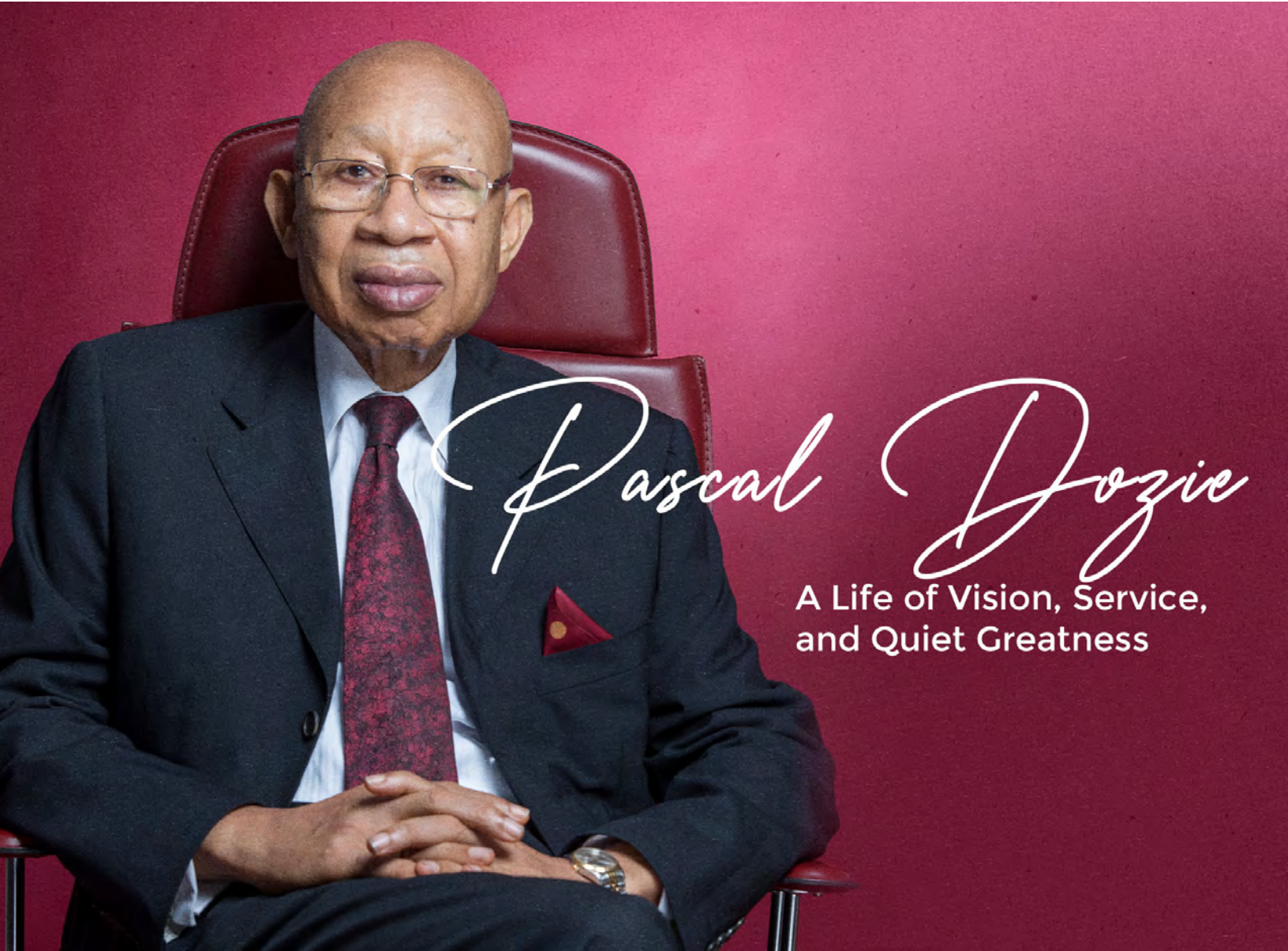
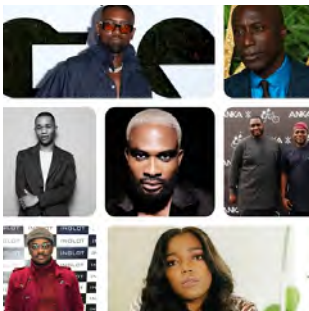


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Pascal Dozie

A Life of Vision, Service,
and Quiet Greatness



FASHION

7 African designers who stood out at the 2025 Met Gala



TRAVEL

Lagos among world's best cities in 2025, only three African cities make the cut

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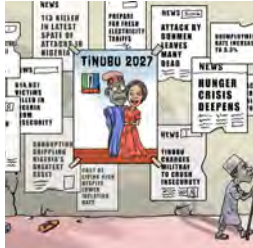
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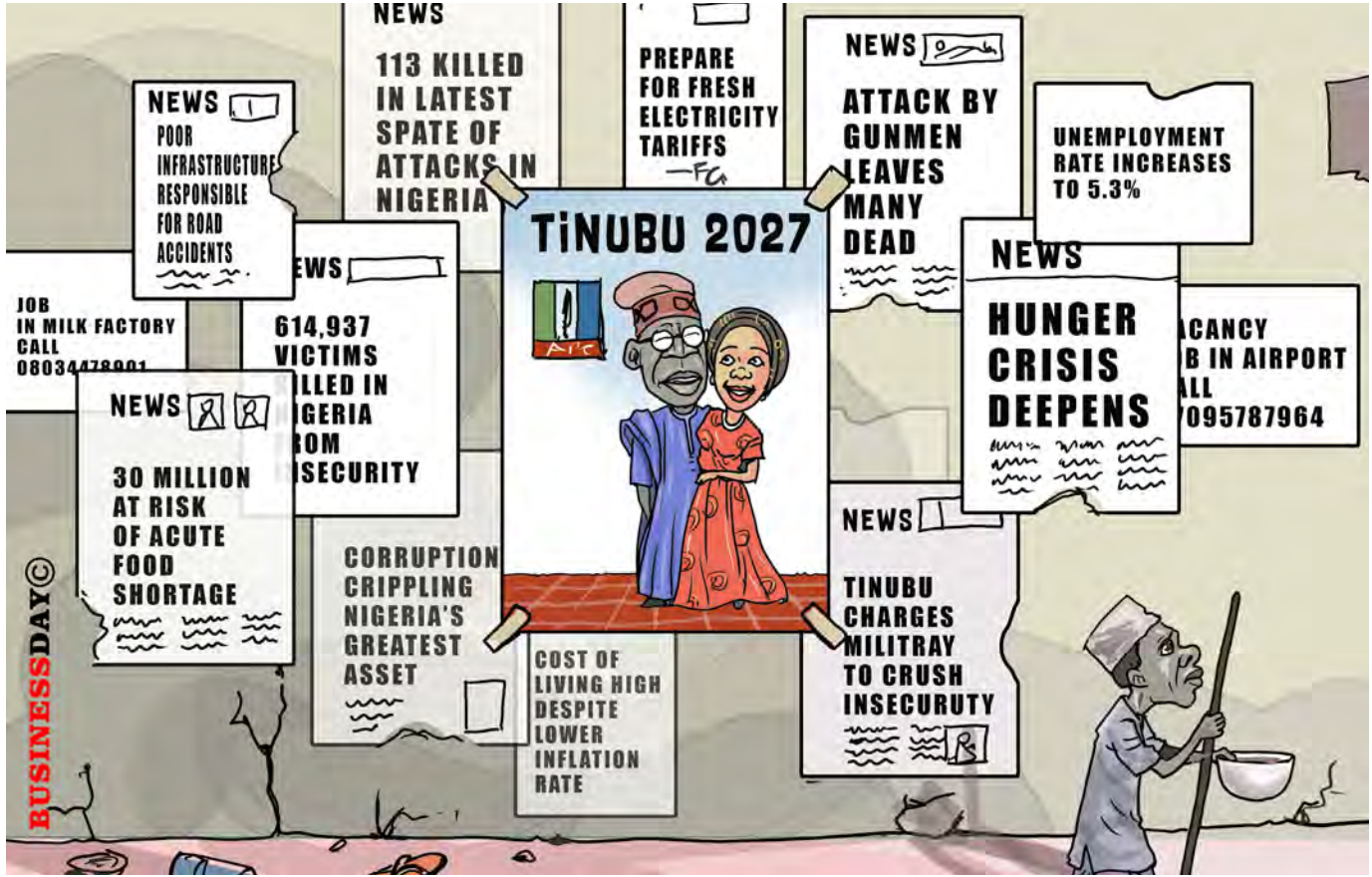
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A portrait of Pascal Dozie, an elderly man with glasses, wearing a dark suit, white shirt, and a red patterned tie. He is seated in a red leather chair against a red background. His hands are clasped in front of him.

PASCAL DOZIE: A Life of Vision, Service, and Quiet Greatness

LEHLÉ BALDÉ AND IFEOMA OKEKE-KORIEOCHA



In the serene village of Emekuku in Imo State, Nigeria, a light was born in 1939 a boy named Pascal Gabriel Dozie, who would grow to quietly yet powerfully shape the destiny of a nation. To the world, he became a titan of business, a visionary, and a nation-builder. But to those who knew him best, he was far more: a loving husband, a devoted father, a mentor, a man of deep faith and gentle strength.

Rooted in Purpose

Pascal's early life was not one of ease. The fifth of eleven children, he lost his father, a devout catechist, at the age of 15. His mother, Janet, bore the weight of widowhood with grace and resilience, raising her children with love and quiet courage. That experience the dignity and pain of his mother's journey, planted in him a lifelong commitment to justice, service, and compassion, especially for the vulnerable.

