADVISERS

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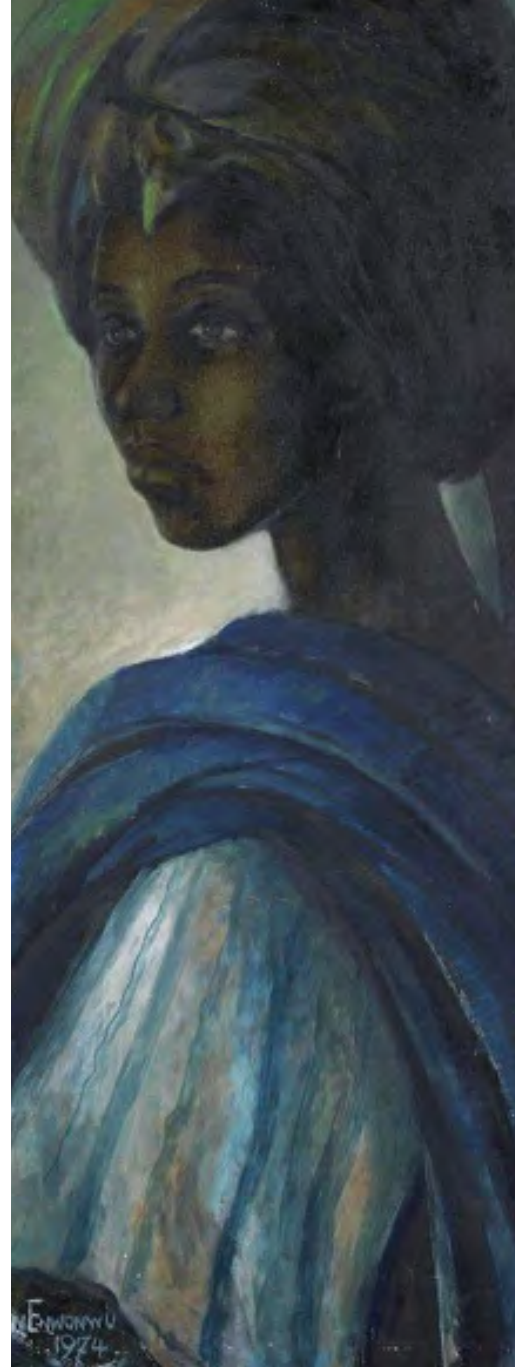
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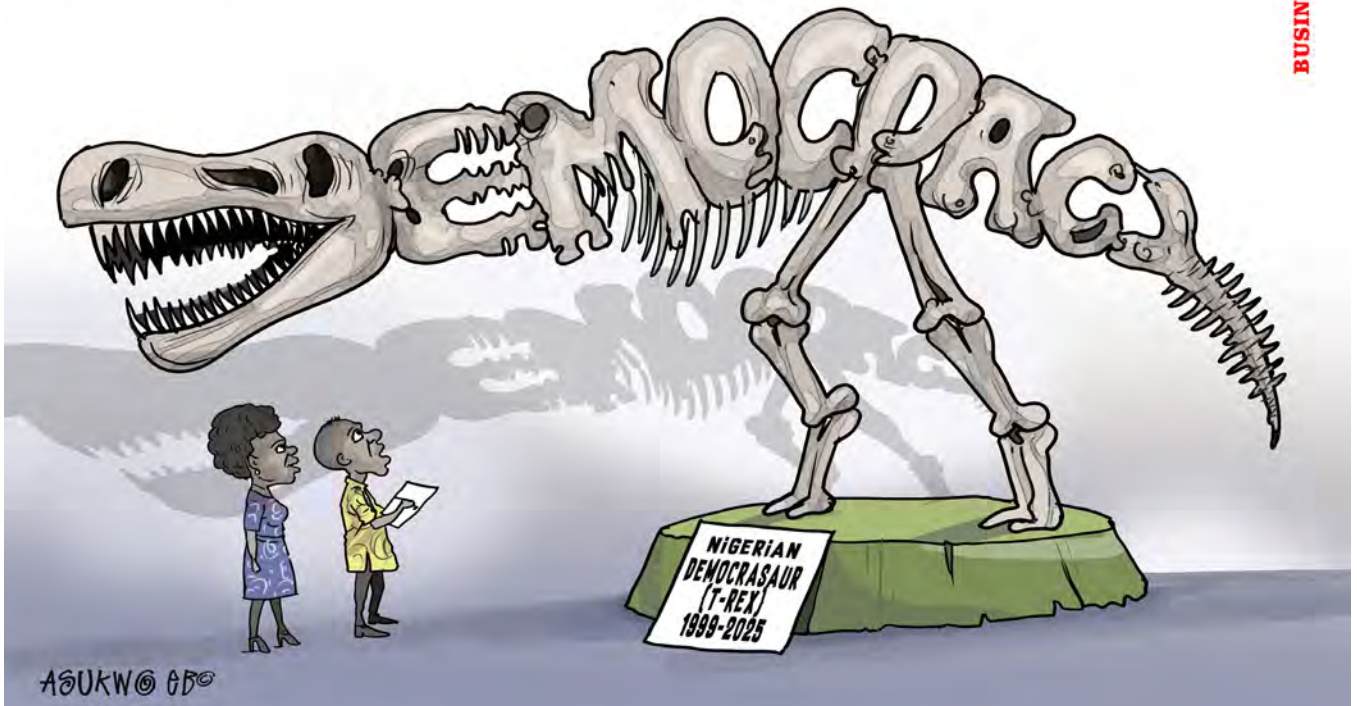
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UCHE UZOEBO'S INSPIRING JOURNEY TO DRIVING FINANCIAL INCLUSION IN NIGERIA





Uche Uzoebor is the Managing Director and Chief Executive Officer of SANEF Limited. With over 20 years of experience in banking and financial services, Uzoebor brings deep expertise in digital payments, financial inclusion, and gender advocacy.

Prior to her appointment, Uzoebor served as the Chief, Distribution & Stakeholder Engagement Officer at SANEF. She played a key role in advancing SANEF's mission to expand digital financial services and promote financial inclusion across Nigeria. Her leadership in business development and financial literacy significantly contributed to SANEF's growth.

Uzoebor is a Certified Product Manager and holds the prestigious Honorary Senior Member (HCIB) title from The Chartered Institute of Bankers of Nigeria (CIBN). She is also a Fellow of Acumen West Africa and The Microfinance Association, UK. Throughout her career, Uzoebor has demonstrated a strong commitment to advancing financial inclusion and digital payments. She has collaborated with regulators, financial service providers, and government agencies to improve economic inclusion, particularly through agent networks and digital solutions.

A passionate advocate for women's empowerment, Uzoebor's leadership has driven initiatives to support gender equity in business. She is a certified Licensed National Business Development Service Provider (BDSP), She is also a certified trainer for the LPI-IFC TPMA program and an active member of the Association of International Product Marketing & Management (AIPMM) and Global Women in Management (GWIM).

In this interview with Lehle Blade, Uzoebor takes us through her career journey and how she hopes to ensure SANEF remains at the forefront of technological advancements by building upon a legacy of financial inclusion amongst others.

Career Journey: A Foundation Built on Financial Services and Leadership

Over the course of my career, I have developed a strong and multifaceted foundation in financial services, which has been instrumental in shaping my leadership approach and vision for the future. My professional journey spans several key milestones, each of which has provided valuable lessons and experiences that continue to guide my work. From retail and commercial banking to transaction banking, merchant acquiring, digital payments, project and product management, and financial inclusion, I have had the privilege of working in various sectors that are critical to the development of an inclusive financial ecosystem.

One of the highlights of my career has been my focus on driving change and innovation across these different areas. Throughout my roles, I worked towards the continuous improvement and expansion of digital financial services, recognizing their potential to bring transformative change to underserved communities. By strategically aligning my efforts with the evolving needs of the market, I have been able to lead initiatives that foster the growth and scalability of digital financial solutions. From the launch of new products to the establishment of partnerships with fintech companies, my journey has been defined by a commitment to improving access to finance and facilitating the digitization of payments in Nigeria.

My appointment as the Managing Director and CEO of SANEF (Shared Agent Network Expansion Facility) reflects my deep commitment to advancing financial inclusion, particularly through the expansion of digital payment systems and agent banking networks.



At SANEF, I am responsible for ensuring that more Nigerians have access to secure, affordable, and reliable financial services through agent banking—particularly those who are underserved or excluded from traditional banking systems. My leadership approach prioritizes inclusivity, collaboration, and innovation, as I believe these are the key drivers for achieving long-term progress in financial inclusion.

Leadership Transition: Building Upon a Legacy of Financial Inclusion

As I step into the role of Managing Director and CEO of SANEF, I am mindful of the strong foundation laid by my predecessor, Ronke Kuye, who has played an integral role in promoting financial inclusion in Nigeria. Under her leadership, SANEF has made significant strides in enhancing access to financial services, and my goal is to continue building upon this legacy.

One of the key areas I will focus on is further strengthening SANEF's role in expanding access to financial services, particularly in underserved areas. In Nigeria, there are still vast swathes of the population that lack access to formal financial services, especially in rural and remote communities. By enhancing the agent banking network, we can ensure that individuals and businesses in these areas can access the financial tools they need to thrive. I plan to work closely with our partners, including banks, regulators, fintechs, developmental organizations and local communities, to drive forward these initiatives.

In addition, I will focus on leveraging technology to improve the efficiency and scalability of digital payments and financial services. With the rapid rise of mobile phones, internet connectivity, and digital platforms, there is an unprecedented opportunity to reach more Nigerians with digital financial solutions. I aim to ensure that SANEF remains at the forefront of these technological advancements, continually innovating to meet the changing needs of our population.

Agent Network Expansion: Strengthening the Backbone of Financial Inclusion

One of the cornerstones of SANEF's mission is the expansion of the agent banking network, which plays a critical role in bringing financial services to underserved areas. While we have made significant progress in expanding this network, there is still much work to be done to ensure its sustainability, viability and growth. In my role, I will prioritize agent sustainability by focusing on key areas such as agent recruitment (onboarding, KYC), training, capacity building, and retention.



To ensure that agents are well-equipped to serve their communities, we will implement robust training programs that cover not only the technical aspects of digital payments but also customer service and financial literacy. These programs will empower agents to provide the highest level of service to their customers and build trust in the system. In addition, I will work to expand the types of services offered by agents, moving beyond basic cash-in, cash-out services to include more comprehensive financial products such as basic savings accounts, micro loans, micro insurance, pension and other value-added services.

I also recognize that agent banking is not just about deploying agents in communities but about ensuring that those agents are accessible to the people who need them most. This means collaborating with local communities to identify areas where agents can be strategically located, whether in markets, villages, or other hubs of economic activity. By working closely with communities, we can build a more robust and efficient agent banking network that meets the needs of Nigerians across the country.

Digital Financial Services: Leveraging Technology for Greater Inclusion

In an increasingly digital world, technology has become a key enabler of financial inclusion. In Nigeria, where a significant portion of the population still lacks access to traditional banking services, digital financial services have the potential to bridge the gap and bring millions of people into the formal financial system. As the CEO of SANEF, I am committed to harnessing the power of technology to expand access to financial services for underserved populations.

One of the core components of my strategy will be to leverage mobile technology, data analytics, and digital wallets to reach individuals in rural and remote areas. These technologies have already shown tremendous promise in providing access to banking services, and we are only beginning to scratch the surface of their potential. By partnering with fintech companies, we can offer seamless, affordable, and accessible digital services that meet the unique needs of Nigerians, regardless of their location or economic status.

Alongside expanding access to digital platforms, it will be critical to educate users on how to effectively use these tools. Financial literacy campaigns that focus on digital literacy will be a key part of our efforts. We will collaborate with local communities, developmental organizations, school and other stakeholders to ensure that Nigerians understand how to use mobile banking apps, digital wallets, and other financial technologies to manage their money safely and effectively.

Stakeholder Collaboration: Strengthening Partnerships for Financial Inclusion

Achieving financial inclusion requires collaboration across various sectors and stakeholders. At SANEF, we understand that no single organization can achieve this goal alone. It is essential to work together with regulators, banks, fintech companies, development organizations, and local communities to create a sustainable and inclusive financial ecosystem.

I plan to prioritize collaboration with regulators to ensure that the regulatory environment remains conducive to financial innovation while protecting consumers and maintaining stability in the financial system. Striking the right balance between regulation and progress is essential for creating an environment where financial inclusion can flourish. I will also work closely with banks and fintech companies to build partnerships that expand the range of digital financial services available to Nigerians. This collaborative approach will enable us to scale up our initiatives and reach more people with the services they need.

Women's Empowerment: Promoting Economic Inclusion for Women

Women's economic empowerment remains one of my top priorities. I believe that empowering women with the tools and resources to succeed in the digital economy is essential for promoting gender equality and improving financial inclusion. As part of this vision, I will work to ensure that women are active participants in the financial ecosystem, both as consumers and as agents.

A key component of this strategy will be providing women with access to microfinance and financial management training. These resources will enable women entrepreneurs to build sustainable businesses and improve their financial resilience. Additionally, I will advocate for greater representation of women in the agent banking network, ensuring that they have access to the training and support needed to succeed in this space.

Furthermore, we will promote tech literacy among women and encourage their participation in the digital economy. By improving access to digital platforms, we can empower women to take full advantage of the opportunities available in the growing fintech sector.

Financial Literacy: A Critical Component of Financial Inclusion

Financial literacy is a cornerstone of SANEF's strategy for promoting financial inclusion. Without an understanding of how to manage money, save, and invest, individuals are less likely to take advantage of the financial services available to them. For this reason, financial literacy will remain a key priority for SANEF under my leadership.

To enhance financial literacy across Nigeria, we will collaborate with regulators, financial service providers, and development organizations to create educational content and campaigns. These initiatives will be designed to raise awareness about the importance of financial management, savings, and investments, while also providing practical tools and resources to help Nigerians make informed decisions.





Challenges in Financial Inclusion: Addressing the Barriers

Despite the progress made in expanding financial inclusion, there are still significant challenges to overcome. In Nigeria, limited access to banking infrastructure in rural areas, low financial literacy, and distrust in financial institutions remain key barriers to full inclusion. To address these challenges, SANEF is focused on expanding agent networks into areas where financial access is limited, providing financial education, and working with regulators to create policies that support financial inclusion.

Future Trends: The Digital Revolution in Financial Inclusion

As we look to the future, I believe that advancements in mobile banking, digital wallets, and blockchain technology will continue to drive financial inclusion. These innovations will make financial services faster, more affordable, and more accessible to individuals in remote or underserved areas. The continued growth of the fintech sector will also democratize financial services, enabling a wider range of individuals and businesses to benefit from these advancements.

Personal Motivation: A Passion for Transforming Lives

My passion for financial inclusion stems from a deep belief that access to financial services can be a catalyst for meaningful economic change. I have witnessed firsthand how financial services can lift individuals out of poverty, empower small businesses, and create new

opportunities for people to improve their lives. This belief drives my commitment to continue advocating for inclusive financial systems that benefit everyone, regardless of their background or economic status.

Advice for Aspiring Women Leaders: Embracing Leadership with Confidence

To aspiring women leaders, my advice is simple: be bold and persistent in your pursuit of leadership roles. Step outside your comfort zone, take on challenges, and believe in your ability to lead and make a difference. Surround yourself with a strong support network of mentors and peers and never stop learning and growing. Leadership is about making an impact, and you have the power to do so.

Integrating Experiences: A Comprehensive Understanding of Financial Inclusion

My diverse experiences across various roles in leadership, innovation, and financial services have provided me with a comprehensive understanding of the challenges and opportunities within the financial sector. These experiences have shaped my approach to leading SANEF, driving its mission forward, and fostering collaboration among stakeholders to promote financial inclusion in Nigeria. Through a combination of strategic thinking, technological innovation, and deep collaboration, I am confident that we can build a more inclusive and accessible financial system for all Nigerians.



MODUPE ADEYINKA-ONI: INSPIRING A MOVEMENT THAT PRIORITISES EDUCATION, INNOVATION IN NIGERIA



Modupe Adeyinka-Oni is a renowned educator, speaker, author, and tech advocate with over four decades of experience in nursery and primary school education. She is passionate about technology and education, having dedicated her career to stretching the boundaries of 21st-century experiential learning through immersive classroom experiences and digital tools.

She is the founder of Standard Bearers School, a leading nursery and primary school in Lekki, Lagos, Nigeria. The school's vision of raising a generation of godly, tech-savvy children has endeared her to parents who seek a future-ready education for their children. In 2019, Modupe coached a team of young girls who competed in the Global Technovation Competition finals in Silicon Valley, USA, further reinforcing her commitment to integrating technology into education.

In a quest to bridge educational inequalities, she founded the iAfrica Cloud School Foundation on May 27, 2021, as a corporate social responsibility (CSR) initiative of Standard Bearers School. The foundation focuses on providing quality education to children in underserved communities across Nigeria. Using digital

prerecorded videos, the initiative teaches literacy, civics, and culture, ensuring that education is accessible to all, regardless of socioeconomic background. Following a successful pilot program that established five learning centers, she enrolled in the Founders Institute Lagos to develop scalable solutions for literacy and essential skill acquisition.

In this interview with *Lehle Blade*, Adeyinka-Oni speaks on how her 'unexpected' education journey grew into a passion for influencing young minds and how her experience shaped her belief in the potentials of African girls in the tech world.

You've dedicated over four decades to shaping young minds through education. What was the defining moment that sparked your passion for teaching, and how has your philosophy on education evolved over the years?

My education journey was unexpected. I took a teaching job in Lagos to stay in the city, intending it to be temporary. My parents had wanted me to return to Ibadan post-NYSC, but I was determined to make a life for myself in Lagos, so I took a job with Corona School Victoria Island. Little did I know that this decision would lead me to my true calling.

As I began teaching, I discovered that I had a passion for influencing young minds. I enjoyed sharing my knowledge with my students and making learning fun. I realized that children needed to be engaged, and I used my background in theatre, creative arts, and fine arts to bring creativity and storytelling into the classroom. History came alive through stories, geography became a virtual journey, and maths was hands-on.

I didn't have a traditional education background, but I was determined to learn and grow as a teacher. I learned from my colleagues and adapted my approach to meet the needs of my students. I soon realized that my unconventional approach was exactly what my students needed. They were engaged, motivated, and eager to learn. I was hooked – I knew that I had found my passion.

Over the past 4 decades, I've dedicated myself to nursery and primary school education. It's been an incredible journey, and I've been fortunate to



have had the opportunity to make a difference in the lives of countless children. I've stayed true to my niche, focusing on the early years and foundational education, and it's been a rewarding experience. I've seen children grow and develop, and I've had the privilege of playing a small part in shaping their young minds.

I believe that I'm one of the rare individuals who are born to teach. It's second nature to me – I can teach anywhere, anytime, and on any subject. I may not have all the answers, but I know how to engage, motivate, and inspire my students. And that's what teaching is all about. It's not just about imparting knowledge; it's about facilitating lessons to make a difference in the lives of others. And that's what gets me out of bed every morning, eager to face another day at my school.

As the founder of Standard Bearers School, you've always emphasized the importance of raising tech-savvy children. Was there a specific experience or realization that convinced you that technology should play such a central role in education?

As the founder of Standard Bearers School (SBS), my technology journey was unexpected. Growing up, I believed that computers and laptops were tools for secretaries, not for someone like me. However, when I pursued my online PGCE, I realized I was not skilled enough in using computers and had to rely on my sons for help, naturally, they continue to tease me a lot about this.

A turning point came in 2019 when my students participated in the Technovation Global Girls Competition. Although I was not tech-savvy, I mentored them on the creative side, while someone else helped with the coding using Scratch. To my utter surprise, they won, and I accompanied them to Silicon Valley.

Witnessing all the girls' adeptness with technology and discovering that my girls were able to stay abreast revealed a significant shift in their learning away from the traditional reliance on school and curriculums. Also, visiting a tech museum allowed me to see the transition from play in kindergarten to innovation. This was a big revelation, that shifted my mindset. I realized that despite our school's efforts to become a smart school, we had not fully embraced technology, and, I knew I had to pivot my entire team into 21st-century pedagogy. Covid-19 accelerated our pivot by forcing us to embrace online learning, and within two weeks, we successfully transitioned.

This experience opened my eyes to the future of education. I saw children from various parts of Nigeria joining our online classes, and I knew that leapfrogging into technology was essential for the next generation. While I may not be the most techy person, I understand the importance of balance between a teacher-led and a pupil-led classroom, between screen time and non-screen teaching. Teachers can open the knowledge book to their children but the students must be equipped to venture through the door and explore varied areas of interest in their effort to find their passion. Technology is the access vehicle and as SBS became a smart school it helped me see the opportunities beyond my school, for our country which I began to pursue through my foundation called the iAfrica Cloud School Foundation.

Today's children are digital natives, and we must teach them in an environment they're familiar with. Handwriting is still important, but the pen of the future is their fingers typing away. Technology shouldn't be all-consuming, as it can lead to entertainment rather than learning. We must help the children make that distinction and embrace technology as a tool for education.

As founding the iAfrica Cloud School Foundation, your goal was to provide education to underserved communities. Can you share a personal story or moment that made you realize the significant impact you could make in these communities?

After the Covid lockdown, I felt compelled to take action to get children off the streets. I decided to visit Makoko, a community in Lagos and was met with a harsh reality. The poverty and poor conditions of the classrooms left me gutted. Despite our previous CSR efforts, I saw that we had barely scratched the surface, poverty wore an ugly face, but looking into the eyes of the children I saw hope and an eagerness to learn. Their eyes sparked with excitement as we sang and played together, I was hooked.

The needs assessment I conducted revealed a dire situation: untrained teachers struggling to educate children, with many unable to read themselves. Children were merely memorizing information without understanding. I was appalled and knew I had to act.

The children deserved better and I was determined to try and change the narrative. Ideas flooded my sleeping and waking moments, and it was possible, so I brought together a team of equally passionate educators, producers, and cinematographers and went into an accelerator with Founders Institute Lagos programme

to develop an EdTech SaaS solution for bridging the inequalities gap in Nigeria. With my co-founder, DoorwayAfrica 360 was birthed, with of first product the Edulab360 LMS which we now use to train teachers and teach children in the last mile.

This entire experience ignited a passion within me to speak out about the issues plaguing our education system, particularly in the last mile. Nigeria's problems are twofold: public schools, which the government is struggling to fix, and

Non-state schools, such as poor private schools and community schools in rural areas as well as the growing Almajeri and Out-of-School Children. These institutions all lack sufficient resources, support, and assistance, leaving children disenfranchised from quality education.

Witnessing this stark contrast to my idyllic memories of Nigeria, forged during my time at the University of Ibadan, was a wake-up call. I felt compelled to contribute my quota, knowing that others would follow and that together, we could create a better Nigeria – one where every child has access to quality education and can go on to learn and thrive.

You coached a team of young girls to the finals of the Technovation competition in Silicon Valley, USA. What was the most memorable part of that experience, and how did it shape your belief in the potential of African girls in the tech world?

My experience in Silicon Valley was a turning point. Initially, I worried that my students weren't prepared, but I was proud to see them hold their own with peers from 11 other countries. They were confident and knowledgeable about technology, exceeding my expectations.

A pivotal moment came when we visited the Museum of Science and Technology. A documentary called 'Think BIG!' Showcased the impact of technology on the world, and one scene stood out: children playing with Lego blocks in a kindergarten classroom, which then transformed into a space station in orbit. This visual representation of how play can spark innovation, leading to design thinking resonated deeply. The message was clear.

This experience solidified my belief in the importance of play-based learning. Traditional teaching methods, where children are expected to sit quietly and absorb information, stifle creativity and hinder learning. In contrast, interactive and engaging approaches, like dialogue and hands-on activities, foster critical thinking and problem-solving.

I realised that Nigerian children deserve equal opportunities to excel globally. This knowledge spurred me to develop the ed-tech solution Edulab 360, leveraging videos to engage students and promote critical thinking. By exposing children to various experiences and encouraging them to think creatively, I believe we can empower them to develop innovative solutions to Nigeria's problems.

My message to children is clear: instead of complaining about problems, they should focus on finding solutions, we have a lot of problems in Nigeria today and this equates to a lot of solutions waiting for them to discover. The current generation has the power to transform Nigeria, and education is key. We must move beyond relying solely on the government and make it a collective responsibility for all, particularly those of us who benefitted from a good Nigerian education, we must become the catalyst for creating positive change in Nigeria's education space and across Africa. The future of the continent depends on us. Freely we received, so freely we must give.

As I reflect on my journey, I'm reminded that education is not just about academics; it's about preparing children for life. We must equip them with the skills, knowledge, and the right mindset necessary to navigate an ever-changing world. By doing so, we'll empower them to become active contributors to society, rather than just passive recipients of information.

Ultimately, my goal is to inspire a movement that prioritizes education and innovation in Nigeria. I believe that by working together, we can create a brighter future for our children and our country. It's time for us to rethink our approach to education and embrace a more holistic, interactive, and inclusive model – one that prepares all our children to thrive in the 21st century.

As an author writing under the pen name Ms. Seriki, your stories encourage children to embrace their talents and African heritage. What inspired you to write these stories, and how do you hope they influence the next generation of young readers?

I am a storyteller at heart, my experience at Roydek Academy in Makoko was a watershed moment. I brought books from my school library, which included the Oxford Reading Tree series, to assess the impact of the Edulab 360 LMS on their learning. But, what struck me was the children's reaction to the books themselves. They had never seen a picture storybook before, and their wonder was palpable.

As they stroked the glossy covers and giggled at the sight of illustrations, I was deeply moved. It was then that I realized that we need to make storybooks readily available for non-state and community schools, we also need to create our own stories, tailored to the Nigerian and African experience. We can't rely on foreign books alone; we have to write our own. And so, I began writing stories that celebrate Nigeria's diversity, cultural nuances, and beauty.

My goal is to write a book centered around every state in Nigeria, weaving a rich tapestry of stories that showcase our country's rich heritage. I want to bring Nigeria to life on the pages of storybooks, highlighting our scenery, food, dance, and traditions. Through these books various genres like fiction, fantasy, and true-life stories can be captured, I aim to inspire children by highlighting the life and struggles of role models, and unsung heroes, past and present alongside historical events all to encourage children to seek education.

My own father's story is one such inspiration. A skilled medical doctor, he never wore shoes until he started secondary school, as his father believed that shoes were a privilege to be earned. His story of perseverance and determination is one that inspired me and I believe such stories can inspire future generations. We must write our own stories, celebrating our triumphs and struggles, and showcasing our resilience and strength.

We cannot rely on others to tell our stories or define our worth. We must take ownership of our narrative, celebrating our unique experiences and perspectives. By writing our own stories, we can inspire our children, empower them with knowledge, and equip them to shape their destinies.

You are a strong advocate for Finnish pedagogical practices. How did you first come across these methods, and what is it about them that you believe can be adapted to improve education in Nigeria and beyond?

With over four decades of experience in education, I've witnessed significant changes in the system. One of the earliest challenges I faced was around 2009, when private schools began introducing their entrance exams, in addition to the national common entrance exam. This shift meant that students had to prepare for multiple exams, each with its unique format and curriculum.

As an educator, I felt restless, knowing that the pressure on students was mounting. I needed to find ways to support them in adapting to the pressures of this new landscape. My research led me to two influential discoveries: the Finnish education system, renowned for being one of the best in the world, and "The Leader in Me," a program based on Stephen Covey's "Seven Habits of Highly Effective People," adapted for children.

I attended a conference on "The Leader in Me" and was inspired to integrate its principles into our school in 2010. This program empowers children to take ownership of their learning, develop leadership skills, and cultivate a growth mindset. Around the same time, I delved deeper into the Finnish education system, which emphasizes play, project-based learning, hands-on activities, teamwork, collaboration, and student-centered approaches. I was intrigued by the recommendation for children to take brain breaks between subjects to wake them up in readiness for the next class. This approach enables children to settle down at the onset of a new period ready to absorb information, not doing this leaves them restless and distracted. This is particularly important for neurodivergent children and as an inclusive school, we needed a solution that helped all children learn effectively.

Armed with these insights, which the Geelong School, Australia combined successfully using positive education and reinforcement I retrained my teachers and transformed our teaching methods. The results have been remarkable. Not only have we maintained our record of successfully placing all our students in secondary schools, but we've also fostered a culture of positivity, creativity, critical thinking, and collaboration as prescribed in the 'Leader in Me programme.

The Finnish education system has taught me that the key to preparing students for an uncertain future is to focus on developing essential skills and competencies. We can't predict the jobs of the future, but we can equip our children with the adaptability, and grit needed to thrive in an ever-changing world. As educators, our job is to show them various ways to imbibe new thinking and the Finnish education system does this effectively, allowing all children regardless of their learning styles to thrive.

You've trained over 2000 teachers through the Preschool Primary Educators Initiative. What challenges

did you face in getting teachers to embrace 21st-century teaching methodologies, and what personal experiences have motivated your dedication to teacher development?

My teacher training journey began with COPAD (Concern for Public Accountability and Development) and later this led to the establishment of the Preschool Primary School Initiative along with like-minded school owners. Through these organizations, I have collaborated with other skilled educators in the training of over 2,000 teachers. We focus on changing their mindsets and transforming their educational pedagogy, especially for teachers who didn't have any access to teacher training which would foster lifelong learning through their personal development approaches.

Initially, COPAD provided physical training, but we pivoted to online training during the COVID-19 pandemic. This shift required us to teach basic technology skills, as many teachers owned smartphones but didn't understand their capabilities. We helped them grasp the concept of remote learning and the importance of adapting to the digital age.