Pascal's brilliance carried him across continents, from Our Lady's School in Emekuku to the London School of Economics and City University. There, he sharpened his mind, broadened his view of the world, and began dreaming of a Nigeria transformed by enterprise and dignity.

Coming Home to Build

He returned to Nigeria after the civil war, not with wealth, but with wisdom and a fire in his heart to rebuild. Alongside his wife Chinyere, his pillar and partner, Pascal founded

the African Development Consulting Group. With nothing but grit and vision, they worked from the living room of a relative's home. But that small beginning was enough. With Chinyere by his side, helping with paperwork and strategy, Pascal began advising companies and government agencies, unlocking opportunities where others saw obstacles.

His work attracted the attention of global firms, and soon, his name became synonymous with trust and excellence. But PGD never sought the spotlight; he simply did what needed to be done, always with integrity.

A Bank for the People

In his fifties, when others might slow down, Pascal was just beginning. He founded Diamond Bank in 1991 a bold move that would change the face of banking in Nigeria. He didn't build the bank for elites. He built it for the trader on the road, the market woman, the entrepreneur carrying cash across cities with no protection. He built it to keep people safe, to include those left behind, to bring dignity to everyday transactions.

Diamond Bank pioneered customer-focused, tech-enabled banking decades ahead of its time. Its success became a symbol of what was possible when purpose and innovation meet.

Connecting a Nation

PGD saw the future in ways few did. When MTN Group approached him in 2001 to help launch a mobile network in Nigeria, many said it would fail. But Pascal believed because he always believed in Nigeria's potential.

He rallied partners, raised capital, and helped launch MTN Nigeria. As founding chairman, he guided the company from startup to national lifeline. Today, millions of Nigerians make calls, run businesses, and connect to the world thanks to that quiet confidence he carried, that Nigeria could leap into the digital age.

Scaling Access, Shaping the Future

Pascal G. Dozie was not only a founding member of the Nigerian Economic Summit Group (NESG) but also served as its Chairman from 1993 to 2000, during a crucial era in Nigeria's transition from military to civilian rule. He played a catalytic role in shaping economic policy, advocating for an enabling environment that fostered social development, private sector growth, and economic prosperity. At the same time, as President of the Nigerian Stock Exchange (NSE), he spearheaded efforts to restore credibility, promote good governance, and modernize the capital market. Across both platforms, Dozie championed reforms that scaled financial and communication access core building blocks for a more inclusive and forward-looking Nigeria.

A Life of Giving

For Pascal, success was never about self. It was about lifting others. In 2009, he and Chinyere founded the Janet Dozie Foundation in memory of his beloved mother. The foundation empowers widows with micro-loans, training, and community support, fulfilling a promise he made as a child: to protect women like his mother from the indignities of poverty and silence.

He also poured himself into education and youth development, especially through Pan-Atlantic University, where he served as Pro-Chancellor and mentor to hundreds. He believed in nurturing African talent, in ethics-based leadership, and in passing on wisdom without noise.

The Man at Home

Though PGD sat at the head of boardrooms and advised presidents, he remained first and foremost a family man. He and Chinyere raised five remarkable sons: Uzoma, Chiekezi, Kelechi, Ngozi, and Chijioke each of whom carries his values into the worlds of banking, technology, real estate, and venture capital. In them, his spirit lives on. To his children, he was a teacher in every moment, never loud, always present. He modeled consistency, humility, and kindness. He showed them, not by words, but by his life, what it meant to be great: to serve, to build, to love without condition.

A Gentle Giant's Legacy

In his quiet way, Pascal Dozie became one of the great architects of modern Nigeria. He helped establish a stronger banking system, connected millions through telecom, and guided economic reform during crucial moments in the nation's history. But it was his character: humble, reflective, grounded in faith that touched those who truly knew him.

He is remembered in the halls of the Central Bank, the Nigerian stock exchange and in the stories of widows who regained their dignity. In the laughter of grandchildren and in the entrepreneurs he mentored. In the song of a choir, where he once sang as a boy. In the simple grace with which he lived his truth.

A Life Well Lived

Pascal Gabriel Dozie's life is a love letter to Nigeria, its potential, its people, its promise. His legacy is not just in the institutions he built, but in the spirit of service, excellence, and compassion he embodied.





7 AFRICAN DESIGNERS WHO STOOD OUT AT THE 2025 MET GALA

ESTHER EMOEKPERE

This year's Met Gala, with its theme "Superfine: Tailoring Black Style," celebrated the fusion of craftsmanship, culture, and style, highlighting the enduring influence of Black fashion. African designers embraced this theme by incorporating traditional textiles, intricate tailoring, and cultural storytelling into their creations. These designers not only paid homage to their roots but also redefined what it means to blend heritage with high fashion.

Here are seven African designers whose work made a statement on the iconic Met Gala red carpet.

Ugo Mozie

Ugo Mozie, a Nigerian-born designer and stylist, made waves at the 2025 Met Gala with his standout designs, reflecting this year's theme centred on personal history and heritage. Mozie brought this theme to life through thoughtful design and unique styling, showcasing his deep connection to his roots.

Diana Ross made a grand return to the Met Gala after two decades, wearing an 18-foot train white crystal-embellished gown with a feathered cape designed by Mozie's brand, Eleven Sixteen. The cape, personalised with the names of her children and grandchildren, added a special touch. Mozie also dressed her son, Evan Ross, for the occasion. Chef Kwame Onwuachi showcased a striking black striped



outfit, paired with a crown made of Nigeria-sourced gemstones and bronzes from Benin. Colman Domingo also appeared in a custom Eleven Sixteen design.

In addition to his custom creations, Mozie collaborated with BOSS to style Khaby Lame in a grey three-piece suit adorned with pocket watches. He also styled Alton Mason in a black cape over a crystal two-piece and James Corden in a tailored formal look. Mozie even designed a custom boot for Scott Evans.

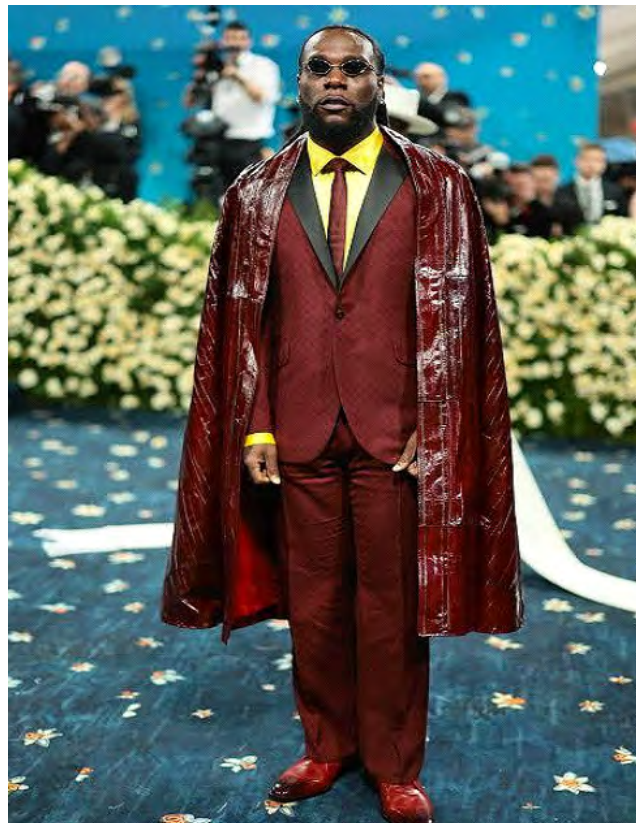
Starting his design journey as a teenager in Houston, Mozie's work continues to be deeply inspired by his Nigerian heritage, blending traditional elements with contemporary fashion to create truly remarkable pieces.

Ozward Boateng

British-Ghanaian designer Ozward Boateng, known for redefining classic tailoring with African influence, brought his distinct style to the 2025 Met Gala, themed "Tailored for You." Born in London to Ghanaian parents, Boateng began tailoring as a teenager and became the first Savile Row tailor to present a catwalk show in Paris.

For this year's gala, he styled a wide range of celebrities. Tems wore a blue Ankara suit dress with a green cravat and umbrella; Burna Boy appeared in a red tuxedo with a yellow shirt and oxblood eel skin cape; Ayra Starr wore a black high-slit gown with a lapel collar. Issa Rae chose a black three-piece ensemble.

Ozward Boateng also dressed Jaden Smith in a suit with black and white Kente tweed cape; Colin Kaepernick in a regal royal red Kente three-piece suit; and Henry Golding in a gold-patterned ensemble. Other stars he styled included Omar Sy, Hope Smith, and Ncuti Gatwa.



Thebe Magugu

For his first appearance on the Met Gala carpet, South African designer Thebe Magugu debuted his label's first couture look, worn by Aurora James. The ensemble drew inspiration from the female muses of Central and West African portrait photography in the 1950s and 1960s, particularly the works of Seydou Ke ta, Malick Sidibé, and Mama Casset. The gown, crafted from 12 metres of chemically crushed chiffon in a shade called Thorn Tree Brown, featured a high-neck with a foulard tie and was layered over a structured duchess satin undergarment with a corseted back. It took 120 hours to make. The look was completed with a sculptural headpiece inspired by the gele, a traditional head wrap worn by Yoruba women and widely across West and Central Africa.

Born in Kimberley and based in Johannesburg, Magugu is known for blending fashion with storytelling and cultural commentary. He launched his namesake label in 2017 and gained international recognition after winning the 2019 LVMH Young Fashion Designer Prize. He was also a finalist for the 2021 International Woolmark Prize, and has collaborated with major brands like Dior, Adidas, and AZ Factory. Magugu's Met Gala look reflects his ongoing commitment to reframing African narratives through fashion. As he noted, "Black fashion draws from a tapestry of references: ancestral textiles, church elegance, streetwear ingenuity, Afrofuturist visions... It's about freedom, identity, and storytelling.