Our training emphasized the difference between industrial-age teaching and 21st-century pedagogy. We stressed the need for teachers to equip students with skills for their future, rather than relying on outdated methods. By offering free online training, we reached educators across Nigeria, introducing them to modern instructional techniques.

This experience also informed my development of Edulab 360, which includes a teacher training section. Nigeria faces a shortage of qualified teachers, particularly in rural areas, where many have only basic qualifications. However, I believe that with training and support, these teachers can improve and make a meaningful impact.

The response has been overwhelming, with teachers demonstrating a hunger to learn and grow. They need encouragement, support, and continuous training to unlock their full potential, while we need funders to keep this programme going. By investing in our teachers, we can accelerate the transformation of Nigeria's education system and equip future generations with the skills they need to succeed.

As a trailblazer in both education and technology, what advice would you give to women who aspire to make a meaningful impact in fields that are often male-dominated, like tech, stem and education?

To all the young girls and ladies in school today, I have a simple yet powerful message: "You can be whoever/whatever you want to be. We live in a world where technology has made learning easy, accessible, and limitless. With the freedom to learn anytime and anywhere, there are no glass ceilings that you cannot break".

In fields like education, technology, science, engineering, academia, and entrepreneurship, the sky is truly the limit. You shouldn't let anyone tell you otherwise. Your smartphone is your computer, and with literacy, you can access any information you want, learning at your own pace. I emphasize literacy because it's a fundamental skill that unlocks the power of knowledge. Instead of scrolling through social media, you must use your time wisely to learn something new. The world needs lifelong learners, and every one of you has the potential to be one.

Whether it's vocational training, academia, or entrepreneurship, you can achieve your dreams. You need positive role models like Oprah Winfrey, Ngozi Okonjo - Iweala, Chimamanda Adiche, Funke Akindele, Amina J Mohammed, Vicky James, Tara Fela - Durotoye, Hilda Bacci, Ariya Starr, and Yetunde Oni who have broken glass ceilings. You also can be one of them in the future.

To succeed, become an expert in your field, be confident, and carry yourself with pride. Don't let anyone make you feel inferior. As a female, you are smarter, more resilient, and capable of multitasking. You are version 2.0 in the human creation story! This means you're more intelligent, more creative, industrious, and resilient with better foresight and instincts, you're a 'Change Maker' and Nigeria needs You! Remember, God doesn't see male or female. Don't let anyone define your potential or limit your aspirations. So rise, take what's yours, and never give up on your dreams because it's possible.



MEET THE 7 WEALTHIEST WOMEN IN TENNIS

ANTHONY NLEBEM

Tennis is one of the most lucrative sports globally, producing some of the highest-earning female athletes. While American star Jessica Pegula holds the record as the world's richest female tennis player, others like Serena Williams, Maria Sharapova, and Naomi Osaka have also built remarkable wealth through their careers and endorsements. Unlike football or basketball players, tennis professionals do not receive fixed salaries. Their earnings primarily come from tournament winnings, endorsements, and business ventures. Here's a look at the seven wealthiest female tennis players and their net worth.

Jessica Pegula

Net worth: \$7.7bn

Jessica Pegula is the world's richest female tennis player, with a staggering net worth of \$7.7billion. However, much of this wealth belongs to her family, as she is the daughter of billionaire Terry Pegula, who owns the NFL's Buffalo Bills and NHL's Buffalo Sabres. In a candid interview during Wimbledon 2023, she clarified, "I personally don't have that money. It's probably my dad's or my parents'. My family obviously is pretty well-known back in America."



Serena Williams

Net worth: \$340m

Widely regarded as one of the most influential tennis players of all time, Serena Williams is the only player to achieve a Career Golden Slam—winning all four Grand Slams and an Olympic gold medal—in both singles and doubles. With over \$95million in prize money, she remains the highest-earning female tennis player in history.

Williams retired in September 2022 as the most successful woman in the sport's history, with 23 Grand Slam titles. Now, she focuses on business ventures and family life as a mother of two daughters.



Maria Sharapova

Net worth: \$180m

Maria Sharapova is the only Russian to achieve a career Grand Slam, winning five major titles across all surfaces. Even after retiring, she maintains a luxurious lifestyle, thanks to lucrative endorsement deals with brands like Nike and Evian. Sharapova also has significant real estate investments, including three properties in California worth over \$20million combined.



Venus Williams

Net worth: \$95m

A formidable force in tennis alongside her sister Serena, Venus Williams won seven Grand Slam singles titles—five at Wimbledon and two at the US Open. Much of her wealth comes from endorsements with brands like Tide, Kraft, Wilson, Ralph Lauren, and Electronic Arts. She also holds a minority stake in the NFL's Miami Dolphins, making her one of the few female athletes with ownership in a major sports franchise.



Caroline Wozniacki

Net worth: \$80m

Caroline Wozniacki became the first tennis player from Scandinavia to reach world number one. She won 30 career titles, including the 2018 Australian Open, making her the first Danish player to win a Grand Slam.



Naomi Osaka

Net worth: \$45m

Naomi Osaka has become a global icon in tennis, winning four Grand Slam titles—the US Open (2018, 2020) and Australian Open (2019, 2021). She was also the first Asian player to reach world number one in 2019. Osaka has earned over \$22million in prize money and has lucrative sponsorship deals with Nike, Yonex, Nissan, Louis Vuitton, and TAG Heuer. She also owns a skincare brand (KINL), a sports agency (Evolve), and a media production company (Hana Kuma).



Angelique Kerber

Net worth: \$30m

Despite competing in an era dominated by Serena Williams and Maria Sharapova, Angelique Kerber built an impressive career, winning three Grand Slam titles—the Australian Open and US Open in 2016, and Wimbledon in 2018. She also won a silver medal at the 2016 Rio Olympics.



MONOLOGUE CHALLENGE: PROVIDING A PLATFORM FOR EMERGING FEMALE ACTING TALENT

IFEOMA OKEKE-KORIEOCHA



spotlight actresses who can bring compelling narratives to life.

“Women’s stories deserve to be told with depth and authenticity. This challenge is not just about discovering talent—it’s about recognizing the role women play in shaping our world and giving aspiring actresses a platform to shine,” Fiyinfoluwa Ogunleye, Lusiboi Entertainment’s Project Manager, said.

The challenge kicked off with influencer support, featuring an inspiring monologue that set the stage for participants. Aspiring actresses are invited to submit their own 1-minute, 15-second monologue

exploring themes of women’s strength, resilience, and impact on society.

Ogunleye emphasised the company’s commitment to celebrating women through the art of film.

Winners will receive cash prizes and career opportunities, including roles in upcoming Lusiboi Entertainment productions.

The company, known for its dedication to authentic African storytelling, recently premiered the short film *Omolola Must Come Back* and continues to create projects that amplify diverse voices.

Aspiring actresses can find more details on Lusiboi Entertainment’s social media platforms.

During International Women's Month, which is celebrated annually on March 8th, sharing women's stories is a powerful way to celebrate their achievements, acknowledge their struggles, and inspire future generations, fostering a more equitable world.

As stories evolved, so did women. Through the years, they moved beyond the domestic roles they were once confined to and took up spaces in film, literature and activism.

It is in this light that Lusiboi Entertainment recently introduced the Lusiboi Monologue Challenge to honour Women’s History Month and provide a platform for emerging female acting talent.

This initiative recognises the power of storytelling in amplifying women’s voices and aims to

DO MARK MEDIA: EMPOWERING WOMEN ENTREPRENEURS ON BRAND STRATEGY

JOSEPHINE OKOJIE-OKEIYI



The campaign was designed to identify and support women entrepreneurs by equipping them with strategic tools to refine their brand messaging and establish a strong market presence.

David Olanema, director and digital strategist at DO Mark Media emphasised the importance of the initiative, stating, “This campaign was not just about recognition but about investing in the future of women-led businesses.”

“A strong brand story is the foundation of any successful business, and this program will provide these entrepreneurs with the clarity and confidence they need to succeed.”

Participants from diverse industries introduced their businesses, engaging their communities for support in a competitive selection

As part of activities to mark this year’s Women’s History Month campaign, Do Mark Media is set to select 10 women entrepreneurs to be empowered on brand strategy.

The initiative highlights the company’s commitment to empowering women-led businesses and reinforcing its WHY-first approach, which ensures brands build trust, forge deep connections with their audience, and drive lasting impact.

process.

The 10 chosen entrepreneurs will now undergo a six-week intensive training program focused on branding, storytelling, and digital strategy.

The upcoming training program also serves as an introduction to the DO Mark Media Academy, a learning platform dedicated to equipping entrepreneurs with essential branding and digital marketing skills.

SINGAPORE OVERTAKES LONDON AS A GLOBAL HUB FOR MILLIONAIRES AND BILLIONAIRES

CHISOM MICHAEL



Singapore has become one of the world's top cities for wealthy individuals, attracting business leaders, investors, and entrepreneurs. According to the 2024 World's Wealthiest Cities Report by Henley & Partners, the city-state is now home to 244,800 millionaires, 336 centi-millionaires, and 30 billionaires.

Singapore has surpassed London to rank as the fourth wealthiest city globally. Nearly 4.31% of its population consists of millionaires, with a 64% increase in their numbers between 2013 and 2023. In 2023 alone, 3,400 high-net-worth individuals relocated to Singapore.

Forbes identifies some of the wealthiest individuals in the city, including Eduardo Luiz Saverin, co-founder of Facebook; Robert and Philip Ng, who control Far East Organization, a major property development firm; and Li Xiting, chairman of Shenzhen Mindray Bio-Medical Electronics, a leading medical device company.

Several factors contribute to Singapore's appeal. Its tax policies, strong financial sector, and business-friendly environment provide opportunities for growth.

Its strategic location in Asia and stable economy further strengthen its position as a financial hub.

Singapore's history dates back to its origins as a fishing village and part of the Srivijayan Empire. By the 14th century, it was known as Temasek before adopting the name Singapore, derived from "Singapura," meaning "Lion City." In 1819, Sir Stamford Raffles established a British trading post, laying the foundation for its development. After briefly being part of Malaysia, Singapore became independent in 1965.

Since then, the city has industrialised rapidly, emerging as a leading financial centre. Its strong economic policies and diplomatic relationships continue to enhance its global influence.

Singapore is recognised for its efficient infrastructure and diverse culture. Landmarks such as the Marina Bay Skyline highlight its modern urban development. As it continues to attract high-net-worth individuals, the city's status as a financial and business hub is expected to grow further.

STAYING AHEAD OF THE CURVE: NAVIGATING NIGERIA'S DATA PROTECTION COMPLIANCE LANDSCAPE

The Nigeria Data Protection Act 2023 (NDPA) is the primary legislation that governs the privacy and protection of Personal Data of natural persons in Nigeria. Modelled in many respects after the General Data Privacy Regulation (GDPR) of the European Union, the NDPA and the subsidiary legislations such as the Nigeria Data protection Regulations (2019) establish substantial compliance requirements for organisations or persons that control and process Personal Data.

In this Newsletter we summarize some of these regulatory compliance requirements.

What are the Key Concepts in Data Privacy?

A Data Controller is a person or entity that determines the purposes and means of processing Personal Data. A Data Controller usually has a direct relationship with the Data Subject and is accountable for the protection and privacy of the Personal Data of a Data Subject. Examples of Data Controllers may include Government agencies; e-commerce businesses typically in custody of customer data; healthcare providers with patient data; educational institutions with student data etc.

A Data Processor is a person that processes Personal Data on the instruction of a Data Controller. Processing activities include a range of activities like collection, storage, use, disclosure, arrangement and structuring, modification etc. Example of Data processors may include marketing agencies, financial service companies, e-learning platforms, telecommunication service providers, and courier service providers who process Personal Data on the instruction of a Data Controller. A Data Controller may also be a Data Processor. Personal Data refers to any information that relates to an identified or identifiable natural person (human being) and may include name, address, contact information, identification numbers, biometric data. The natural person who the information relates to is known as the Data Subject.

Key Regulatory Compliance Requirements for Data Controllers and Processors

1. Annual Data Protection Compliance Audits:

The NDPA mandates Data Controllers and Processors that process the Personal Data of more than 2,000 Data Subjects within a 12-month period (or more than 1000 Data Subjects within a 6-month period), to conduct annual data protection audits not later than the 15th of March of the following year. Such audits must be conducted by a Data Protection Compliance Organisation (DPCO) licensed by the Nigeria Data Protection Commission (NDPC) and must be completed and filed by the deadline stated by the NDPC. Upon the filing of an audit and after a satisfactory review by the NDPC, Trustmarks are issued to the compliant organizations to entities that have complied with this provision.

2. Registration as Data Controller /Processor of Major Importance

A Data Controller/Processor qualifies as Data Controller/Processor of Major Importance (DCPMI) and is required to register with the NDPC within six (6) months, if it meets any of the following criteria:

has access to a filing system and processes Personal Data of more than 200 Data Subjects in a six (6) month period; or provides commercial Information Communication Technology (ICT) services on any digital storage device with a storage capacity owned by another; or processes Personal Data in the financial, communication, aviation, tourism, oil and gas, import and export, education, health, insurance and electric power industries; or is in a fiduciary relationship with a Data Subject, pursuant to which it is expected to keep confidential information on the Data Subject's behalf.

The categories of DCPMI are:

Major Data Processing-Ultra High Level
Major Data Processing-Extra High Level
Major Data Processing-Ordinary High Level

3.Data Protection Impact Assessment

Data Controllers must conduct Data Protection Impact Assessment (DPIA) to assess and identify any security risk associated with their data processing activities. This assessment should be conducted regularly on their processes, services and technology to ensure that they remain compliant with data protection laws. DPIA is typically required where there is a change in processing activities involving automated decision-making with legal or significant effects on the Data

Subject rights; evaluation or profiling; sensitive Personal Data; systematic monitoring; application of new technological solutions of deployment of innovative processes; and processing of Personal Data in relation to vulnerable Data Subjects.

4. Designation of a Data Protection Officer

A DCPMI must appoint a Data Protection Officer (DPO) with knowledge of data protection and privacy laws who will carry out the tasks prescribed under the NDPA. The DPO may be an employee of the organization or engaged by a service contract.

5. Data Breach Notification

Data Controllers must notify the NDPC within 72 hours of becoming aware of a breach of Personal Data which is likely to impact the privacy rights of individuals. Data Subjects should also be notified of such breach.

6. Management of Data Subject Rights

Data Controllers and Processors must implement mechanisms to adequately respond to Data Subjects' requests and ensure that such mechanisms are effective. The NDPA outlines specific rights of Data Subjects, which include the right to access, rectification, erasure, and portability of their Personal Data.

7. Implementation of Data Security Measures

Data Controllers and Data Processors must implement adequate technical and organizational measures to protect the Personal Data of Data Subjects from unauthorized access, loss, or alteration. These measures may include encryption, regular security assessments, and training of employees to safeguard data breaches and other vulnerabilities.

8. Keeping Record of Processing Activities

Data Controllers and Processors must maintain detailed records of their processing activities. This includes documenting the purposes of data processing, categories of Personal Data, and third parties with whom Personal Data is shared. This record should be available for inspection by the NDPC upon request.

9. Conduct of Regular Staff Training and Awareness Programmes

Data Controllers and Processors must provide regular data protection training for employees, particularly those involved in data processing activities. This will help to foster a culture of privacy and ensure all staff are aware of their obligations under the NDPA.

Penalties for Non-Compliance
Non-compliance with the NDPA
can result in significant penalties:

For DCPMIs: Fines up to 2% of annual gross revenue or NGN 10,000,000, whichever is greater.

For Data Controllers and Processors that are not DCPMIs: Fines up to NGN 2,000,000 or 1% of their annual gross revenue, whichever is greater.

Additionally, violations may result in imprisonment for up to one year. Both fines and imprisonment may be applied either alternatively or together upon conviction.

Conclusion

As businesses and organisations engage in data processing activities, compliance with data privacy and protection regulations is crucial. Adherence to the NDPA ensures that entities protect the Personal Data of individuals and avoid potential sanctions from the Nigeria Data Protection Commission (NDPC), the regulatory authority for data privacy and protection in Nigeria. It is essential for businesses to assess their compliance status regularly and take proactive measures to meet the requirements of the NDPA.



Aderonke Alex-Adedipe is the Managing Partner and a Founding Partner at Pavestones; a full service corporate and commercial law firm with particular interest in Technology and Foreign Investment. She has extensive experience advising local and foreign firms including one of the world's largest technology firms on the Nigerian regulatory environment.

She has acted in conjunction with both indigenous and international law firms in advising on several commercial transactions. Aderonke was recognised by IFLR 1000, a guide to the world's leading financial law firms, as a Highly Regarded Lawyer in 2023 and 2024.

Aderonke was also recognised by the Esquire Nigerian Legal Awards as one of the 40 outstanding lawyers under the age of 40 who have distinguished themselves and are clearly setting new standards in the legal sector.

Aderonke holds a Bachelor of Laws degree from Obafemi Awolowo University and a Master of Laws degree from George Washington University.

She is currently the Legal Director (Non-Executive) of the Women-in-Tech Global Movement (Nigeria Chapter).



MEET CHIDINMA IFUNANYACHI, ACTRESS WHOSE TEACHING ASPIRATIONS TURNED INTO IMPACTFUL STORYTELLING

CHISOM MICHAEL



100,000 views, solidified her belief in her storytelling abilities.

Promoting cultural identity through literature

For Ifunanyachi, the arts serve as a platform for education. “The arts industry is like going to school. Whether it’s music, film, or theatre, you give your attention, you receive information, and you learn something,” she said. This perspective shaped her storytelling approach, ensuring that her work carries meaningful messages.

Balancing British and Nigerian identities has become second nature to her. “I’ve been both heritages for such a long time that it has become a seamless art form in my life,” she said. However, cultural overlaps occur unexpectedly. “Sometimes at work, I’ll start to speak to someone who’s not Nigerian in Pidgin, or I’ll use my ‘telephone voice’ at home. It’s always funny.”

Ifunanyachi wrote the children’s book “The Importance of Names” to encourage young readers to embrace their cultural heritage. “I saw too many children get bullied over their names growing up. I wanted to be a voice for them,” she said. She hopes the book will inspire children to appreciate their identities rather than feel pressured to conform.

Chidinma Ifunanyachi, is a Nigerian-British actress and writer who aspired to become a teacher, recognising the role of education in achieving financial stability. However, her growing interest in the arts led her to pursue a career in acting and writing.

Coming from a Nigerian home, education was prioritised. “Education is pushed on you from the moment you are born,” she said. Growing up in South-East London, she was exposed to challenges such as knife crime and teen pregnancy, which reinforced her drive to succeed and make her family proud.

While she had a natural inclination towards teaching, she found it increasingly unfulfilling. “Teaching had become lacklustre for me. I had lost enthusiasm,” she said. A turning point came when she discovered her ability to act, leading her to explore writing as well. “I loved to write poetry, and I was really into reading. So I decided to try my hand at writing,” she explained. Her film *Violated*, now streaming on YouTube with over

Future projects and lessons learned

She is currently working on new books and a film, though she remains tight-lipped about the details. “I can say that they are female-led Nigerian stories,” she revealed. Looking ahead, she envisions receiving awards, delivering a TED Talk, and creating a funded programme for young Black writers.

Her journey in both Nollywood and Hollywood has been filled with challenges. “The most important lesson is to stand your ground and stand up for what you believe in. You can’t be afraid to hear ‘no’. You’ll hear more ‘nos’ than ‘yeses’, but do it anyway,” she said.

For those navigating a similar path, she offered a simple yet powerful message: “Whatever you do, do not give up.”

FROM ORTHOPAEDIC SURGEON TO REAL STATE INVESTOR: Julius Oni reshapes wealth creation for Nigerians

IFEOMA OKEKE-KORIEOCHA



“The wealthy have used this strategy for decades now. They invest in institutional-grade assets that creates passive income and are recession-resistant,” says Julius Oni, speaking about the investment philosophy that has helped build a \$217 million real estate portfolio for him and his team.

His voice carries the precision of the orthopaedic surgeon he is, but he’s equally passionate about a different kind of operation: carefully dismantling the barriers that have long kept African investors from accessing the most resilient wealth-building vehicles in the world.

Just eight months ago, Julius Oni made headlines when he returned to Nigeria after over 25 years in the United States to help transform access to musculoskeletal care in this part of the world. What most people didn’t realise was that he brought with him something else just as valuable - a proven system for creating wealth that has already delivered over \$7.8 million in returns to investors in his community.

XSITE Africa, the newest division of XSITE Capital Investment, represents the culmination of this vision: connecting African investors to institutional-grade real estate opportunities previously reserved for high-net-worth individuals and private equity firms.

The Birth of a New Investment Paradigm

“For decades, busy Nigerian professionals have been limited to a familiar playbook,” explains Eno Hanson, Country Director of XSITE Africa. “Purchasing land has been viewed as the ultimate store of value, but this strategy has significant limitations in today’s global economy.”

While land ownership may feel secure, it typically generates no cash flow, cannot be easily leveraged for capital, and its long-term value has been significantly eroded by currency fluctuations. Similarly, residential properties, another popular investment vehicle, have seen significant decline in real value, by approximately 45 percent, over the past decade due to devaluation.

This reality is increasingly apparent to many successful Nigerians who are seeking options for portfolio diversification and wealth preservation. As Nigerian professionals explore investment alternatives, the appeal of these income-producing assets becomes clear.

“Many of our investors have traditionally focused on land banking or developing single residential properties,” explains Hanson. “When they learn about multifamily properties that can provide both cash flow and appreciation, it transforms their approach to wealth building. The fundamental nature of the assets allows for better wealth preservation.”

This paradigm shift - from static assets to productive real estate investments - represents exactly the transformation Dr Oni envisioned when creating XSITE Africa.

“The wealthiest families globally have been doing this for generations,” Dr Oni explains. “Multifamily apartments in growing markets have consistently provided stable cash flow while appreciating in value, even during economic downturns.”

The numbers prove this. XSITE Capital’s portfolio has delivered consistent returns while maintaining 100 percent principal preservation - a track record that has attracted over 6,000 members to their broader network. This performance speaks to the stability and growth potential of their carefully selected investment opportunities.

XSITE Africa is Building a Close-Knit Community of Investors.

More than the provision of investment opportunities, what distinguishes XSITE Africa from traditional investment models is the creation of an exclusive community bonded by a shared vision of generational wealth.

“We are building a community of like-minded individuals who understand that true wealth transcends borders. When you join XSITE Africa, you are joining a network of successful professionals who can open doors for each other across continents.”

This community aspect resonates with many high-performing professionals who understand the value of selective networks. For these people, XSITE Africa offers connection with peers who share similar values and aspirations.

“Our investors have limited time so they appreciate having a trusted team handling real estate investment while they focus on their core expertise and career, same way I do as an orthopaedic surgeon who also invests,” notes Dr Oni. “But equally important is the community aspect as connections with other accomplished individuals create opportunities beyond just real estate investments.”

The Science of Selection: How XSITE Africa Handpicks Assets to Invest In

What sets XSITE approach apart is their systematic, data-driven methodology refined through years of successful acquisitions.

“We focus on markets first, properties second. Our team analyses thousands of assets using key economic indicators before we even consider a specific acquisition.”

This methodical approach has allowed XSITE Capital identify recession-resistant markets and acquire 1,106 units across strategically selected U.S regions. Each property undergoes rigorous due diligence, including a detailed underwriting process, physical inspections, financial audits and rent growth analysis.

Their most recent acquisition exemplifies this approach: Grove Parkview, a 268-unit institutional-grade property in Atlanta’s Gwinnett County, representing a \$49.1 million investment in one of America’s most dynamic metropolitan areas.

“We are making strategic investments in America’s growing metropolitan areas where demand consistently outpaces supply,” says Oni. “These aren’t speculative plays; they are income-generating assets backed by the fundamental human need for housing.”

For Nigerian investors, this approach provides a refreshing alternative. Each investment comes with detailed projections, regular performance updates and complete financial transparency.

XSITE Africa’s Vision to Democratise Access to High-Value Investment Opportunities

Perhaps, what’s most remarkable about XSITE Africa’s model is how it democratises access to an asset class previously reserved for the 1% in the world. While multifamily real estate has long been the domain of institutional investors, XSITE’s structure allows successful professionals to participate with a more accessible minimum investment through a process called syndication.

“With syndication, multiple investors pool money together to buy and manage a high-value assets previously reserved for only billionaires and private equity firms,” Dr Oni says.

This democratisation doesn’t mean compromising on standards, however. XSITE Africa maintains a precise selection process for potential investors, ensuring alignment with the community’s values and long-term vision.

“We are building something that will outlast all of us,” Dr Oni explains. “We want to create a legacy that will benefit our children’s children.”

This vision is sustainable, global wealth creation comes with a commitment to Nigeria’s future as well. XSITE Africa plans to reinvest in the Nigerian economy through local real estate initiatives, with a goal of strengthening the Nigerian market.

“Our long-term vision for XSITE Africa includes bringing expertise and capital back to develop and sustain premium real estate projects in Nigeria and other African countries. This creates a virtuous cycle where international investments ultimately strengthen the local economy,” Eno Hanson emphasises.

For the select few who are opportune to be a part of XSITE Africa community, this represents an entry into a new paradigm of global wealth building.

“The future belongs to those who understand that borders are increasingly irrelevant in the world of wealth building,” Dr Oni says. “We are giving Nigeria’s most accomplished professionals the tools to write their own financial futures, not just for themselves but for generations to come, both abroad and at home.”

OLATUNJI EMMANUEL: CONNECTING TOP TALENTS WITH GLOBAL BRANDS IN CREATIVE SPACE

CHISOM MICHAEL



Driven by a deep passion for entertainment, Olatunji Emmanuel, CEO of Sucre House of Entertainment, has carved a niche for himself in Nigeria's creative industry.

Emmanuel has grown an idea that started back in his university days into a thriving enterprise that now connects top talents with global brands.

Born and raised in Lagos, Emmanuel graduated from Olabisi Onabanjo University before he ventured fully into the entertainment business.

Today, he sits at the helm of Sucre House of Entertainment, a dynamic talent and brand management agency making waves across Africa and beyond.

"One of the biggest achievements for any entrepreneur is being able to grow your clientele, build trust, and maintain lasting relationships," he said.

Reflecting on his journey, Emmanuel said that he is proud because his company has consistently delivered on all three fronts.

"Our clients appreciate our results and service, which keeps them coming back," he added.

Under his leadership, Sucre House of Entertainment has brokered major endorsement deals and partnerships for high-profile celebrities such as Saga, Bambam, Enioluwa, Yomi Casual, and Nini.

His agency has also worked with renowned multinational brands including the European Union, Crocs, Tecno, Infinix, and Guinness — organising campaigns, signing endorsement deals, and executing large-scale events.

He attributes his company's steady rise to a strong foundation built on transparency and a commitment to excellence.

"What sets us apart is our integrity, work ethic, and the value we offer. We go the extra mile — sometimes offering additional perks like free social media promotions — because we believe in growing," he added.

FUTURE OF POWER AFRICA: ADDRESSING REGULATORY CHANGES, UNLOCKING OPPORTUNITIES

ABUBAKAR IBRAHIM



L-R: Dr. Yetty Ogunnubi, Project Consultant, FOP 1.0; Olamide Opadiran, Project Manager, FOP 1.0; Engineer Jude Nwoko, Convener, The Future of Power Conference; Seun Eytayo, Project Coordinator, FOP 1.0; and Brian Edwards, Project Consultant, FOP 1.0, at the just concluded Future of Power Press Conference in Lagos.

The future of power in Africa is focused on transitioning to renewable energy sources and expanding energy access, with initiatives like "Mission 300" aiming to connect 300 million Africans to electricity by 2030 through both grid connections and distributed renewable energy solutions.

Africa is increasingly prioritizing renewable energy sources like solar, wind, and hydropower to reduce reliance on fossil fuels.

Private sector investment is crucial for expanding energy access and greening the sector in Africa. Supportive regulatory frameworks are also needed to unlock private investment in the energy sector.

At the centre of this is the inaugural Future of Power Africa Conference, which will convene industry leaders, policymakers, and investors to explore regulatory changes, emerging trends, and investment opportunities in Africa's energy sector.

At a recent press conference, key figures such as Jude Nwoko, conference Convener; Seun Eytayo, Project Coordinator; Brian Edwards and Yetty Ogunnubi, Project Consultants; and Olamide Opadiran, Project Manager, discussed the conference's objectives and potential impacts with journalists.

The Future of Power Africa initiative seeks to ignite transformative discussions about Africa's power ecosystem.

The conference will feature insights from leading experts, policymakers, and investors intent on shaping the future of energy in Nigeria and the wider continent. Distinguished speakers from organizations like NDPHC, Savannah Energy, Sahara Group, Eko Electric Distribution PLC, Access Bank, and the Special Adviser on Power to the Ogun State Governor will be in attendance.

Jude Nwoko highlighted the comprehensive vision behind the conference, stating, "The Future of Power Africa Conference represents more than discussion—it's a movement to revitalise the power sector by tackling challenges, identifying opportunities, and encouraging collaboration throughout the energy value chain. Our aim is to provide a clear snapshot that inspires investment and ingenuity, from generation to distribution and entrepreneurial ventures. By uniting top industry players, we aim to foster meaningful engagement that leads to tangible, lasting change."

Olamide Opadiran emphasised the conference's long-term impact, noting, "Our ambition extends beyond the event itself; we aim for strategic outcomes that continue to influence the sector. We're committed to driving ongoing dialogue, updating

strategies, and tracking progress to ensure meaningful results from this initiative."

Seun Eytayo reinforced the importance of continuity and actionable insights, adding, "This conference marks the beginning. The follow-up is just as crucial. Our focus is to translate discussions into measurable advancements, with continued engagements to maintain stakeholder involvement in the power sector's evolution."