Orange Culture

For his Met Gala debut, Nigerian designer Adebayo Oke-Lawal delivered a bold and memorable statement through his brand, Orange Culture, dressing American actor Brian Tyree Henry in a custom creation. The outfit was a layered masterpiece: a red two-piece suit paired with a white shirt, black tie, and knee-length boots, all draped in a textured red-and-gold coat that radiated confidence and complexity.

Since launching in 2010/2011, the brand has carved a unique space in fashion by challenging gender norms and blending Nigerian heritage with modern silhouettes. Every piece speaks to fluidity, identity, and the freedom to self-define.

Oke-Lawal's work is deeply rooted in confronting hypermasculinity and telling African stories through a fresh, unapologetic lens. His designs explore how fashion can be both artistic and activist, cutting across tradition, queerness, youth culture, and global relevance. His impact has not gone unnoticed. In 2014, Orange Culture was shortlisted for the LVMH Prize, and in 2022, Oke-Lawal was named to the BOF 500, a list of fashion's most influential voices. He's collaborated with major names including Huawei and Davido, the latter resulting in a limited collection sold at Selfridges, making him the first Nigerian designer to be stocked by the iconic London store.

From features in Vogue, The Guardian, CNN, BET, and The New York Times, to runway showings in Lagos, London, and New York, Orange Culture continues to push boundaries. The brand's gender-fluid ethos and vibrant storytelling have earned it a place in global museums, including two showings at the Victoria and Albert Museum.

With celebrities like Lupita Nyong'o, Dua Lipa, Tiwa Savage, and Ncuti Gatwa wearing his pieces, Oke-Lawal is reshaping the narrative of African fashion, one runway, red carpet, and museum at a time.



DejiandKola

This year's Met Gala saw a refined display of African luxury fashion, courtesy of Deji & Kola, the brand founded by Nigerian designers Ayodeji Adebayo and Kolapo Olabintan.

Making a strong statement on the iconic Met steps, NFL star Jonathan Owens and media entrepreneur Claire Sulmers were both outfitted in custom looks by the label.

Owens stunned in an all-white ensemble crafted from handwoven Aso Oke, a nod to Nigeria's rich textile heritage.

His look featured a knitted tuxedo jacket, flared trousers, and a dramatic fur shawl draped across his shoulder. Claire Sulmers matched the moment with a bold red monochrome look: a three-piece suit layered with a sweeping cape, effortlessly blending power and grace.

Founded in 2017, DejiandKola has carved out a reputation as a leader in premium, made-to-order suits, shirts, and traditional African wear. Their mission is simple yet powerful, to combine technical precision, design research, and premium materials to create timeless pieces with a distinctly African soul.



Chuks Collins

Nigerian-born designer Chuks Collins brought powerful storytelling to the Met Gala red carpet this year through a striking gown worn by American TV and radio personality Nessa Nitty. Titled "An Ode to Mama," the piece is part of Collins' upcoming Spring/Summer 2025 "Nné Collection"—a heartfelt tribute to maternal legacy, ancestral grace, and the layered beauty of Black identity.

Crafted from black silk and detailed with a corset bodice, the gown is a striking reinterpretation of dandyism through a Black cultural lens. The ensemble was completed with a cropped puffer cape from the Moncler x EE72 by Edward Enninful collaboration, featuring Moncler's signature boudin quilting. Together, the look fused heritage craftsmanship with bold sculptural tailoring, balancing strength, softness, and style.

Sharing the moment on Instagram, he wrote: "This look speaks to the power of showing up fully – in strength, softness, and style. Nessa, you brought the vision to life with such grace."

Born in the UK and raised between England and Nigeria, Chuks' design journey began with the lessons of his grandmother in tailoring. Those early teachings became the foundation for a unique voice in fashion, one that merges cultural memory with modern elegance. After gaining experience consulting for brands like Guinness, Vice, and Ralph Lauren, Collins launched his namesake brand in 2018. What began as a bespoke tailoring studio has grown into a full-fledged fashion house offering both couture and ready-to-wear collections for men and women. At its core, the Chuks Collins Brand champions personal self-expression rooted in identity, culture, and craftsmanship.





Hanifa

Hanifa, the fashion label founded by the self-taught Anifa Mvuemba, made a striking appearance at this year's Met Gala, thanks to Savannah James, entrepreneur and wife of honorary co-chair LeBron James. The outfit featured a stunning burgundy striped pattern, with a corset-detailed jacket and a flowing mermaid-style skirt, complete with a dramatic wide train. The design effortlessly blended sophistication with contemporary flair, embodying Hanifa's signature elegance.

Anifa Mvuemba's journey to success is as impressive as her designs. The Congolese-American designer built Hanifa from the ground up, teaching herself everything from

sewing to graphic design and website creation. Starting her brand in Washington D.C. in her early twenties, Anifa's dedication and self-determination have paid off, earning her recognition from icons like Beyoncé and fashion enthusiasts worldwide. Born in Nairobi, Kenya, Anifa moved to the U.S. as a young child with her parents, who had fled the war in Congo. It was her mother, with her bold red lips and impeccable tailored suits, who first sparked Anifa's passion for fashion. Her eye for detail and love of fine jewelry continue to influence Hanifa's designs, which combine bold innovation with timeless craftsmanship.

LAGOS AMONG WORLD'S BEST CITIES IN 2025, ONLY THREE AFRICAN CITIES MAKE THE CUT

CHISOM MICHAEL



Time Out has named three African cities among the world's best for 2025. Cape Town leads the list, with Marrakech and Lagos also earning places in the global rankings.

Each year, Time Out surveys thousands of people living in cities across the world. Respondents answer questions about different aspects of daily life, such as food, nightlife, culture, and how connected they feel to their city.

The publication also consults local experts who give input on which cities are most exciting to visit in the current year. Time Out compiles its annual list of the world's best cities based on the combined data.

In the 2025 edition, three African cities made the list, with Cape Town claiming the top position.

Here are the 3 best African cities in the world in 2025

1. Cape Town – Ranked #1

Cape Town has been named the world's best city for 2025. The city received top marks from residents, with 95% rating the local food scene highly. An even higher 97% of respondents said the city made them feel happy.

According to Andrew Hallett, content director for Time Out South Africa, Cape Town stands out because of its unique combination of nature, history, and leisure. He highlighted how visitors and locals alike can explore beaches, visit a colony of penguins, view landscapes from a recognised natural wonder, and sample a variety of cultural activities – all in one day.



2. Marrakech – Ranked #37

Marrakech also made the list, ranking 37th globally. Known for its hospitality, the Moroccan city earned praise for its developing food scene and community warmth.

Local expert Sally Kirby noted that Marrakech continues to grow in popularity due to its combination of tradition and modern development. The city has become a destination for travellers interested in both cultural heritage and new culinary experiences.



3. Lagos – Ranked #41

Lagos, Nigeria's largest city, took the 41st spot on the list. The survey found that 72% of residents feel it is easy to meet new people and form social connections.

Lagos remains a major cultural and business hub in Africa. Its energy, diversity, and population density contribute to a social environment where making friends is straightforward. The city has also gained recognition for its music and creative industries.

**MEET INYA
LAWAL,
entrepreneur
empowering
businesses to
get global
visibility**





Inya Lawal is a social entrepreneur with a mission to create meaningful change. She is the founder of Ascend Studios Foundation, an organization dedicated to capacity building and the social, educational, and economic empowerment of women and youth. Inya serves as the lead program partner to the U.S. Consulate General in Lagos for the Academy for Women Entrepreneurs (AWE), a U.S. government initiative that equips women entrepreneurs with the knowledge, networks, and funding they need to launch and grow their businesses.

She oversees a dynamic community of both emerging and established business leaders across diverse industries.

In 2019, she was one of just 19 participants selected globally for the prestigious Fortune Most Powerful Women's Mentoring Program. Inya is also the founder of the Africa Creative Market (ACM), Global Tech Africa (GTA), and the Science of Trade (SOT) Conference — platforms that bring together major players across Africa's creative, technology, and trade sectors to drive innovation, economic growth, and global partnerships.

Inya serves on the board of Women in Film and Television International (WIFTI) and is the president of Women in Film and Television Africa (WIFT Africa).

In this interview with IFEOMA OKEKE-KORIEOCHA, she reflects on her journey, the evolution of her work, and how her conferences and initiatives are transforming industries,

creating opportunities, and giving African entrepreneurs and businesses the visibility they need on the global stage.

Could you tell us what is different about this year's Science of Trade Conference (SOT) from the one you did last year?

Absolutely. One of the things we are very intentional about at the Science of Trade Conference is evolving with purpose. After every edition, we carefully reflect on the trade gaps and opportunities identified by participants and stakeholders to ensure that the next edition is even more impactful. Last year, one of the most critical challenges raised was access to market — and that insight shaped this year's theme: Access to Market.

Since last year's event, we've been thrilled to witness an outpouring of success stories from past participants. The testimonials have continued to come in, even during this year's event, underscoring the real-world impact of the platform we've built.

This year, we moved from conversations to a more practical approach. We introduced a dedicated trade and export readiness program, giving participants a deep dive into the mechanics of trade with expert facilitators guiding the sessions. Importantly, we also selected 20 standout brands from last year's SOT for a trade mission to Washington, D.C., giving them invaluable exposure to the U.S. market and helping position them for global growth.