The event is set for April 2, 2025, at The Art Hotel Lagos.

Brian Edwards, Project Consultant stressed the timeliness of the conference, stating, "Now is the moment for constructive, solution-focused discourse on Africa's energy challenges. This conference offers the perfect platform for key players to address issues, seize opportunities, and make a real impact."

Yetty Ogunnubi underscored the significance of communication and stakeholder engagement, saying, "Real change in the power sector relies on effective messaging and engagement, as much as on policy and investment. The Future of Power Africa Conference aims to foster action by ensuring crucial conversations reach the right audiences at the right time."

As Africa's energy market undergoes transformation, The Future of Power Africa Conference 1.0 offers a prime opportunity for industry participants, entrepreneurs, and investors to connect, exchange ideas, and influence policies defining the sector's future. The event promises strategic dialogue and actionable solutions, setting the stage for significant engagement across policy, private, and entrepreneurial landscapes.

SQUARE PEGS, ROUND HOLES

EYESAN TORITSEJU

A car engine is a marvel of engineering, a symphony of moving parts working in harmony to generate motion. Each gear, piston, and belt is designed with precision, fitting seamlessly into the system to produce power efficiently. When all the parts are in place, the engine hums with effortless efficiency. But if the wrong component is forced into a space it wasn't designed for, the engine struggles, loses efficiency, and eventually breaks down. In many ways, this is a metaphor for human potential, when people are placed in the right roles, they thrive; but when they are forced into positions that don't align with their skills and passions, they struggle, burn out, and fail to reach their full potential. Yet, unlike an engine that ceases to function when mismatched, humans persist, adapting to ill-fitting roles at great personal and societal cost.

Tunde was once a young boy who loved to take things apart and put them back together. He would spend hours in his father's workshop, fascinated by the way machines worked, dreaming of becoming an engineer. But as he grew older, the reality of Nigeria's economic landscape set in. Engineering jobs were scarce, and survival took precedence over passion. With a family to support and bills to pay, he found himself behind a desk in a bank, processing transactions he had no interest in. His hands, once eager to build, now shuffled papers, and over time, the dream he once held so dearly faded into a distant memory. Tunde's story is not unique, it is the story of countless Nigerians who find themselves in careers dictated by necessity rather than passion, forced to fit into roles that do not align with their true potential or interest.

Nigeria is economically immature. Economic immaturity is more than just a lack of stability, it is a structural deficiency in economic planning and labor market dynamics, where the absence of robust industries, skill-aligned job creation, and sustainable growth mechanisms prevents the optimization of human capital, by forcing people to navigate a system that neither recognizes nor nurtures their true abilities. It manifests in structural weaknesses, an over-reliance on oil, fragile institutions, inconsistent policies, inadequate infrastructure, and an economy that struggles to generate adequate quality jobs. Nigeria's economic immaturity has forced millions into careers that have little to do with their abilities or aspirations. In its post-independence years, the country exhibited strong industrial potential, with thriving manufacturing hubs in cities like Kaduna and Kano. The 1960s and 1970s saw Nigeria producing its own textiles, steel, and consumer goods, creating structured career paths where individuals could refine their expertise and contribute to national productivity. However, this foundation was steadily dismantled by economic mismanagement, inconsistent policies, and an overdependence on oil revenue. As oil wealth flooded government coffers, industrial development was deprioritized, and the nation shifted from a production-based economy to one heavily reliant on imports.

The privatization wave of the late 1990s and early 2000s, rather than fostering competition and efficiency, often led to the rapid erosion of stable career paths. State-owned enterprises that once provided long-term employment and technical skill development were auctioned off, frequently to private entities more concerned with asset-stripping than revitalization. This

transition resulted in mass layoffs, the collapse of organized labor structures, and the disappearance of industries that once absorbed skilled professionals. With fewer avenues to build expertise in technical fields, a generation of Nigerians was pushed into makeshift careers, graduates of engineering programs became bank tellers, trained scientists pivoted to marketing, and skilled factory workers turned to informal trade. Instead of an economy that nurtured specialized talent, Nigeria developed a labor market where adaptability, rather than mastery, became the most valuable survival skill.

The impact of our now survival driven career landscape extends beyond the workplace. People who spend their lives in roles they do not love experience chronic stress, burnout, and a deep sense of unfulfillment. This is not just a workforce problem, it is a crisis of self-actualization. A society that continuously misallocates talent cannot truly progress. Brain drain accelerates, as the most skilled and ambitious Nigerians seek opportunities in countries where their talents align with industry needs, further depleting the nation's capacity for innovation and progress. However, there is a subtler tragedy unfolding, the quiet resignation of those who remain. Those who stay, not because they want to, but because they see no viable alternative. The dreams they once held shrink into practicality, and over time, they forget they ever wanted more.

A well-functioning society, like an efficient engine, depends on each component being in its rightful place. Nigeria must transition from a survival-based economy to one that values purpose-driven careers. This requires more than just policy changes; it demands a cultural shift in how success is measured. We must normalize the pursuit of meaningful work, not just lucrative work. Education should empower students to explore passions rather than funnel them into predetermined career paths dictated by market forces.

It is important for me to say at this point that people will always work for survival and economic realities will continue to impact the workforce. Market conditions, industry demands, and global trends will influence career choices, and not everyone will have the luxury of aligning their work with their deepest aspirations. However, survival or practicality should not be the dominant factor in guiding career and work choices. When opportunism takes precedence over purpose or passionate interest, it leads to a workforce that is reactive rather than innovative, filling gaps instead of breaking new ground. Most importantly, let us always remember that no society can unlock its full promise when its people spend their lives as square pegs in round holes.

About the Writer

Eyesan Toritseju is a graduate of Civil Engineering from Covenant University turned serial entrepreneur and corporate strategist. Passionate about society and the cultural ideologies that shape us, he explores how these forces propel or inhibit progress through his writing. In his column, *Cosmopolitan Nigeria*, Eyesan examines how young Nigerians navigate the complexities of culture, religion, and identity in a rapidly evolving world.

THE WORLD'S THREE MOST EXPENSIVE CARS

CHISOM MICHAEL



Some cars are built for performance, others for comfort, and a select few serve as rare collectibles with high market value. These vehicles go beyond standard transportation, representing exclusivity, advanced engineering, and significant financial investment.

Ownership is limited to a small group of individuals, with production often restricted to a handful of units. Buyers work directly with manufacturers to customise models to their specifications, making each vehicle distinct. The design process can take years, involving intricate craftsmanship and specialised materials.

These cars are not just about technology or performance but also about rarity and prestige. They attract collectors and enthusiasts willing to pay high prices for unique designs and limited availability.

Here are the three most expensive cars, according to autoblog.

1. Rolls-Royce La Rose Noire Droptail — Estimated price: \$30 million

The Rolls-Royce La Rose Noire Droptail is the most expensive new vehicle. It draws inspiration from the Black Baccara rose and was commissioned by an anonymous couple. The vehicle debuted in 2023 as the first of four Droptail commissions.

The Droptail features intricate parquetry with over 1,600 hand-finished and hand-placed wood pieces. The process took two years to complete, making it one of Rolls-Royce's most complex interior designs. The exterior is made from steel, aluminium, and carbon fibre, finished in True Love red with dark accents of Mystery hue. The painting process included over 150 iterations and multiple transparent lacquer layers for a pearlescent effect. The front grille and 22-inch alloy wheels are detailed with hand-painted accents.

The interior features Black Sycamore wood sourced from France, arranged in an abstract falling rose petal design. The leather components match the exterior colours and include a pearlescent finish. The craftsmanship involved was so intricate that the artisan worked in complete silence for extended periods.

A removable Audemars Piguet Royal Oak Concept timepiece, custom-designed to match the car's colour scheme, is integrated into the dashboard. The owners also commissioned a bespoke champagne chest tailored to hold their special edition Champagne de Lossy. It includes hand-blown crystal glasses, an integrated cooling system, and custom thermal champagne coolers.

The vehicle is about 10 inches shorter than the Rolls-Royce Ghost. It is powered by a 6.7-litre V12 engine, producing 593 horsepower and 620 pound-feet of torque. The car can reach a top speed of 155 mph and accelerates from 0 to 60 mph in 4.8 seconds. The La Rose Noire Droptail is one of four commissions, with the second, Amethyst, linked to the birthstone of the owner's son. The third, Arcadia, references Greek mythology. The prices of these models are believed to be similar.

2. Rolls-Royce Boat Tail — Estimated Price: \$28 million

The Rolls-Royce Boat Tail was inspired by the 1932 model, which drew from luxury J-class yachts of the 1920s. The car marked Rolls-Royce's return to coach-built models in 2018, with three unique examples built. Each Boat Tail shares a chassis with the Rolls-Royce Phantom and features a twin-turbo V12 engine producing 563 horsepower. The car has a top speed of 155 mph and accelerates from 0 to 60 mph in five seconds.

Each Boat Tail includes more than 1,800 bespoke parts. The rear deck houses a parasol, cocktail tables with matching seats, Christofle tableware, and two refrigerators.

The first Boat Tail is believed to belong to Jay-Z and Beyoncé, though this has not been confirmed. The vehicle is blue and includes luxury watches from Bovet Fleurier and Armand de Brignac champagne, a brand associated with Jay-Z.

The second Boat Tail was commissioned by the son of a pearling magnate for his father. It has a pearlescent exterior and a mother-of-pearl-accented interior. The third Boat Tail was purchased by an anonymous buyer, with details not publicly available.

3. Bugatti La Voiture Noire — Estimated price: \$18.7 million

Bugatti unveiled the La Voiture Noire in 2019 as a one-off commission. It was created to honour the missing fourth Type 57 SC Atlantic and marked Bugatti's 110th anniversary.

The vehicle features a deep black carbon fibre body and a monocoque chassis. Its 8.0-litre quad-turbocharged W16 engine produces 1,479 horsepower and 1,180 pound-feet of torque. The car has an estimated top speed of over 260 mph and accelerates from 0 to 60 mph in 2.4 seconds.

The design includes a seamless aerodynamic structure, six centrally mounted exhaust tips, and an extended wheelbase. The horseshoe grille integrates into the elongated nose, with headlights stretching along the fenders. A full-length LED taillight strip dominates the rear.

Bugatti has not revealed the owner's identity. Speculation suggests it may belong to Ferdinand Piëch, the former Volkswagen Group chairman.



EARLY CHILDHOOD EDUCATION EMPOWERMENT: NIGERIA'S NEXUS

CHARLES OGWO



“ECE programmes can include preschools, kindergartens, and other early learning settings. The goal of ECE is to provide a strong foundation for children's future learning and success.

“It is a very important part of a child's development, and strongly influences later learning,” she said. Making ECE count in Nigeria

Osikoya said there is a great need for strong government leadership and commitment in establishing and sustainable early childhood education system that empowers children learning trajectory.

In Nigeria, and many other African countries, early childhood education is being seen as merely a baby sitting stage of a child, rather than a critical phase of education and care.

The government's lack of political and docility of entrepreneurs to invest in early childhood schools results in disjointed policies, inadequate funding and insufficient interdisciplinary support services.

Many studies show that children who spend at least two years in an early childhood education (ECE) programme before attending primary school perform better later in life.

Positive effects are seen in academic performance, social behaviour, health and even future earnings and employment.

The brain's development is affected significantly by children's experiences and relationships during these early years. Gift Osikoya, a teacher, said early childhood education focuses on fostering children's cognitive, social, emotional, and physical development.

“Collaboration among government agencies, civil society organisations, and the private sector.

“Nigeria can create a transformative ECE system that leverages the power of data and technology to ensure that every child has the opportunity to thrive,” she said. She urge the government to invest in data infrastructure and capacity building, and ensure there is continuous monitoring and evaluation.

Elizabeth Ohaka, an early childhood educator, said the government should increase budgetary allocation to early childhood education, and ensure it is separated from the percentage to primary education.

Besides Ohaka insists there is need to create a separate department of early childhood education in tertiary institutions to make it count in Nigeria.

“There should be adequate monitoring of schools with ECE for compliance, and training and re-training of in-service teachers.

“Early Childhood Education experts should head the departments in charge of their cause. ECE teachers only should teach in ECE classes; round pegs should go into round holes,” she said.

What other countries are doing

To ensure that early childhood education counts in China, the government is planning a step-by-step approach to making it free, aiming to reduce the burden of high child-rearing costs on households.

The government proposes a new subsidy system and work with local authorities to cover education costs for the three years before elementary school.

This is in line with Ohaka’s call for a free tuition in public schools, especially at the ECE cadre to enable parents cope.

Bulgaria and Malta are known to have traditions of giving children freedom to make choices, and encourage early childhood education.

Fundamental role of ECE in building a total child
Early childhood education is recognised as a fundamental pillar of education, requiring policies that reflect its significance in lifelong learning.

According to Charmaine Bonello, “Scientific research consistently shows that 85percent of brain development occurs in the first three years of life.”

Be that as it may, many education systems overlook this crucial period. This is when language, social and emotional foundations are formed, making high-quality early interventions essential.
This tradition highlights a broader issue in early childhood education: the control adults impose on children’s play and decision-making.

From control to empowerment

The future of education, experts say, begins in the early years. Hence, the need to ensure that every child, regardless of background, has access to the high-quality early childhood education and care they deserve.

In the face of this, Nigerian stakeholders must stop focusing on making children fit into their expectations and instead create peaceful environments that truly respect their rights, autonomy and potential.

It is a norm in Nigeria for adults to structure and direct play for children in school, deciding how and when it should happen. The system must be tweaked to move away from shaping children’s ‘becoming’ and instead focus on allowing them to ‘be’.

Despite the increasing recognition of the importance of the early years, educators

working with children aged 0-5 often lack the recognition, support and professional development opportunities they deserve.

Early childhood educators shape children’s cognitive, social and emotional development, yet, they frequently face lower salaries, limited career progression and a lack of formal training pathways.

If we truly value early childhood education and care, we must also value and professionalise those who dedicate their lives to it.

Young children learn best through meaningful, hands-on experiences; yet, many educational systems continue to impose structured, adult-led activities that fail to respect children’s natural learning processes.

This statement highlights the significance of knowledge-sharing and the impact of transformative early childhood curricular approaches in diverse educational contexts. It also emphasises the need for greater global awareness of rights-based, child-centred and socially-just pedagogies that honour children’s rights and agency in learning.

High-quality early childhood education does not operate in isolation. Interdisciplinary collaboration, bringing together educators, psychologists, social workers and health professionals, is essential to ensure comprehensive support for children and families.

If we are to truly prioritise early childhood education, we must: recognise and professionalise the early years workforce; move beyond workbooks to play-based, experiential learning; acknowledge ECEC as a fundamental right, not just a service; ensure evidence-based curriculum approaches are widely understood and applied; strengthen interdisciplinary collaboration for comprehensive child support; shift from adult-led to child-led learning experiences; focus more on the first three years of life; provide free expert consultation services for young parents; and create integrated early childhood support systems for all children.



MINI CONTAINER CLASSROOMS TO RESCUE AS SOUTHEAST'S BASIC SCHOOLS IN SHAMBLE

CHARLES OGWO



Going by the famous Igbo proverb popularised by Chinua Achebe in his book *Things Fall Apart*: “Eneke the bird says that since men have learned to shoot without missing, he has learned to fly without perching,” Alex Onyia, an edutech expert has advocated for adapting to mini container classrooms in the southeast to salvage surging rate of uncondusive learning environment in the region as a result of negligence. of the authorities concerned.

In his philosophy and advocate for resilience in the face of danger, facing the basic education sector in the southeast, Onyia in his official X handle @winexviv said; I’m thinking we should have mini container schools scattered across remote villages and ghettos in the south east.

“We can give teachers tablets that contain curriculum, lesson plans and lesson contents embedded in. The

tablets will have constant internet access to enable us to modify and update contents in real time.”

Onyia’s prescription to addressing the ailing learning conditions in most basic schools in Igboland is occasioned by the insensitivity of the political office holders and politicians in that region.

Most of the primary and even secondary schools in the southeast are in a ‘sorry’ state yet there are governors and national legislators collecting funds meant for the five states.

A lot of the basic schools in rural areas lack quality teachers as pupils learn under a very unhealthy and uncondusive environment.

Imagine, a child in a school without toilets, no chairs and desks to write, and the supposedly blackboards are



Okereke Onuchukwu sees this approach as being much more expensive, besides, he queried the mechanism in place to ensure the sustainability of the proposed scheme which according to him will demand more energy sources to succeed.

“In all, the sustainability of this should be well examined before execution,” he said.

Mike Onyeogor Jr expressed concern on teacher monitoring should the approach be adopted; besides, he was not sure if the governments of the various states would be willing to endorse such an idea.

“How will the teachers be monitored and paid, will the state government permit and adopt this concept?” he asked.

neither whiteboards for mark nor blackboards for chalk. Obviously, only very few would see education as a window to achieving one’s dreams and aspirations. The authorities in the southeast regions are busy playing lip-service politics at the expense of the future of their children.

The question jostling for answers in many hearts is, where are the visionary leaders such as Akanu Ibiam, Michael Opara and Sam Mbakwe of late memories? The truth be told, many of those politicians in the southeast are nothing but merchandised leaders gunning for their personal goals.

Be that as it may, a fact remains that Onyia’s suggested solution seems to lack merits considering many militating factors that could hinder or even make the idea ridiculous operationally.

Who would want to see his or her child in a container school system, when ordinarily an average Igbo person would rather tilt towards business?

Besides, the temperature in that region makes it very uncomfortable for teaching and learning in a container. Come to think of it, why container, when there are available lands to raise classroom blocks?

The hot weather in the east without doubt, will make container classroom laughable, unless there are plans to install air conditioning. And if these air conditioners are installed, how would the communities’ source the energy to power them?

Most of the schools built in the first republic, apart from the mission schools, were built through community efforts. What exactly changed?

However, another school of thought believes that solving the educational needs in the southeast goes beyond having container classrooms.

Cee Emmanuel emphasized that there is no need for such a project because there are enough schools which only need upgrading and equipping.

“There are enough schools already in the southeast, judging from my travels around the five states. What we need is to adequately equip them with quality teachers and infrastructure such as libraries, internet facilities, and sporting facilities, among others,” he said.



WHY INT'L STUDENTS ARE SEEKING ALTERNATIVES BEYOND UK, US, CANADA

CHARLES OGWO



The choice of the United States of America (USA), United Kingdom (UK), Canada, and Australia for many international students from Nigeria, India, and other countries is seen declining as many of the applicants are seeking alternative study destinations. According to a recent report by The Economic Times, “International student applications to major English-speaking countries have sharply declined due to stricter visa policies, high living costs, and limited work opportunities.”

Many Nigerian students are seeking alternative study destinations in countries such as Germany, Finland, Norway, Italy, and France among others as against the usual destinations such as US, UK, and Canada. In the face of stricter visa policies, high cost of living and lack of opportunities for jobs, many foreign students are now changing their trajectories to non-English-speaking countries such as Germany, France, and Finland that are offering lower tuition, easier work permits, and better long-term residency options.

In a significant shift reshaping global education, major English-speaking destinations are witnessing

a steep decline in international student applications, causing a redirection of mobility patterns toward non-anglophone countries.

According to the Global Education Trends 2025 report by MSM Unify, a study abroad consultancy, countries like Canada, Australia, the United Kingdom, and the United States have seen a dramatic fall in student interest due to increasingly restrictive visa policies, rising living costs, and reduced post-study work opportunities.

Sanjay Laul, founder of MSM Group emphasised that policy changes across major study destinations have not only impacted students but also significantly affected the financial health of institutions.

“Reduced international enrolments are translating into lower revenues and shrinking contributions to local economies. For instance, international students added CAD 22 billion to Canada’s economy in 2022, a figure projected to decline sharply this year,” he said.



“Continued enrolment declines risk exacerbating these skill gaps further,” he noted.

With anglophone countries coming up with stricter regulations, international students are increasingly looking out elsewhere, where governments are actively courting global talent through progressive immigration policies and financial incentives.

Germany, which hosted 380,000 international students in 2023/24, has introduced the Skilled Immigration Act, allowing students to work longer hours while studying and facilitating smoother transitions to permanent residency.

Meanwhile, Germany, France, and Finland are rapidly emerging as attractive alternatives, offering lower tuition fees, more accessible work permits, and long-term settlement pathways.

The study reveals that Canada, once a top choice for Nigerians, Indian and Chinese students, experienced a staggering 46 percent drop in international applications in 2024 following the introduction of a study permit cap and stricter Post-Graduation Work Permit (PGWP) eligibility rules.

In 2024, an estimated 364,000 approved study permits were issued to international students in Canada, with a significant decrease from 2023, and while specific data for Nigerian students is not available, there were 3,902 non-compliant students from Nigeria.

Australia, where application numbers have plunged by 36 percent has implemented tougher screening criteria under its new “Genuine Temporary Entrant” guidelines, discouraging students who may seek long-term residency.

The UK has recorded a 16 percent decline, largely driven by inflationary pressures and recent restrictions on dependent visas for postgraduate students.

Even the US, which has traditionally remained a resilient player in global education, saw an 11 percent drop in processed applications as concerns over affordability and visa uncertainty persist.

Throwing more light on the reason for this development, Laul explained that many countries depend on international graduates to address critical labour shortages in STEM and healthcare sectors.

France has expanded its student integration programmes, including free French language courses and subsidised housing, leading to a five percent increase in international enrolments.

Finland, long overshadowed by its European neighbours in higher education, has seen a surge in applications for English-taught programmes, particularly in business and healthcare, after reforming its residency pathways to accommodate students’ families.

Beyond financial and visa-related advantages, the shifting preferences of international students reflect broader anxieties about stability and career prospects. According to the report, the shifting tides in international education could have long-term consequences for traditional higher education powerhouses.

Universities in Canada, Australia, the UK, and the US, which have long relied on foreign student tuition as a critical revenue stream, now face economic setbacks.



7 COUNTRIES WITH THE LONGEST RESIDENCY REQUIREMENTS FOR CITIZENSHIP

ESTHER EMOEKPERE



You have built a life in a country, learned the language, contributed to its economy, and followed every rule, yet, citizenship remains out of reach. For millions, a passport is not just a travel document but a key to stability, opportunity, and belonging. However, in some nations, the road to citizenship is long, demanding, and, at times, uncertain.

Here are 7 with the longest residency requirement

Liechtenstein

Liechtenstein's path to citizenship is among the longest in the world, requiring 30 years of continuous residency. Fluency in German and full integration into the local community are mandatory. Even after meeting these requirements, applicants must be approved through a community vote. Marrying a Liechtenstein citizen can reduce the residency requirement to 10 years, but approval is still not guaranteed.

Qatar

Becoming a Qatari citizen is exceptionally difficult, even for those who have lived in the country for decades. Foreigners must complete 25 years of continuous residency, show their contribution to society through professional skills or investment, and be fluent in Arabic. The government strictly controls citizenship approvals, and even children born in Qatar to foreign parents often remain without nationality.

Bhutan

Bhutan has one of the strictest citizenship policies in the world. To become a Bhutanese citizen, a foreigner must reside in the country for at least 20 years while maintaining a clean record. However, even this does not guarantee approval. The government prioritises ethnic Bhutanese and has the right to reject applications without explanation. Additionally, any criticism of the monarchy can result in citizenship being denied or revoked.

Kuwait

Kuwait's citizenship laws make it one of the most exclusive countries in the world. Foreigners must reside in the country for at least 20 years and be fluent in Arabic. Additionally, only Muslims or those who have converted to Islam are eligible. The country also does not permit dual nationality, requiring applicants to give up their previous citizenship.

Saudi Arabia

Despite hosting millions of expatriates, Saudi Arabia grants citizenship to very few. A minimum of 10 years of continuous residence is required, along with fluency in Arabic. Applicants must also demonstrate their contribution to the country's economy or society. The final decision rests with the Minister of the Interior, and even those who meet all the criteria may be rejected. Saudi Arabia also does not allow dual nationality, meaning applicants must renounce their original citizenship.

Switzerland

Switzerland has one of the most challenging naturalisation processes. Foreigners must reside in the country for at least 10 years, hold a C residence permit, and be proficient in one of the country's official languages. Applicants must also integrate into Swiss society, which includes demonstrating knowledge of local customs and actively participating in community activities. Each application is reviewed by local authorities.

Japan

Although Japan has a lower residency requirement than some countries, five (5) years, it enforces strict cultural and language assimilation policies. Applicants must have a clean criminal record, demonstrate financial stability, and prove their integration into Japanese society. Japan strictly prohibits dual citizenship, requiring applicants to give up their original nationality. Even when all these conditions are met, citizenship is rarely granted to non-Japanese individuals.

While some countries enforce long residency requirements, others make citizenship nearly impossible by keeping the rules vague or highly selective. Here are a few where the path to citizenship remains highly selective:

Vatican City

Citizenship in Vatican City is unique, as it is not granted by birth. Instead, it is strictly limited to individuals who work directly for the Catholic Church, cardinals residing in Vatican City or Rome and diplomats representing the Holy See. Once their employment ends, their citizenship is revoked. Since there is no naturalisation process, it is nearly impossible for outsiders to obtain Vatican citizenship.

China

China makes it exceptionally difficult for foreigners to become citizens. There is no clear-cut residency requirement, and applications are assessed on a case-by-case basis. Marrying a Chinese citizen does not automatically grant nationality, and the government's criteria for granting citizenship remain vague. Additionally, China does not allow dual nationality, making the process even less appealing to foreigners.

North Korea

North Korea is one of the most secretive and isolated countries in the world, and obtaining its citizenship as a foreigner is virtually impossible. Citizenship is typically granted only by birth to North Korean parents. The government holds complete discretion over who is granted nationality, and special approvals for foreigners are rare. Even North Koreans who defect and later wish to return often find it difficult to regain their citizenship.

6 THINGS TO DO IF YOUR VISA GETS DENIED

ESTHER EMOEKPERE



Sarah had spent months preparing for her big move. She had her documents in order, triple-checked her bank statements, and even rehearsed her visa interview answers. But when the email finally came, her heart sank, her visa had been denied.

If you have ever been in Sarah's shoes, you know how frustrating and discouraging a visa rejection can be. But here's the good news, a denial is not the end of the road. Many people face visa setbacks before finally getting approved. The key is knowing what to do next.

So, if your visa gets denied, don't panic.

Here are six steps to turn things around and improve your chances of success.

Understand the reason for rejection

Visa refusals are not random, there is always a reason behind them. Common reasons include:

Incomplete documentation – Missing or incorrect paperwork can lead to automatic rejection.

Insufficient funds – If the authorities doubt your financial stability, they may refuse your application.

Weak ties to your home country – If they suspect you might not return, your visa could be denied.

Inconsistent or misleading information – Even small discrepancies can raise red flags.

Carefully review the rejection letter and make sure you understand the exact reason before taking any action.

Appeal if possible

Some visa types allow you to appeal the decision. This usually involves submitting additional documents or clarifications. However, not all countries offer an appeal process, so check the visa guidelines for your destination. If you can appeal, ensure you address the specific reason for rejection and provide strong supporting evidence.

Reapply with a stronger case

If an appeal is not an option, you may need to submit a new application. Before doing so:

Correct any mistakes from your initial application.

Provide additional evidence to strengthen your case (e.g., more financial proof, a stronger letter of intent).

Seek professional guidance if needed.

Seek expert advice

If you are unsure why your visa was denied or how to improve your application, consider consulting an immigration lawyer or visa consultant. They can help identify weak points in your application and offer tailored solutions.

Explore alternative visa types

If your visa is repeatedly denied, you might want to consider other visa categories that better suit your situation. For example, if your work visa was refused, you may explore sponsorship options from employers.

Give it some time

Sometimes, waiting a while before reapplying can increase your chances. If your rejection was due to financial reasons, for example, taking a few months to improve your bank statements or build stronger home ties can make a difference.

HOW TIELLE PLANS TO MAKE TRAVEL EASIER AND MORE AFFORDABLE – SOLOMON SANUSI

ESTHER EMOEKPERE



For many, the dream of travelling abroad is often met with financial roadblocks. The cost of flights, visas, and accommodation can seem insurmountable, leaving many to abandon their aspirations of studying, working, or simply exploring the world. In extreme cases, families resort to selling their properties or exhausting their life savings just to send a loved one abroad, hoping for a better future. But what if there was a smarter, more sustainable way to finance travel?

Solomon Sanusi, a media director and travel consultant, believes financial constraints should not stand in the way of opportunity. His solution? TIELLE, a travel app designed to help people save and finance their journeys in a structured and accessible way.

Solomon's journey into the travel industry was not a straightforward one. Like many, he always wanted to travel, long before the term *japa* (a Nigerian slang for emigrating in search of better opportunities) became mainstream. Despite acquiring multiple passports over the years, circumstances prevented him from using them, but his determination never wavered. By 2018, his desire to travel intensified, leading him to explore different avenues, meet agencies, and research his options. What started as a personal struggle evolved into a business idea, one that could provide practical solutions for others facing similar challenges.

TIELLE, the app, is built around two core pillars: travel financing and travel savings. The financing option provides loans to individuals who need immediate funds to travel, while the savings plan allows users to set money aside gradually, ensuring they can afford flights without last-minute financial stress. Unlike other travel platforms that primarily focus on ticket bookings and hotel reservations, TIELLE directly addresses the financial hurdles that prevent people from travelling in the first place.

One of the standout features of the app is its partnership with airlines, which allows users to lock in ticket prices while saving towards their flights. This eliminates the stress of price fluctuations, a common issue for travellers who struggle to pay in one lump sum. For example, if someone plans to travel in August and starts saving today, TIELLE secures the ticket at the current price, ensuring that the rising cost of flights does not derail their plans.