Another exciting development this year is the introduction of the AfCFTA Digital Trade Protocol Hackathon. Last year, we welcomed the AfCFTA National Coordinator as a speaker; this year, we've deepened that collaboration by partnering with the AfCFTA National Coordination Office in Nigeria to host the hackathon. It's a dynamic new platform bringing together young innovators and tech talent to develop solutions that will advance Africa's digital trade framework.

In essence, the Science of Trade Conference has evolved into a platform that not only empowers entrepreneurs and businesses but also provides the practical tools, global exposure, and collaborative innovation needed to help African brands thrive on the world stage.

I always wonder how you pull all of these things you do. You have businesses, SMEs and regulators you always pull together for your events. How do you do these things?

At the heart of everything we do — and this certainly includes the Science of Trade Conference — is the commitment to building and strengthening the entire ecosystem. We are very intentional about bringing all the critical players together in one space. We understand that we cannot advance trade and entrepreneurship without the active involvement of government, without the innovation and drive of entrepreneurs, and without the support of the institutions designed to facilitate trade processes.



Our priority has always been to make SOT a true one-stop shop for businesses and entrepreneurs. Whether someone is facing challenges with certification, logistics, market access, or simply needs the right knowledge and connections, we want them to come to SOT and find practical solutions. It's not accidental — it's a conscious, deliberate effort to ensure that every key stakeholder, every ecosystem partner, is present and available to engage.

That's the power of SOT: creating a space where entrepreneurs, policymakers, regulators, and industry experts can meet, exchange ideas, solve problems, and forge partnerships that drive real progress.

What success stories have you recorded from last year with SOT?

We've been incredibly proud to witness a wave of success stories emerge from last year's Science of Trade Conference. The progress many of our past participants have made has been nothing short of inspiring, and their impact was strongly felt at this year's event.

This year saw the launch of several exciting products and business expansions. Nexus of Nature, Daraya Wellness with its Oyin Ade line, and Chow Noodle Bar with its Ultimate Sauce all made their official debuts. FashionEvo, which has grown substantially since last year, returned not just as an exhibitor but as an event partner. SheCluded also exhibited, offering loans to women entrepreneurs and expanding its footprint in financial inclusion.

In partnership with Vital Voices, we hosted a U.S. trade showcase that connected these and other entrepreneurs with buyers, investors, and advisors, while also supporting some of them in setting up U.S.-based entities — an important step toward accessing global markets.

We also marked a major milestone by hosting the 7th anniversary of NICERT, Nigeria's national certification body, where they renewed their commitment to certifying 1,000 businesses over the next year. NICERT's Managing Director was one of our key speakers last year, and we're pleased to see that relationship deepen.

Another major highlight was the AfCFTA Digital Trade Protocol Hackathon, which produced winning teams that secured 10 million from NITDA and 20 million from AfCFTA — a significant boost for young innovators building solutions to strengthen Africa's digital trade ecosystem.

The conference has also directly contributed to solving real challenges. For instance, customs officials who attended last year helped resolve clearance delays for at least three entrepreneurs. Participants also secured funding through partners like SheVentures, leading us to extend and strengthen that partnership this year.

One of the most rewarding outcomes has been the mentorship ecosystem that has formed. Several speakers from last year have continued to guide and support attendees, helping them scale and sustain their businesses. The success stories keep pouring in — and that, for us, is the most powerful proof of impact.

Across your conferences focused on technology, creative industries, trade, and programs centered on women, youth, and others — what would you say is the central mission and vision driving these platforms?

At the heart of everything we do is a shared mission: to drive economic prosperity for all, champion sustainability, and ensure businesses and entrepreneurs — from women and youth to startups and established enterprises — have access to the resources they need to thrive. Our vision is to create platforms that don't just spark conversations but open doors, connect ecosystems, and build pathways to long-term success.

We believe progress happens when all the right voices are in the room — government, entrepreneurs, investors, regulators, and ecosystem enablers. That's why our conferences are intentionally designed to bring these diverse players together. We create the space for dialogue, collaboration, and collective problem-solving — ensuring that policies, opportunities, and investments are informed by real-world experiences and grounded in shared goals.

Whether it's the Africa Creative Market, which connects local and international stakeholders to drive trade in the creative sector; Science of Trade (SOT), which focuses on simplifying trade processes and bringing key actors together to accelerate progress; or Global Tech Africa (GTA), which unites stakeholders across the tech ecosystem — the vision remains the same.

The only real difference across these conferences is the industry focus. But the DNA is the same: create platforms that foster collaboration, unlock opportunities, and deliver real, measurable outcomes across sectors.

Would it be fair to describe you as a woman bringing businesses together and giving them visibility?

I would say the work is really about creating spaces where meaningful connections and collaborations can happen. It's about curating environments that spark opportunity — where businesses, ideas, and people are seen, valued, and positioned to grow. For me, it's less about being at the center and more about facilitating a platform that allows others to shine, scale, and make an impact across industries.





Your programs often feature recurring partnerships with the U.S. government. Why is there such a strong U.S. connection in your work?

I'm an alumna of the U.S. government's Fortune Most Powerful Women's Mentoring Program, which I was honored to join in 2019. That experience was truly transformative. I had ideas and ambitions before the program, but being paired with senior executives at Goldman Sachs through the mentorship gave me the clarity and tools to bring those ideas to life in a structured and impactful way.

When I returned to Nigeria, the U.S. Consulate, which had nominated and sponsored me, saw the tangible results of that experience — the programs, initiatives, and platforms I began building. They've since continued to support and collaborate on many of these efforts.

In many ways, I'm a product of that mentorship journey, and the partnership endures because it's grounded in shared values: advancing entrepreneurship, creating opportunity, and driving meaningful impact.

Did you ever imagine yourself doing this work 20 years ago? How did this journey begin for you?

I've always been drawn to the power of connection — to the idea that when you bring the right people into the same room, something extraordinary can happen. While I may not have predicted the scale or shape of my work today, the instinct to convene, to create space for opportunity, and to build something larger than myself has always been there. Over the years, that instinct has evolved into a mission: to build platforms that don't just create moments, but movements — spaces that catalyze progress across industries, unlock potential, and amplify voices that deserve to be heard.

What's guided me through it all is a deep belief in the ripple effect of impact. You may start with a single idea or gathering, but when done with intention, it can spark change that travels far beyond what you imagined. For me, that's the real privilege of this journey — watching ideas turn into ecosystems, and seeing people rise because the right doors were opened at the right time.

A professional portrait of Chisom Michael, a Black man with a beard and glasses, wearing a blue checkered suit jacket, a white shirt, and a patterned tie. He is standing against a dark background. The text is overlaid on the lower left of the image.

**NAVIGATING AFRICA'S
COMPLIANCE REQUIRES
REGULATORY INTELLIGENCE,
PARTNERSHIPS, TECH**
– Precious Chiedozie

CHISOM MICHAEL



Precious Chiedozie Ekezie is the managing director and CEO of Airvend Payment Service Ltd (formerly Callphone Ltd)—owners of Airvend, Airpay, and Airgate. He oversees a dynamic suite of payment solutions under one of Nigeria’s leading FinTech brands, championing operational excellence and strategic growth across the company.

He co-founded Madsuite Technologies, a digital branding and IT company that earned global recognition, including selection by the Tony Elumelu Foundation as one of Africa’s top 1000 startups and representing Nigeria at a global startup showcase in Istanbul. In 2020, he played a key role in the strategic merger of Madsuite and Airvend Limited, expanding the company’s influence and reach.

Under his leadership, Airvend secured critical licences from the Central Bank of Nigeria to operate as a Payment Solution Service Provider, Payment Terminal Service Provider, and Super Agent—milestones that elevated the company’s capacity to deliver inclusive financial services.

In his interview with Chisom Michael, Ekezie shares insights on navigating regulatory landscapes across Africa, the evolution of Nigeria’s FinTech sector, and the strategic steps his company has taken to scale operations, build trust, and foster financial inclusion. From leveraging local partnerships to deploying real-time compliance tools and integrating flexible APIs, he outlines what lies ahead for Nigeria’s payments infrastructure. Excerpts:

What strategies prove effective when navigating multiple jurisdictions’ compliance requirements for pan-African operations?

Navigating multiple jurisdictions’ compliance requirements across Africa requires a strategic blend of regulatory intelligence, local partnership, and technology-driven oversight.

At the core of our approach, we focus on four key strategies. First, we engage legal and regulatory partner AELEX Legal Firm alongside our in-house Legal team in each jurisdiction to ensure alignment with national laws, licensing obligations, and evolving compliance standards like KYC/AML frameworks. We also maintain an internal compliance matrix that maps regulatory similarities and divergences across countries, allowing us to build adaptable operational models that scale while respecting local nuances.

Additionally, we leverage compliance automation tools to monitor transactions, enforce risk rules, and generate real-time reports for transparency, auditability, and responsiveness to regulatory changes.

To further support our expansion, we collaborate with local financial institutions and licensed entities, extending services compliantly in markets where direct licensing is still underway. This strategic partnership approach helps de-risk our expansion and fosters stakeholder trust.

What core competencies should fintech executives cultivate to drive innovation in competitive markets?

To drive innovation in competitive FinTech markets, executives must cultivate a blend of strategic, technical, and leadership competencies.

The key factors for success are tech fluency, such as understanding emerging technologies like AI, blockchain, and API ecosystems, is crucial for evaluating opportunities and shaping product direction, while regulatory acumen, encompassing a deep grasp of financial regulations, compliance risks, and licensing dynamics, helps leaders navigate complex environments responsibly and sustainably.

Additionally, customer-centric thinking is essential, with innovation grounded in solving real user pain points through design thinking, UX research, and data-driven product development. In a rapidly evolving FinTech landscape, agility and adaptability are key, requiring leaders to embrace experimentation, pivot quickly, and foster an organisational culture that is resilient and responsive.