Solomon emphasises that TIELLE is not just for tourists, it is a platform for Gen Z, millennials, digital nomads, business professionals, and even families looking to travel for study, work, or religious purposes. He points out that many Nigerians hoping to travel for Hajj or study abroad often face significant financial burdens, sometimes resorting to selling properties to afford the cost. TIELLE aims to be a bridge between these aspirations and reality, offering structured financial solutions that reduce the need for drastic measures.

The app also serves as a tool for intentional travel planning. With features like savings calculators and daily savings targets, users can systematically work towards their trips without feeling overwhelmed. Additionally, those interested in learning more or joining the waitlist can visit the website, where a countdown to the app's launch is already underway.

For those who have put their travel dreams on hold due to financial constraints, TIELLE presents a new possibility, one where money is no longer the defining barrier between ambition and reality. Solomon envisions a future where everyone move beyond their limitations, accessing the opportunities that travel brings without financial anxiety. Whether it is studying in Canada, relocating for work, or simply experiencing a new culture, TIELLE is positioning itself as a game-changer in the travel industry, offering hope and a practical path forward.

20 AFRICAN COUNTRIES WITH STRONGER CURRENCIES THAN THE NAIRA

ESTHER EMOEKPERE



The value of a country's currency is a key indicator of its economic stability, inflation control, and fiscal management. While the Nigerian Naira has faced significant depreciation in recent years due to inflation, foreign exchange shortages, and economic instability, several African countries have managed to maintain stronger currencies. These nations benefit from factors such as robust exports, sound monetary policies, and diversified economies that help sustain the value of their money.

If you have ever wondered which African currencies hold more value than the Naira, here are twenty countries where the local currency outperforms Nigeria's.

Tunisian Dinar (TND)

The Tunisian Dinar is one of the strongest currencies in Africa, with 1 TND equivalent to approximately 494.83 Nigerian Naira.

Libyan Dinar (LYD)

The Libyan Dinar stands strong, with 1 LYD valued at about 319.10 Naira.

Moroccan Dirham (MAD)

The Moroccan Dirham maintains a strong position, with 1 MAD trading at approximately 159.57 Naira.

Botswana Pula (BWP)

The Botswana Pula is valued at about 112.56 Naira per 1 BWP.

Seychellois Rupee (SCR)

The Seychellois Rupee stands at approximately 105.50 Naira for 1 SCR.

Eritrean Nakfa (ERN)

The Eritrean Nakfa stands at about 102.57 Naira for 1 ERN.

Ghanaian Cedi (GHS)

In West Africa, the Ghanaian Cedi is more valuable than the Naira. 1 GHS exchanges for around 99.23 Naira.

Eswatini Lilangeni (SZL)

The Eswatini Lilangeni trades at around 84.41 Naira per 1 SZL.

Namibian Dollar (NAD)

The Namibian Dollar is valued at approximately 84.37 Naira for 1 NAD.

Lesotho Loti (LSL)

The Lesotho Loti trades at around 84.33 Naira per 1 LSL.

South African Rand (ZAR)

As of March 2025, the South African Rand is valued at approximately 84.25 Naira per 1 ZAR.

Sierra Leonean Leone (SLE)

The Sierra Leonean Leone trades at about 67.33 Naira per SLE.

Sao Tomé and Príncipe Dobra (STN)

The S o Tomé and Príncipe Dobra is valued at approximately 67.27 Naira for 1 STN.

Zimbabwean Dollar (ZWL)

The Zimbabwean Dollar, though historically volatile, is currently stronger than the Naira, with 1 ZWL trading at about 57.52 Naira.

Zambian Kwacha (ZMW)

The Zambian Kwacha trades at 53.47 Naira per 1 ZMW.

Egyptian Pound (EGP)

The Egyptian Pound holds a value of about 30.38 Naira per 1 EGP.

Mozambican Metical (MZN)

The Metical stands at 24.06 Naira per 1 MZN

Gambian Dalasi (GMD)

1 GMD exchanges for 21.28 Naira.

Kenyan Shilling (KES)

The Kenyan Shilling trades at about 11.88 Naira per 1 KES.

Algerian Dinar (DZD)

CLUB WORLD CUP: NIGERIA MISSES OUT IN FIFA £97M LARGESSE

CHARLES OGWO



The news is not that the Federation Internationale de Football Association (FIFA) has revamped the prize money for Club World Cup to £97 million, but that no Nigerian club will participate in the tournament. The expanded 32-team tournament is billed to hold in the United States of America (USA) from June 14 to July 13, 2025.

While African countries such as Egypt, Tunisia, Morocco and South Africa will be flying their flags at the tournament, Nigerian football lovers can only watch from the screen as no Nigerian team regrettably made it to the tournament.

Al Ahly of Egypt, Esperance of Tunisia, Wydad AC of Morocco and Mamelodi Sundowns of South Africa will be setting the stage for thrilling encounters as they aim to make history on the global stage.

Favourites, Manchester City and Chelsea stand to earn up to £97million if they win this summer's revamped Club World Cup come July 13.

The overall prize pot, shared between all 32 teams based on different factors, has hit €1billion for the tournament.

There are four teams in each group of the eight groups with clubs such as PSG, France; Atletico de Madrid, Spain; Botafogo of Brazil; and Seattle Sounders, USA; Bayern München, Germany; Auckland City, New Zealand; Boca Juniors of Argentina; and Benfica FC, Portugal.

Others include, SE Palmeiras of Brazil; FC Porto of Portugal; Inter Miami CF, USA; Real Madrid, Spain; and Juventus, Italy; among others.

FIFA have worked alongside the European Club Association to build a framework for the prize money, with just over £400m pledged for 'participation', which takes in commercial power and is finalised on a sliding scale.



Another £368m has been set aside for a club's performance over the tournament, for win bonuses and progression through the knockout rounds.

Enyimba International of Aba, the only Nigerian club to have won the CAF Champions League missed out of qualification of this globally coveted tournament. The People's Elephant as they are popularly called lost out of the Champions League after they were beaten 3-0 by Zamalek.

Over the years, Nigerian club sides have been seen struggling at the continental level due to numerous factors such as poor organisation of the local league, inconsistent player contracts, and unprofessional management approach to football club administration.

Mozez Praiz, Supersport sportscaster speaking at BusinessDay Sports Conference emphasised the need for Nigerian clubs to embrace professionalism in football club management.

"Until we fix the disconnect between the club managers and the fans, we will continue to struggle. Club managers should take seriously how they brand their persons," he said.

He said that it is the lack of understanding of the business of sports that makes Nigerian football owners, especially the politicians

appoint anyone that pleases them as a club chairman.

Football club management in Nigeria is unfortunately politicalize as against professionalism. Most of the club administrators do not have the needed vision to grow the clubs.

"Sporting ecosystem in Nigeria is massively underdeveloped due lack of infrastructure, inadequate funding, and poor management, among others," he said.

It is unfortunate that Nigerian football clubs out of poor management approach and lack sports business skills have failed to measure up to

the global standard and are out of the FIFA largesse for the Club World Cup.

Enyimba FC, in particular, has been swimming in the murky waters of poor management, adequate funding and lack of vision are not flying Nigeria's flag in the USA during this summer's tournament.

Worse still the People's Elephant would have beside winning the £97 million project their brand globally. When will Nigeria football clubs get it right again? Your answer is as good as mine.



INSIDE THE VAULT: 5 RARE AFRICAN ARTWORKS AND THEIR UNTOLD STORIES

Ever wondered what secrets lie behind the rarest and most treasured African artworks? The kind of pieces that when you see them, you feel the weight of history, culture, and spirit all at once.

African art is not just about aesthetics—it is about storytelling. It is about the voices of ancestors, the whispers of old kingdoms, and the vibrant heartbeat of communities that still thrive today. Across the vast continent, from the rolling plains of East Africa to the bustling cities in West Africa, art has always played a central role in society. These creations weren't made just to be admired. They served purposes—spiritual, social, political—and each one has a unique tale to tell.

But here's the thing: many of these rare artworks are hidden away in vaults, galleries, or private collections, far from their original homes. Some have been lost and found again, while others remain mysterious, sparking debates about ownership, legacy, and cultural pride.

This digest is a journey into the vaults—metaphorically, of course—to discover five rare African artworks that not only turned heads but also carry incredible stories.

1. Senufo Female Statue: The Essence of Côte d'Ivoire's Spirituality

The Senufo Female Statue is a striking sculpture carved by the Master of Sikasso, a renowned artist of Côte d'Ivoire. This piece radiates grace and spiritual energy. Used during initiation rites, it represents feminine strength and beauty. For the Senufo people, such statues are not just art—they are spiritual anchors. In 2014, as spotlighted in this digest, this artwork became the talk of the art world when it sold for a staggering \$12 million. That sale wasn't just about the money—it was a nod to its deep cultural roots and the timeless appeal of African craftsmanship.



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'Senufo Female Statue' by the
Master of Sikasso

2. Tutu by Ben Enwonwu: Nigeria's Lost and Found Treasure

The Senoufo Female Statue is a striking sculpture carved by the Master of Sikasso, a renowned artist of Côte d'Ivoire. This piece radiates grace and spiritual energy. Used during initiation rites, it represents feminine strength and beauty. For the Senoufo people, such statues are not just art—they are spiritual anchors. In 2014, as spotlighted in this digest, this artwork became the talk of the art world when it sold for a staggering \$12 million. That sale wasn't just about the money—it was a nod to its deep cultural roots and the timeless appeal of African craftsmanship.



Artist: Ben Enwonwu • Title: Tutu •
Year: 1974 • Medium: Oil on canvas
• Dimension: 97cm x 66.5 cm

3. Lega Four-Headed Figure: Democratic Republic Of The Congo's Instrument of Initiation

The Congolese Lega tribe carved this four-headed figure, also known as the "sakimatwematwe," which played a significant part in initiation ceremonies. It was primarily used to initiate males into Bwami society, which governed their behaviour and offered life lessons through aphorisms. This stunning wooden statue, with its four extended faces, is thus a spiritually significant artefact, matched only by its worldly value, which was \$2.2 million when auctioned at Sotheby's in 2010.



This striking four-headed figure embodies the art of the Lega people of Congo

4. Fang Mask: The Brotherhood of Justice

The Fang tribes of Gabon, Cameroon, and Guinea each had their own sect, sub-group, and brotherhood. Among these was the Ngil, a group of men who took it upon themselves to carry out acts of justice while wearing masks and at night. Masks were very important in Fang society; the more elaborate the mask, the higher one's prestige and rank in the social system. In keeping with their retributive objective, the Ngil donned some of the most terrifying masks of all. This rare example of a

Ngil-style mask stands at 60 cm; the elongated face is designed to frighten people who might be harbouring evil intentions. Such masks are incredibly rare, with roughly 12 known examples left. It is, therefore, no wonder that they have historically had huge auction results, with the present example selling at Christie's in 2018 for €2.4m.



This tall mask was designed to deter would-be wrongdoers from committing crimes

them with their roots. Because while they've travelled far, their true power is felt when they are seen not just as objects but as storytellers. They remind us that Africa's creative spirit is timeless—and its stories are priceless.



This mask was made shortly before the colonial authorities made it illegal for the Bwami society to produce such creations

5. Muminia Mask: The Mask That Maketh the Man

The Bwami society, which created the mesmerising four-headed sakimatwematwe, used masks (muminia) in their ritual rites and communal activities. Interestingly, these towering wooden effigies were rarely worn on the body; rather, they were frequently mounted to the wall or gate of a temple or shrine. However, in 1933, the European rulers of Congo declared the Bwami society illegal, and the manufacture of such things appears to have ceased. As a result, the current sample is one of just three traditional Bwami masks known to exist today. It also signifies some of the unintended consequences of colonisation, adding to its material value, as shown when it was sold at Sotheby's in 2014 for over €3.5m—ten times its estimated auction result!

These five masterpieces are more than just rare—they are alive with stories. Each brushstroke, each carved detail, reflects a moment in time, a belief system, and a community's soul. As more of these rare works are being recognised globally, there's a growing call to reconnect



Keturah Ovio

Keturah Ovio is an Executive at Patrons Modern & Contemporary African Art. She is also an engineer and Founder of Dukka, a Fintech startup providing bookkeeping and payments solutions for small businesses. Keturah is passionate about African Art and has been collecting art since her early 20s. Now, she advises, curates, and manages collections for individuals and corporate organisations looking to start or diversify their wealth management through art collecting.

She strongly believes that a fine marriage exists between Art and Technology.

EXPERIENTIAL MARKETING AND HOW IT BENEFITS YOUR BRAND

FEYISITAN IJIMAKINWA

We live in a time when online marketing is excelling at a rapid rate, and it is becoming harder than ever to stand out from the crowd. Brands are utilising digital marketing tools like never before and it is hard to imagine a business landscape without this. Yet, it is important to keep in mind that while online marketing is important for business, it is not the be-all and end-all and in fact constructing a memorable hands-on experience is vital for success. Experimental marketing and experiential events provide an experience that is exciting, creative and encourages interaction. It's a talking point and something that will resonate with your customers and clients, both those that exist already and those you're hoping to onboard.

What is experiential marketing?

Experiential marketing is taking an event or a campaign, and creating an immersive and interactive experience out of it. It actively encourages customers to get involved, providing a firsthand experience of a product or service. Not only does this increase the chances of people remembering you and purchasing from you in the future, but it can also encourage press and media coverage.

Why experiential marketing is important for brands?

It creates a connection with customers. Experiential events enable your customers to engage and interact with your brand in

a way that's different from anything they've seen before, creating a strong connection that will resonate. Surveys have found that if a company connects with a customer, 76% of people are more likely to buy from them over a competitor. Over 56% of people will also increase the amount they spend on this brand. These statistics alone show just how powerful it is to create a connection with those that you want to buy your product.

It provides a memorable experience. Creating memorable experiences is about every element in the customer journey, put together. From campaign and digital marketing, your live event, interaction with the customer and your follow up – it all happens at the same time. An advert on a phone can be easily swiped off-screen or scrolled past, soon to be forgotten. With experiential marketing, it is something that people will want to experience, stop and sample for themselves. By actively engaging and trying something, they will be much less likely to forget about you and will always associate you with memories of a positive experience. They will also have a great brand affiliation that they will remember when they see your logo going forward and be more likely to purchase from you.

It builds trust in your brand

Trust is one of the most important factors for someone to interact with a brand, and by meeting your customers face to face, you can build that trust. They can see your

product in real-time, getting to experience it first-hand, rather than just seeing an image or reading about it. Putting on a larger-scale event also shows the belief you have in what you are selling and that you will go above and beyond to innovate and get the word out there.

It will have a wider reach

As a business, you want to get the word out about your product and service as much as you can. Experiential marketing is the way to do this. By doing something exciting, engaging and memorable, it will have those that see it posting and sharing it on social media. It could also generate media attention and is an interesting topic for news sites and blogs to report on, making a change from normal advertorials. In the past, experiential events have included the likes of Dulux Paints creating “design rooms and points” complete with decor and smells that are unique.