Finally, visionary leadership is necessary to inspire teams with a clear vision, align innovation with business goals, and cultivate high-performing, mission-driven teams.

How do currency volatility risks influence technological solutions for international remittances?

Currency volatility risks play a very big role in shaping the tech behind international remittances. When exchange rates fluctuate a lot, it can mean that by the time money is sent and received, its value has changed, and sometimes this change is very significant. That's a big deal for people relying on those funds, especially in countries with unstable currencies like Nigeria.

To handle this, tech solutions often step in with features like real-time exchange rate locking, multi-currency wallets, or even using stablecoins or blockchain-based systems to avoid traditional currency swings. Some platforms also use algorithms to time the conversion for more favourable rates or partner with local providers to minimise delays and exposure to market shifts.

In short, currency volatility pushes companies to get creative and build smarter, faster, and more reliable remittance systems that protect users from losing value during the transfer process.

What are the key features of Airgate that make it a robust payment gateway for Nigerian businesses?

Airgate proudly holds a Visa Payment Facilitator Certification and is also Integrated with the Mastercard Payment Gateway.

Airgate stands out with its versatile payment options tailored for Nigerian businesses. Key features would include Pay-with-Transfer, a seamless bank transfer method with instant confirmation, card payments, USSD, and QR support.

It also offers real-time transaction monitoring with a detailed monitoring dashboard, robust fraud protection, and easy API integration, making it both powerful and developer-friendly.

Can you share insights into how Airpay facilitates agency banking and merchant services aggregation across Nigeria?

Airpay is one of our products, specially designed to serve merchants and Agents across Nigeria.

Airpay allows Agents to carry out cash-in, cash-out services and also bill payment services. It also fosters Merchant collections via cards, cash, pay-with-transfer, virtual accounts or alternative channels, ensuring flexible payment options. Ultimately, Airpay bridges digital financial services and the informal economy, driving access, efficiency, and innovation across Nigeria's payment landscape with its Agency Banking Enablement, Merchant Services Aggregation and Settlements, Smart Terminal Deployment and Data-Driven Insights.



How do you foresee digital wallets and virtual accounts reshaping the future of payments in Nigeria?

Digital wallets and virtual accounts would go a long way in reshaping the future of payments in Nigeria, it is already happening. As customers gradually move away from conventional bank accounts due to the many challenges they pose, virtual accounts and digital wallets become the nearest alternative due to their seamlessness in collections and payouts.

Together, they support the move toward a more cashless economy, foster innovation in fintech, and open up new channels for credit, savings, and investment products tailored to underserved segments.

How does Airvend's categorised PSS license align with CBN's financial inclusion goals?

Airvend's acquisition of the Central Bank of Nigeria (CBN)'s 3-in-1 Categorised Payment Solution Services (PSS) License directly supports the CBN's financial inclusion objectives by enhancing access to digital financial services, particularly for underserved and unbanked populations.

This license authorises Airvend to operate across three key categories: Payment Solutions Service Provider (PSSP), Payment Terminal Service Provider (PTSP) and as a Super Agent in Nigeria. This comprehensive licensing enables Airvend to provide end-to-end digital payment infrastructure and services across Nigeria.

This Licence further aligns with CBN's financial Inclusion goals as it has enabled us to build a robust Infrastructure that serves the unbanked and underserved regions. Services like our Agency banking solution and digital payment Infrastructure take financial services straight to the rural communities where conventional banking services may not be available.

By leveraging its 3-in-1 PSS License, Airvend is well-positioned to advance the CBN's financial inclusion agenda. Its integrated services facilitate broader access to financial tools, especially in areas where traditional banking infrastructure is lacking.

How can you rate Airvend's milestones post your PSS license by CBN?

Regarding our achievements after the commercialisation of our license in 2022. It has truly been a remarkable journey. With the support of my incredible team and a unique board, we've been able to hit significant milestones. Notably, we crossed our monthly transaction volume into the billions for the first time in the company's history.



I vividly remember how our total transaction volume for the entire calendar year of 2023 was over 8 billion, but today, we achieved that same volume in almost a single month. And we have also forged strong partnerships with banks, other financial institutions and industry regulators. What drives us is the belief that we can do even more, and that's exactly what we've kept our eyes on.

How do collaborations with institutions like NIBSS strengthen Airvend's position in the FinTech industry?

NIBSS used to be the singular CBN recognised PTSA, they represent an Integral part of the payment ecosystem, collaboration with NIBSS strengthens Airvend's position a great deal in terms of credibility, access and Innovation. NIBSS have an array of products and APIs that not only add value to us as a company but also help us stay within the regulators' confines.

As mentioned, NIBSS is a central player in Nigeria's payment ecosystem, so partnering with them helps Airvend integrate more deeply into the national financial infrastructure. It means smoother, more secure transactions and better trust from banks and customers. It also opens the door to more advanced services like real-time payments or verification systems that keep us competitive in the fintech space.



APIs are the backbone of Airvend's ability to serve diverse businesses(B2B), providing speed, flexibility, scalability, and security all in one package.

What role do APIs play in enabling seamless integration for businesses using Airgate or other Airvend platforms?

APIs have made collaboration a lot easier.

APIs play a central role in enabling seamless integration for businesses seeking to use or using Airgate or other Airvend platforms, like bill payments and virtual account as a service.

First and foremost, APIs simplify the onboarding process. Instead of reinventing the wheel, businesses can plug into Airvend's services like Bill payment - airtime top-ups, utility payments, Airgate or Virtual account-as-a-service functionalities quickly and efficiently. This reduces development time and allows them to go to market faster.

Another key advantage is flexibility and Control. Through APIs, businesses can choose and customise how Airvend services are integrated into their workflows. This kind of control is crucial for creating tailored user experiences. APIs also foster scalability; a well-documented API would make it easier to expand capabilities, add new services, or even connect with other platforms without major architectural overhauls.

So in short, APIs are the backbone of Airvend's ability to serve diverse businesses(B2B), providing speed, flexibility, scalability, and security all in one package.

How do you ensure that Airvend remains compliant with both local and international data protection regulations?

At Airvend, ensuring compliance with both local and international data protection regulations is a core priority, deeply embedded in our governance, technology, and operational frameworks. We adopt a comprehensive, multi-layered approach that includes: Regulatory Alignment, Data Governance Framework, Security Infrastructure, Privacy by Design, Employee Training and Accountability, and Audit and Monitoring.

We view compliance as both a legal obligation and a trust-building imperative. By combining legal adherence, advanced technical safeguards, and a culture of accountability, we strive not only to meet but to exceed regulatory expectations.

To reinforce this commitment, we have attained PCI DSS certification and several ISO standards, which validate our secure handling of sensitive data and standardise our operations across all permissible activities. These certifications reflect our proactive, transparent, and integrity-driven approach to operating within the FinTech ecosystem.

In what ways has Airvend adapted its services to meet the evolving needs of Nigerian consumers and businesses?

Through strategic partnerships, regulatory compliance, and user-focused innovations, Airvend continues to evolve in alignment with the fast-changing Nigerian digital economy, addressing both consumer convenience and business efficiency.

We ensure we are always in-tune with our customers' yearnings, we closely monitor the direction to which consumer needs are tilting and make sure that we meet them at the point of their need. We have built an adaptable system that is flexible enough to cater to the evolving needs of Nigerian consumers and businesses.



What opportunities exist for Nigerian FinTech firms like Airvend to collaborate with international partners?

Nigerian fintech firms like Airvend have several promising opportunities for collaboration with international partners, driven by the country's dynamic digital finance landscape and growing consumer base.

Opportunities can range from cross-border payments and remittances, market expansion and access to capital, to

talent development and knowledge transfer, technology transfer & infrastructure scaling, api integration and open banking, technology and infrastructure sharing, product localisation & co-creation.

Such collaborations can strengthen Airvend's positioning as a gateway between local market needs and global fintech solutions, scaling inclusive finance, accelerating innovation, and deepening digital trust. The opportunities can be limitless.

What lessons have you learned from leading a company that operates at the intersection of technology, finance, and regulation?

Leading a company at the intersection of technology, finance, and regulation has taught me several key lessons. Success in this space hinges on balancing innovation with responsibility, as we continually push the envelope with new tech while staying grounded in regulatory compliance and financial prudence.

Over time, I've come to see regulation not as a barrier but as a framework that builds trust, enabling us to work with regulators rather than against them, which ultimately helps us move faster.

Also, trust has proven to be the currency we operate on, whether it's users trusting our platform or regulators trusting our practices, with transparency and consistency being the cornerstones of that trust.

In addition, I've learned that technology must serve real-world needs, with the most valuable

innovations addressing genuine financial pain points and aligning with actual user behaviour rather than theoretical possibilities.

Cross-functional thinking has also been critical, as working in silos is not an option—bringing tech, legal, compliance, and product teams into the conversation early ensures smarter solutions and avoids surprises.



**JOSEPHINE
BAKER:**
THE DANCER WHO
BECAME A WAR HERO
AND GLOBAL ICON

CHISOM MICHAEL



In a world that often tried to limit Black women to the margins of history, Josephine Baker pirouetted to the centre stage, not just as a dancer, but as a freedom fighter, activist, and cultural trailblazer. Born into poverty in the segregated United States, she would go on to become one of the most celebrated performers in Paris, a decorated spy in World War II, and a leading voice in the global civil rights movement. Her life, both dazzling and defiant, was one of unrelenting courage and boundless charisma.

Josephine Baker was born Freda Josephine McDonald on 3 June 1906 in St. Louis, Missouri. Her early life was marked by racial violence, poverty, and a fractured family. By the age of 13, she had left school and was working as a waitress and street performer. But even then, her flair for the theatrical was undeniable.

At 19, she sailed to Paris as part of a touring dance troupe. France, unlike America at the time, welcomed her with open arms. Her bold, often risqué performances at the Folies Bergère — especially the iconic banana skirt dance in *La Revue Nègre* — turned her into a sensation. With her expressive eyes, infectious smile, and uncontainable energy, Josephine became a symbol of the Jazz Age and the heartbeat of the Roaring Twenties in Europe.

While she lit up the stage, Josephine was also deeply aware of global injustices. During the Second World War, she turned her celebrity status into a covert weapon.

Enlisted as an honorary correspondent for French military intelligence, she attended high-society events and embassy gatherings, eavesdropping on Axis diplomats.

She smuggled secret messages hidden in her sheet music, used invisible ink, and carried sensitive documents in her underwear — all while continuing to tour, using her performances as cover. For her service, she was awarded the Croix de Guerre, the Rosette de la Résistance, and named a Chevalier of the Légion d'Honneur — among France's highest honours.

Beyond fame and espionage, Josephine envisioned a world where racial harmony was not a dream, but a daily reality. She married several times and adopted twelve children from different ethnic and religious backgrounds, calling them her "Rainbow Tribe." She raised them at her Château des Milandes in the south of France, hoping their coexistence would show the world a better way to live.

Her approach was criticised by some as idealistic or performative, but for Baker, it was a living experiment in unity, one that reflected her deepest values.

Despite her acclaim in Europe, the United States remained ambivalent towards her. She returned in the 1950s and 60s to tour, but frequently refused to perform in segregated venues, making her a controversial figure in the racially divided nation.

In 1963, she was the only woman to speak at the March on Washington, appearing just before Martin Luther King Jr. She took the stage in her French military uniform, medals gleaming, and declared:

"I have walked into the palaces of kings and queens and into the houses of presidents... But I could not walk into a hotel in America and get a cup of coffee."



King's widow, Coretta Scott King, later invited Baker to take up leadership of the civil rights movement after King's assassination, but Josephine declined, citing her children as her priority.

Josephine Baker passed away in Paris on 12 April 1975, just days after a triumphant comeback performance celebrating her 50-year career. She received a full French military funeral, an unprecedented honour for an American-born entertainer.

In 2021, more than four decades after her death, Josephine was laid to rest at the Panthéon in Paris, France's most hallowed mausoleum — making her the first Black woman, the first American-born woman, and only the sixth woman in history to receive the honour.



FLAVORS OF EXCELLENCE: CHEFS SHINE AT GTCO FOOD & DRINK

IFEOMA OKEKE-KORIEOCHA

As the gates to the GTCO Food and Drinks event swung open, a world of culinary wonders awaited. The air was alive with the sizzle of street food, the chatter of excited crowds, and the irresistible aromas of smoky jollof rice, sizzling shawarma, and succulent fowl dishes. It was a celebration that promised to delight the senses and ignite the passion of foodies from far and wide.

Among the culinary masters showcasing their skills were two renowned chefs: Hardette Harris, the creative force behind North Louisiana's official state meal, and Daniel Galmiche, a celebrated French chef with four Michelin stars to his name. Their presence added an extra layer of excitement to the event, as food enthusiasts eagerly anticipated their demos, dishes, and insights.

The event featured a diverse lineup of talented chefs, each with their own unique story to tell. Other highlights included:

- Cristian Duhalde's Kids Pizza Masterclass, where young chefs-in-the-making learned the art of pizza-making.
- Chef Tilly's African Flavor for a Healthier You, showcasing the rich flavors and ingredients of African cuisine with a healthy twist.
- Tamra Patterson's Jambalaya vs Jollof, a fascinating comparison of two popular rice dishes from different cultures.
- Thomas Zacharias's Regional Indian Flavors, highlighting the diverse and vibrant flavors of India's regional cuisines.
- Lorenzo Go's Tradition Reimagined, Italian Cuisine, where traditional Italian dishes were given a modern twist.
- Gabriel Rodriguez's Roots: A Cultural Mix, celebrating the rich cultural heritage of food and its ability to bring people together.



- Lasheeda Perry's Mastering Cream Puff & Eclairs, a demonstration of the art of French patisserie.

- Hiroo Nagahara's Fundamentals of Japanese Cuisine, introducing attendees to the principles and techniques of Japanese cooking.

Celebrating North Louisiana Cuisine

Chef Hardette Harris's presence at the event was a testament to the rich culinary heritage of North Louisiana. "I celebrate North Louisiana cuisine in an authentic way," she explained. "It's about showcasing the unique flavors and traditions of our region." During the event, Chef Harris conducted a hot water cornbread demo, highlighting the importance of preserving traditional cooking methods.

Inspiring the Next Generation

Chef Harris also emphasized the value of mentorship and practical experience in the culinary world. "Learn all the basics, and once you finish, get out there and get some practical work," she advised aspiring chefs. "Have an idea where you want to end up, and utilize everything you've learned to achieve your goals."

A French Touch in Nigeria

Chef Daniel Galmiche's experience at the event was equally enriching. Despite initial nerves, he was thrilled to showcase his culinary skills and explore Nigerian cuisine. "The public was amazing, and they gave me a boost to make sure what I do is amazing," he said.

Discovering Nigerian Fish

Chef Galmiche's dish featured croaker and shiny nose, two fish he had never worked with before. "I wanted to make sure I respected the local produce and added a little bit of fragrance to the dish," he explained. He was impressed by the variety of fish available in Nigeria and encouraged locals to appreciate their culinary heritage.

Sustainability and Conservation

Both chefs touched on the importance of sustainability in the culinary world. Chef Galmiche praised the fishing methods used in Nigeria, noting that hook-based fishing was more environmentally friendly than net-based fishing. "It's much better for the environment," he said. "You don't want to overfish, and you've got to be careful with the coral reefs."



Challenges and Opportunities

Chef Galmiche also highlighted the challenges faced by chefs, including long hours, pressure, and sustainability concerns. However, he emphasized the rewards of the profession, such as traveling, learning about different cultures, and discovering new flavors. "It's a beautiful trade, but we need to make sure it's a trade where people can enjoy themselves a bit more," he said.

The GTCO Food and Drinks event was a resounding success, showcasing the diversity and richness of global cuisine. As Chef Galmiche aptly put it, "I need 10 lives to learn everything about Nigeria's culinary scene – it's that vast and exciting!"



BANKING ON WOMEN'S HEALTH CONFAB CHARTS PATH FOR NATIONAL DIALOGUE, POLICY, INNOVATION

...as new report prioritises women's health through data, policy

IFEOMA OKEKE-KORIEOCHA

From Menopause, to pregnancy, to fibroids, to PCOS, it just feels like the health challenges women go through never ends in their life cycle.

To put things in context, women experience a variety of health challenges throughout their lifespan, including reproductive health issues, mental health concerns, and chronic diseases. Reproductive health issues, such as premenstrual syndrome (PMS) and complications during pregnancy and childbirth, are particularly common.

Mental health, including anxiety and depression, also disproportionately affects women. Additionally, chronic

diseases like heart disease, stroke, and cancer are significant health concerns for women.

Despite these obvious health challenges faced by almost every woman, depending on their life stages, there has been no detailed data driven report until now, put together that provides insights into the challenges and opportunities affecting Nigerian women's health today.

In a bid to bridge this gap, the 'Banking on Women's Health Conference' (BWHC) which kicked off last week at the Federal Palace Hotel, Victoria Island, Lagos launched the 'State of Women's Health in Nigeria Report,'



a groundbreaking, data-driven report which offers vital insights into the challenges and opportunities affecting Nigerian women's health today.

A key highlight of the conference is the unveiling of the Banking on Women's Health Innovation Award, an initiative designed to spotlight and support forward-thinking health solutions with the potential to significantly impact women's health outcomes across Nigeria.

Organized by Healthtracka, a leading health-tech company, the event marks a defining moment in Nigeria's healthcare landscape, placing women's health at the forefront of national dialogue, innovation, and policy.

Themed around revolutionizing women's healthcare in Africa, BWHC brought together some of the most respected voices in healthcare, policy, and innovation.

Speaking at the event were three keynote leaders in the field: Abosede B. Afolabi, a foremost reproductive health expert; Modupe Elebute-Odunsi, medical entrepreneur and trailblazer; Adanna Steinacker, Special Advisor to the President on Women's Health, delivering a keynote focused on healthcare policy transformation.

Throughout the day, attendees participated in dynamic sessions moderated by media and medical personalities including Stephanie Coker, Omotayo Ayeni, Abayomi Ajayi, Itunu Johnson, Monisola Adanijo, Yemi Dawodu, Blessing Adesiyani, Oluwatosin Olaseinde, Tola Sunmonu Balogun, and Adesumbo Odesayo.

These sessions spotlighted vital health issues such as reproductive conditions (PCOS, fibroids, and endometriosis), menopause, obesity, mental health, family planning, and early cancer detection.

"Banking on Women's Health is more than a conference—it's a movement," said Ife Dare Johnson, Founder and CEO of Healthtracka.

"Through bold, open conversations and collaborative action, we're driving change that puts women's health where it belongs—at the center of investment, policy, and innovation."

Speaking on the launched 'State of Women's Health in Nigeria Report,' Johnson said the report was important because advocacy needs to be data-backed.



“We need to showcase the data. And what we’ve done is actually to go around the 36 plus 1 states to find the data around women’s health, and actually be able to showcase that it’s not just in our heads, this is real. This is what all women every day go through in all the states of Nigeria,” she explained.

Speaking at the Banking on Women’s Health Innovation Award, she said there are so many people doing beautiful things for Nigerian women in Nigeria that need to be applauded.