It will encourage direct feedback from customers

There is nothing quite like direct feedback to give you a feel for how your product is going to do. After all, if your target audience doesn't like what you've created, it's not going to take off. By having an experiential event you can ask people their honest opinions on the day, taking this on board for future projects. It allows you to showcase your product on a larger scale

When using other marketing materials such as social media or blog posts, you are restricted in what you can show. With experiential marketing, the world is your oyster and you can get as big and creative as you want. We often see food and beverage brands station their teams and equipment in different places where they dispense or offer

their services and products. It is common to noodles brands and others like put up mobile kitchens that give customers taste of their products and offerings. Experiential marketing enables you to test your innovation and bring ideas to life that are outside the regular, exciting and sure to keep people talking.

LAST LINE

Experiential marketing is something that can never be replaced by a simple advert or social media post. It takes a customer above and beyond what they might expect, providing them with something they will remember in the future. It can encourage customers both new and old to make purchases and has a higher chance of being shared on social media channels and news outlets.



Feyisitan Ijimakinwa

Feyisitan Ijimakinwa is a Reputation and Perception Management expert. He is a prolific writer and researcher who, at different times, served as Head of Corporate Communications of top brands quoted on the Nigerian Stock Exchange. A versatile communications specialist, he practiced extensively as a print journalist and was variously engaged in the broadcast media, working on radio and television. Feyisitan continues to write on corporate communications, brand reputation and perception management, and brand intelligence, among others. He organises the 'Brand Intelligence and the Marketplace' masterclass. Feyisitan advocates a pollution free and sustainable environment

THE HIDDEN BEAUTY

UDY OSARO-EDOBOR

Tola was a man at a crossroad. As a talented painter with a rising reputation, his career was thriving. He had everything he wanted—except a wife to share his success with. At 34, he was ready to settle down but there was just one problem: he was torn between two women.

Mola was breathtakingly beautiful. With her striking features and effortless elegance, she turned heads wherever she went. She also had an impressive career, earning respect and admiration in her field. But there was something about her temper that unsettled Tola. He had seen her lash out a few times—at waiters, at traffic, even at him once. It made him hesitate. Could he spend the rest of his life walking on eggshells around her?

Then there was Anna. She was a chef, passionate about her craft and radiated warmth. Her food was not just delicious—it was an experience, a love language of its own. She wasn't conventionally beautiful, at least

not in the way Mola was but she had a charm that was undeniable. She was kind, patient and understanding. Tola liked her—but he couldn't shake off the thought that she wasn't a “fine girl.”

Confused and unable to make a decision, he turned to the one person he knew would have wisdom beyond his own—his grandmother. She was a woman of few words but with deep insight and she had a rather unusual suggestion for him.

“Create a painting,” she said. “Something abstract. Something that speaks from deep within you. Then hang it in your living room. The woman who truly sees it, who notices and appreciates it first, is your wife.”

Tola found the advice strange but intriguing. He had painted many things—portraits, landscapes and even surreal pieces—but an abstract painting? That was outside his comfort

zone. Still, he trusted his grandmother, so he picked up his brush and canvas and let his emotions flow.

The final piece was unlike anything he had ever created. Bold strokes of color clashed and merged in unexpected ways, telling a silent story of love, confusion and longing. There was depth, chaos and beauty intertwined. Satisfied, he hung it up in the most conspicuous part of his living room and waited.

He was unsettled by Mola's attitude but he reassured himself, "maybe marriage will change her".

Besides, their names had a certain ring to them—Tola and Mola. The thought made him smile and he secretly hoped that she would be the one to notice the painting first.

A few days later, Mola visited. She walked into the living room, took a quick glance at the artwork and continued on like it was just another piece of decoration. She didn't ask about it, didn't comment. Tola felt a pang of disappointment.

Then Anna came over. The moment she stepped in, she froze. Her eyes locked onto the painting and she walked closer, studying every brush stroke with fascination.

"This is incredible, Tola," she whispered, tracing the air in front of the canvas as if she could feel the energy radiating from it. "The contrast between the blue and gold... it feels like conflict but also like a resolution waiting to happen. And the red—there's something passionate about it but restrained." She turned to him, her eyes alight with understanding. "This painting... it feels like a decision being made."

Tola was stunned. He had never discussed the meaning of the painting with anyone but Anna had seen right through it, understood him in a way no one else had. In that moment, all his doubts melted away. His grandmother was right.

Six years later, as Tola sat in his home, watching Anna hum softly while preparing dinner, he couldn't help but smile. He had not for a second regretted his choice. She was everything he needed—his best friend, his biggest supporter, his peace.

She wasn't just a chef serving up delicious meals to satisfy his appetite—she was blending love, warmth and devotion into every thing she did, nourishing both his heart and home.

And that painting, now framed and hanging proudly in their home, was still the best thing he had ever created. It wasn't just a piece of art. It was the moment he realized what true beauty was—the kind that goes beyond the surface and speaks to the soul.

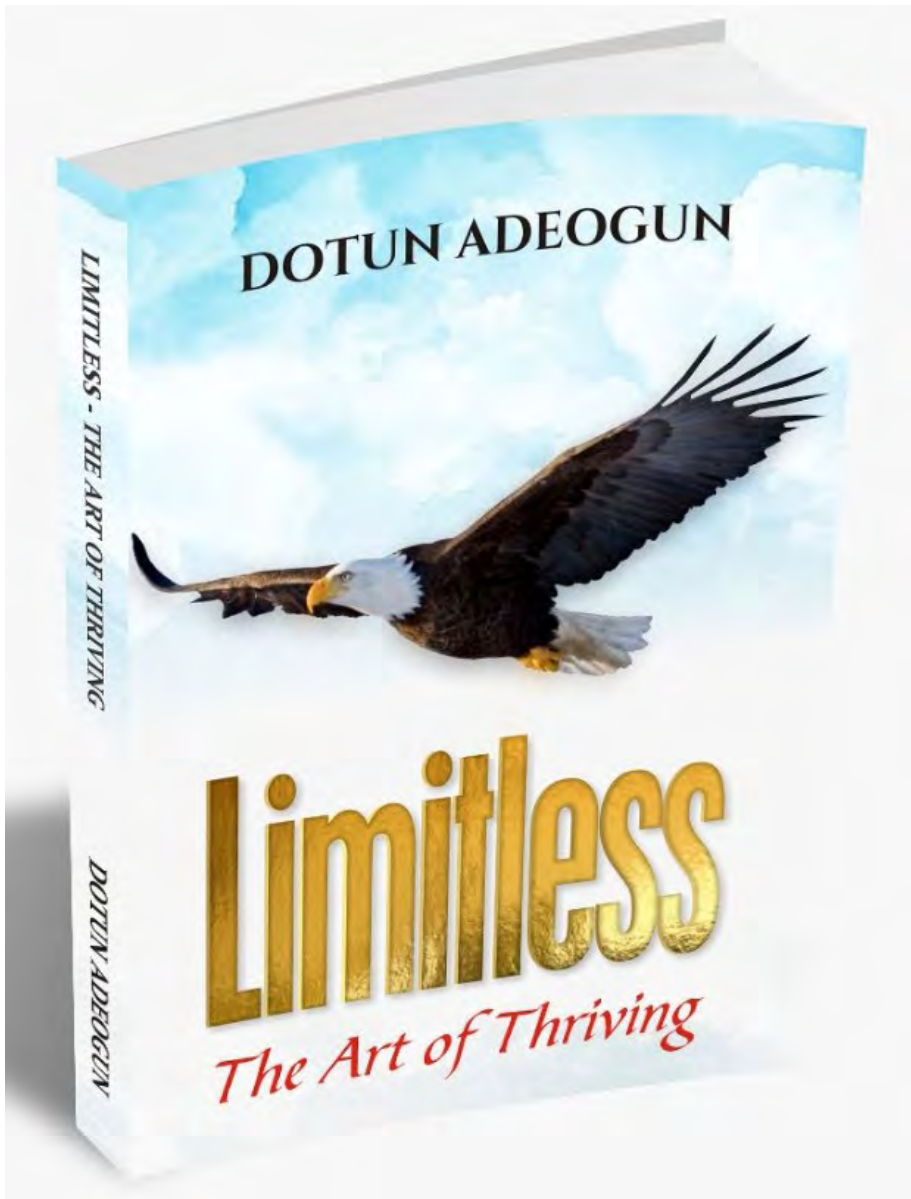
His grandmother had given him a priceless gift: the wisdom to see beyond appearances. And that wisdom had led him to the greatest love of his life



Udy Osaro-Edobor

Udy Osaro-Edobor is the Content Creator for SoTV (Supernatural Online TV) Nigeria. She is a movie/scriptwriter, editor, and proofreader. She has several stories to her credit which she posts for free on her Ebook called Udy's Chapter. She is currently working on two short movies. Udy is also a wife, mother, and a "serial entrepreneur".

udy1717@gmail.com



A Game-Changing Guide to Career and Life Success-A Review of Dotun Adeogun's Limitless

Title: Limitless: The Art of Thriving
Author: Dotun Adeogun
Year of Publication: 2025
Number of Pages: 144
Category: Self- Help

LIMITLESS: THE ART OF THRIVING

TITILADE OYEMADE

Career guidance is a rare privilege for many after leaving school, often leading to missteps and uncertainty. But Dotun Adeogun's *Limitless* serves as a guiding light for young individuals seeking direction in their lives and careers.

The title *Limitless* instantly sparks curiosity. What possibilities lie within its pages? From the very first chapter, the author takes readers on a journey of self-discovery, helping them uncover their purpose and embrace a world of boundless opportunities.

While the title might suggest a typical motivational book, *Limitless* is anything but predictable. Adeogun does not just offer advice. She weaves her personal experiences into every lesson, making her guidance feel authentic and relatable.

Each chapter begins with a story so engaging that you will find yourself flipping pages faster than a kid unwrapping chocolates. These stories are not just entertaining. They are packed with valuable insights, making readers feel like they are having a heart to heart with a mentor who genuinely cares.

Mentorship is a recurring theme in *Limitless* so much so that you might pause mid sentence and dash out to find a mentor as soon as possible. The emphasis on practical real world advice sets this book apart as Adeogun practices what she preaches. She does not shy away from sharing her own struggles and challenges, making the book not only

informative but also deeply reassuring. Instead of feeling judged, readers will find themselves encouraged and empowered.

For those familiar with the author, this book offers a deeper glimpse into her journey. And for new readers, it is the perfect introduction to her refreshing no nonsense approach to career and life success.

Some may find themselves wondering, Where was this book when I was younger? But regardless of where you are in your career, *Limitless* offers wisdom that is both timely and timeless. More than just a book, it is a call to action, one that compels you to start making moves toward a better future.

By the time you finish *Limitless*, you will realize that life is not as difficult as it seems. All you need to do is apply the author's insights. And if you know a young person searching for direction, be sure to gift them a copy of this game changing book.

Titilade Oyemade

Titilade Oyemade is a business executive in a leading organisation and holds a degree in Russian Language. She's the convener of the Hangoutwithtee Ladies Event and the publisher of Hangoutwithtee magazine.

She spends her weekends attending women conferences, events and book readings. She loves to have fun and to help other women have the same in their lives.

Email: titi.oyemade@gmail.com
Social: [@tiipreeofficial](https://www.instagram.com/tiipreeofficial)



WEEKENDER

MOVIE REVIEWS

WATCHER (2022)

I got a recommendation from a friend that I should check this movie out, when I saw the trailer, I could suspect how it was going to go down, and my predictions were not far from being right. To the movie Julia was married to Francis and were doing ok until they relocated to an entirely new city where she knew no one nor the language settling down was a bit difficult for her as she had to stay home while her husband worked and fended for the family, she decided to stay home learn the language and search for a job. Along the line while staying home she noticed that there was creepy neighbour of theirs across the building who was always steering at her, at first, she thought it was a coincidence until she noticed that he was stalking her from home, to the cinema to the malls, at this point she knew something was extremely wrong. She tried to explain to her husband who thought she was delusional and was just making things worse, despite all her plea, he didn't listen nor protect till the worse occurred. Well you will have to check out the movie to find out if she was actually delusional or not. The 96m independent, thriller movie was directed by Chloe Okuno, they featured actors like Maika Monroe, Karl Glusman, Burn Gorman, Madalina Anea, Tudor Petrut, Cristina Deleanu, Bogdan Fracas, Daniel Nuta and many more.



IT ENDS WITH US (2024)

I got a recommendation from a friend that I should check this movie out, when I saw the trailer, I could suspect how it was going to go down, and my predictions were not far from being right. To the movie Julia was married to Francis and were doing ok until they relocated to an entirely new city where she knew no one nor the language settling down was a bit difficult for her as she had to stay home while her husband worked and fended for the family, she decided to stay home learn the language and search for a job. Along the line while staying home she noticed that there was creepy neighbour of theirs across the building who was always steering at her, at first, she thought it was a coincidence until she noticed that he was stalking her from home, to the cinema to the malls, at this point she knew something was extremely wrong. She tried to explain to her husband who thought she was delusional and was just making things worse, despite all her plea, he didn't listen nor protect till the worse occurred. Well you will have to check out the movie to find out if she was actually delusional or not. The 96m independent, thriller movie was directed by Chloe Okuno, they featured actors like Maika Monroe, Karl Glusman, Burn Gorman, Madalina Anea, Tudor Petrut, Cristina Deleanu, Bogdan Fracas, Daniel Nuta and many more.



A COPENHAGEN LOVE STORY (2025)

Author Mia was a pretty young lady who never believed she could find love, she always fell in love with the wrong guys who never know there left from their right, and any point she felt it was about to get serious, Mia will either ruin the relationship or run away, this has been her case for so long till she met Emil a single Father of 2 kids. Despite trying to ruin his mind and destroy his love for her, Emil went on to proposing to her and marrying her, the main issue started after their marriage where Mia really wanted to have a child of her own despite being a bonus mum of 2. Emil's wife passed on leaving him with 2 little kids below 8, he really needed a new wife and mum to help him carter for the kids. Mia got so frustrated and depressed while trying to have a meeting and just less than a year on trying all she could and not getting pregnant she gave up on the marriage. You will have to check out this movie to see how Mia's Temper and Character destroyed the only good thing she had going on well in her life. The 105m sex, nudity, Language, Danish, Drama, Romance Films based on books was directed by Louise Meritz and Ditle Hansen, they featured actors like Rosalinde Mynster, Toachim Fjelstrup, Sara Fanta Traore, Magnus Millang, Magnus Hallgaard Petersen, Sorgun Oshara and many more.



Linda Ochugbua

WEEKEND QUOTES



1

Healing is easy when you understand miracle
.....WhispersbyTEN

2

Breakthrough is easy when you understand grace and dedication
.....WhispersbyTEN

3

Parenting is easy when you understand plant nurturing
..... WhispersbyTEN

4

Marriage is easy when you understand companionship and sacrifice
..... WhispersbyTEN