“So we have almost 200 applications, and more than 67 finalists. And today, we will be announcing the three winners. These people are seriously working on women’s health, African women specifically,” she said during a press conference shortly before the event kicked off.

Speaking on advancing women health as a National Priority, Adanna Steinacker, Senior Special Adviser to the Nigerian President on Women’s Health, called for a robust collaboration to amplify the efforts of the Federal Government in promoting women’s healthcare, reiterating that the boldest policy means nothing if it does not meet real people in real time.

“Whether you are a policymaker, a midwife, a data analyst, or a patient advocate, this work requires all of us. The time to fund women’s health innovation is now. Not as charity, but as the smartest investment in our nation’s prosperity. You cannot argue that a healthy woman means a healthy nation.



When women are healthy, communities thrive, families prosper, and our nation blooms. So let’s not look at it as a charity case and the smartest investment that we would make in our country,” she said.

During her presentation, Modupe Elebute – Odunsi Co-founder & CEO, Marcelle Ruth Cancer Centre stressed on early detection of cancer as the best means of curing it. Bosede Afolabi, Head of Department of Obstetrics and Gynaecology at the College of Medicine, UNILAG, said funding is key to putting out good research.

She called on the governments to invest in research into women’s health as part of the ways to restore the economy of the country.

CANON CENTRAL, NORTH AFRICA UNVEILS 'WOMEN WHO EMPOWER' WITH WISCAR, SEASON-2

Canon Central and North Africa (CCNA) has announced the launch of the second season of its 'Women Who Empower' initiative, in partnership with Women in Successful Careers (WISCAR).

The initiative, which is now in its second year, aims to support women in the imaging and print sectors by providing targeted training, mentorship, and hands-on opportunities that encourage career advancement and inclusion.

Somesh Adukia, managing director of Canon Central and North Africa, speaking at the event, emphasised the company's focus on impact through partnerships.

"Empowering women with relevant tools, mentorship and training not only strengthens the creative sector but drives broader economic growth. This partnership with WISCAR represents our continued investment in people and purpose," he said.

Amina Oyagbola, the founder and chairperson of WISCAR, said that the initiative supports the organisation's longstanding mission to mentor and support professional women.

"Collaborations like this are crucial in opening up new frontiers for women across industries. By equipping them with skills and visibility, we're contributing to a more inclusive and productive society," she said.

The launch ceremony was held at Hive by Zen, a newly opened studio by Canon ambassador Emmanuel Oyeleke, and was attended by 20 ladies who will be part of the programme in season two, alongside representatives from both organisations.

The participants will undergo intensive learning sessions across three key modules: photography and print, content creation, and digital storytelling. The curriculum also includes practical sessions such as photo and video walks to deepen real-world experience and professional readiness.

The programme is aligned with the 2025 International Women's Day themed; "Accelerate Action," reflecting a shared commitment to creating equitable access for women in traditionally male-dominated industries.

Canon's 'Women Who Empower' programme is part of its broader 'Future of People' initiative, which focuses on inclusion, diversity, and sustainability across Africa.

The second season builds on the momentum of the inaugural edition, expanding its reach and reinforcing the importance of representation and access within the creative economy.

Through partnerships such as this, Canon and WISCAR are working to bridge opportunity gaps and promote long-term growth in Nigeria's creative industries.

WISCAR is a leading non-profit organization dedicated to empowering and developing professional women across Nigeria.

Founded with the mission to inspire and enable women to achieve their full potential, it provides a comprehensive array of programs and initiatives designed to support women's professional growth and leadership development.

Through mentorship, training, and advocacy, WISCAR equips women with the skills, knowledge, and networks necessary to excel in their careers and contribute meaningfully to the socio-economic development of Nigeria.

The organisation's mentorship programmes pair emerging female professionals with experienced mentors, offering guidance, support, and valuable industry insights. Their leadership training workshops and seminars cover a wide range of topics, from strategic career planning to personal branding and effective communication.

By fostering a community of successful and supportive women, WISCAR not only enhances individual career trajectories but also drives broader societal change toward gender equality and economic inclusion.

Through partnerships with corporations, government agencies, and other non-profits, WISCAR advocates for policies and practices that promote gender diversity and inclusion in the workplace.

INVESTMENT AND SECURITIES ACT 2025 - SECURITIES EXCHANGES

SEUN TIMI-KOLEOLU

The Investment and Securities Act, 2025 (ISA 2025) represents a significant regulatory development, particularly for those operating in and around digital asset markets including Fintech. In our previous newsletter*, we highlighted the important changes made to the capital market by the ISA 2025.

A notable development is the expansion of the definition of a “securities exchange” to include platforms dealing in virtual assets, in addition to traditional securities, commodities, and financial instruments. This change aligns with the evolving regulatory direction of the Securities and Exchange Commission (SEC), which includes the introduction of the Rules on Virtual Asset Service Providers (VASPs)* and the Accelerated Regulatory Incubation Program (ARIP)*.

More importantly, this development offers long-awaited regulatory clarity to Fintechs that have enabled users to invest in local and foreign securities as well as virtual assets like crypto. Platforms such as Yellow Card and similar operators, which function in many respects as digital exchanges, can now rely on a statutory framework that permits them to register with the SEC, rather than operating in a legal grey area.

Given the more assertive stance by SEC on unlicensed operations in recent months, this reform is not only timely but essential. The ISA 2025 provides the legal basis for compliance in securities investment, while also recognising the innovation that continues to define Nigeria’s Fintech ecosystem.

This newsletter examines the significance of the introduction of the classification of new exchanges and the potential implications for digital investment platforms and broader market integrity.

New Definition of Exchanges

Notably, The ISA 2025 clearly defines “securities exchange or registered exchange” as an organized facility with the following functions:

- bringing together buyers and sellers of securities, virtual assets, commodities, and/or financial products/instruments;
- matching bids and offers among these parties; and
- enabling transactions through the matched orders.

This definition underscores that platforms trading in virtual assets are squarely within the ambit of the ISA 2025.

New Classification of Exchanges

The ISA 2025 establishes two primary categories of securities exchanges:

Composite Securities Exchange

A composite securities exchange is permitted to list, quote, and trade all types of securities, commodities, and financial instruments. This broad-based approach is intended for entities that wish to offer a diverse range of assets on a single platform.

Non-Composite Securities Exchange

This classification is further segmented into Mono Securities Exchange – This exchange is designed for platforms that list, quote, and trade a single type of asset, commodity, or financial product. Given that many fintech and digital asset operators generally deal with a specific asset class – such as virtual assets (which includes cryptocurrency) or digital tokens – this classification might be more appropriate for them.

Alternative Trading System (ATS) – This exchange is designed for platforms that facilitate trading via electronic systems, either at physical locations or virtually via online platforms.

What Are the Implications for Fintech and Virtual Asset Platforms?

The updated classification system carries several key implications for fintech startups and digital asset operators such as:

Regulatory Clarity and Compliance

The clear delineation between composite and non-composite exchanges affords fintech operators a defined regulatory path. Entities that previously operated in a regulatory grey area, particularly those facilitating crypto and tokenized asset trades, now have an opportunity to register under the non-composite category. This will help such platforms secure legitimacy and enhance investor trust by aligning with the new licensing requirements.

Alignment with SEC Rules and the ARIP Program

The ISA 2025 explicitly includes virtual assets within the definition of a securities exchange, as it establishes an organized facility where buyers and sellers are brought together to transact in securities, virtual assets, commodities, and financial products. This clear inclusion reinforces the SEC's guidelines on VASPs* and adds legitimacy to digital asset operations. Notably, the ARIP program which is integral to the SEC's framework for registering virtual asset service providers, benefits from this enhanced clarity by offering a practical pathway for these platforms to secure regulatory registration and credibility.

Licensing, Governance, and Compliance Obligations

The ISA 2025 imposes a rigorous framework to ensure that all registered securities exchanges adhere to high standards of licensing, governance, and compliance.

Licensing Requirements

Corporate Structure and Registration – All securities exchanges must be registered as companies with the Corporate Affairs Commission.

Application and Documentation – Applicants are required to submit comprehensive documentation, which includes detailed proposals on membership rules, listing criteria, and trading procedures.

Good Character and Business Integrity – A core element of the licensing process is the verification that all members, participants, and executives exhibit a high degree of business integrity.

Governance Standards, Compliance and Regulatory Oversight

The appointment of the chief executive officer and other key officers is subject to prior written approval from the SEC.

- Registered exchanges are required to file quarterly reports detailing their surveillance and enforcement activities.
- Exchanges must maintain clear rules for board composition and have balanced representation
- Enforcement Provisions and Sanctions

Suspension or Prohibition of Trading – In circumstances where the SEC deems it necessary for the protection of persons transacting in particular securities, it may suspend or prohibit trading in those securities. Should the exchange fail to prevent trading after receiving a warning notice, the SEC may enforce a prohibition for an initial period of up to 14 days

Penalties for Non-Compliance – If an exchange continues to permit trading in violation of a notice to suspend trading, it will be subject to severe financial penalties. Specifically, the exchange may face a minimum penalty of NGN1,000,000, with an additional NGN50,000 imposed for each day that the contravention persists.

Revocation of Registration – The SEC may revoke an exchange's certificate of registration under certain conditions. These include if the exchange ceases to operate as defined under the law, is wound up, operates in a manner detrimental to the interests of investors and the public, or engages in business activities for which it is not duly registered under ISA 2025.

Conclusion

The ISA 2025 redefines the regulatory landscape by integrating virtual assets into the framework governing securities exchanges. Founders who structure their operations in line with this framework can better navigate compliance requirements while positioning their platforms for scale and long-term sustainability.

About

Seun Timi-Koleolu



Seun Timi-Koleolu is a Founding Partner at Pavestones Legal, a female-led modern full-service law practice situated in Lagos, Nigeria. Her areas of practice include Corporate and Commercial law, Technology law, Private Equity, Foreign Direct Investments and Data Protection. She is a highly respected lawyer in the technology industry in Nigeria, renowned for her deep understanding of complex legal issues and her ability to develop innovative solutions for her clients. Her expertise in Fintech, Corporate & Commercial Law and

M&A is widely recognized by peers and clients alike. She has consistently delivered successful outcomes for high-profile clients, as well as businesses and individuals. She has also advised and ensured regulatory compliance in both Nigeria and other countries.

Beyond her legal prowess, Seun is commercially savvy and a visionary leader. She is passionate about not just delivering bespoke legal services, but also helping the businesses she advises to achieve growth.

Her clear, strategic and proactive communication style with clients, shines through her sharing of legal updates and newsletters. This fills an information gap in the market, meeting the needs of not only her clients but also the general public.

Seun is consistently recognized as a leading practitioner in her field. Awarded 'Women Leader in Law' at the 2024 African Legal Awards and 'Partner of the Year' at the 2021 African Legal Awards, both held in South Africa. Her accomplishments in Fintech and Commercial Law Practice have earned recognitions as a Leading Lawyer in international legal directories including the 2025 and 2024 Chambers and Partners Fintech directory. She was named in 2024 Business Day report as an exemplary woman inspiring and advancing the economy positively. She has also been recognized in the 2023 Legal 500 EMEA Rankings and also one of the 2023 Most Influential People of African Descent (MIPAD) under 40 in New York.

She currently serves as Vice-Chair of the Technology Committee of the Nigerian Bar Association-Section on Business Law (NBA- SBL), a predominantly male led committee in the past. She sits as a Non-Executive Director on the board of an international Money Transfer Organization.

THE SHADOW ECONOMY OF HATE

EYESAN TORITSEJU

The economy is often viewed as a construct shaped by tangible factors, the composition of its industries, the strength of its institutions, and as I recall from my junior secondary school business studies classes, the classic factors of production; land, labor, and capital. Yet, we often overlook a very critical element of economic formation: the profound influence of prevalent emotions in shaping economic realities. I believe that emotion is as fundamental as any other factor in shaping economic industries and opportunities.

General emotions influence consumer behavior and Industrial demography in ways that we rarely take notice of. It's a fact that emotions are integral to consumer decisions and industrial dynamics, shaping the very fabric of economic realities.

Emotions significantly influence both individual purchasing decisions and broader economic trends. On a larger scale, the collective emotions of a society, such as widespread optimism or fear, can shape which industries flourish. For example, during periods of economic optimism, consumers may feel more confident in their financial stability, leading to increased spending on luxury items and non-essential services. Conversely, during times of fear or uncertainty, such as economic downturns, consumers often prioritize essential goods and services, reducing expenditures on luxury items. This shift in spending patterns can cause certain industries to expand or contract based on the prevailing collective emotions. The interplay between emotions and economic structures extends beyond

individual behaviors to broader societal sentiments that significantly influence economic outcomes.

However, there exists a darker current, a shadowed underbelly of the economic landscape, where a more insidious emotion is weaponized. Hate, and the divisions it sows, can be meticulously cultivated and exploited, shaping not just market trends, but the very fabric of societal consumption and political action. It is in this 'shadow economy of hate' that we see the true extent of emotion's power to manipulate economic outcomes. While the influence of emotions like greed, desire, and pride on economic activity is relatively straightforward to recognize, the role of hate as an economic driver is often more subtle and less apparent. While emotions like greed, lust, and pride are often acknowledged, they are frequently disregarded as mere background noise in economic analysis, however, the role of hate warrants closer examination due to its profound socioeconomic implications.

Throughout history, certain individuals have sought to expand their dominion, not always by the sword, but by mastering the art of division. Conquerors, from emperors to modern political elites, have understood that power is often secured not through outright war but by fragmenting societies, setting people against one another, and positioning themselves as the indispensable arbiters of order. The most effective rulers do not need to fight every battle themselves; they simply need to convince others that they have an enemy. In doing so, they do not just consolidate authority, they create

a market for fear, resentment, and control. Today, this practice has evolved into a highly profitable industry: the business of hate and polarization.

This weaponization of hate often involves the strategic manipulation of media narratives and political rhetoric, designed to amplify existing social divisions and create a sense of perpetual threat, effectively diverting public attention from systemic injustices and economic exploitation.

While the 'economy of hate' can manifest in capitalist settings, it is particularly prominent within social and political groups. Within the African context, this is especially pronounced. Due to the significant role politics plays in shaping economic opportunities, and the prevalence of opportunism, alignment with the right political groups is often essential for economic advancement. This dynamic amplifies the impact of the 'economy of hate,' as political actors frequently exploit existing divisions to consolidate power and control resources.

In many African nations, the legacy of colonial 'divide and conquer' tactics persists, fueling ethnic tensions that are exploited by political actors. The deliberate cultivation of societal divisions yields tangible economic benefits for those orchestrating them. Polarizing issues drive individuals to contribute financially to causes or candidates that align with their heightened emotions, filling the coffers of political campaigns and advocacy groups. Heightened engagement on social media platforms attracts advertisers seeking to capitalize on increased user activity, resulting in substantial profits for these platforms. The creation of false enemies, the scapegoating of marginalized groups, and the amplification of manufactured conflicts all serve as potent distractions, preventing people from addressing the root causes of their economic and social woes.

Amidst the calculated chaos of the 'shadow economy of hate,' it's easy to feel powerless, to believe that division and manipulation are inevitable. Yet, within each of us lies the capacity for discernment, the ability to reclaim our emotional agency. The power to dismantle this insidious system begins with a single, conscious act: questioning the very emotions that seek to control us. Ultimately, the 'shadow economy of hate' weakens our communities, breaks down trust, and steals resources from what truly matters. To fight back, we need to learn to think critically and understand how we're being manipulated. We also need to fix the deep inequalities that make us vulnerable to this kind of exploitation. It's crucial to understand that while a select few may profit from the manufacture of hate, no society ultimately profits from its consumption. Hate erodes the very foundations of social cohesion, leading to instability, conflict, and the destruction of shared prosperity. It creates a self-destructive cycle that harms everyone, even those who believe they are benefiting. Therefore, the next time you feel incited to anger or hatred by the media or any social group or individual, stop and ask: who wins if I feel this way? Who profits from my hatred? Who benefits from this division? By collectively questioning these feelings, we can finally begin to tear down the 'shadow economy of hate' and build a society based on understanding and unity, working towards our collective good.

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.

HOW TO TRACK, BOOK CHEAP FLIGHTS WITH GOOGLE FLIGHTS

IFEOMA OKEKE-KORIEOCHA



- Departure airport and destination
- Flight dates (or “Any dates” for flexible travel)
- 3. Tap “Track prices” to monitor price changes

Managing Tracked Flights

To view your tracked flights or adjust notification settings:

1. Go to “Tracked flights”
2. Tap a saved route to view current prices
3. Adjust email notifications by tapping “Add notification”

Getting Insights on Price Changes
Google Flights also sends notification emails when prices for a tracked route are likely to increase. You’ll receive an estimate of the price hike and the confidence level for the prediction.

Ready to soar on a budget? Google Flights can be another ticket to affordable travel. With its powerful search engine and price tracking features, you can find the best deals on flights and save money on your next adventure.

Google Flights is a user-friendly flight search engine that helps you find deals on flights by comparing prices across various airlines and booking sites.

With access to over 300 airlines, online travel agencies, and aggregators, Google Flights provides a comprehensive view of available flights without requiring bookings to be made through the Google platform.

Tracking Flight Prices

If you’re not ready to book a trip yet, Google Flights allows you to track flight prices based on specific flights, routes, and dates. When prices change significantly, you’ll receive email and mobile notifications. Here’s how to get started:

1. Go to Google Flights
2. Select your travel details:
 - Number of stops
 - Cabin class
 - Number of tickets

Finding the Best Flights

When searching for flights on Google Flights, you’ll see a tab above the results labeled “Best” or “Cheapest.” Google describes these options as follows:

- “Best” flights balance price and convenience, considering factors like duration and number of stops.
- “Cheapest” flights offer the lowest fares but may involve trade-offs, such as flying back to a different airport or booking through a third-party site.

New Features on Google Flights

Google has introduced features that suggest when prices are historically lowest and when you should book for maximum savings. The tool now provides more data to consider, including:

- Historical price trends
- Price forecasts for specific dates and destinations

By leveraging these features and tracking price changes, you can find the best deals on flights and save money on your travels.

MMA2 MARKS 18 YRS OF SERVICE WITH INVESTMENT IN EXTERIOR SIGNAGE, SCHOOL OF THE BLIND



The Murtala Muhammed Airport Terminal Two (MMA2), operated by Bi-Courtney Aviation Services Limited (BASL), has marked 18 years of uninterrupted service in Nigeria's aviation landscape with key investments in 3D exterior signage and outreach to School of the Blind.

Passengers and terminal users were treated to melodious music by a two-man saxophonist band, creating a pleasant and memorable ambience befitting the occasion.

The unveiled newly installed 3D exterior signage is said to be a much-needed addition to the terminal. Strategically located, the bold and modern signage now serves as a visible landmark, making it easier for passengers and visitors to identify and access MMA2, especially in the busy airport environment.

"Eighteen years on, MMA2 remains a symbol of innovation and private sector excellence in Nigeria's aviation sector," said Ajoke Yinka-Olawuyi, Head Corporate

Communications, BASL. "The new 3D signage not only enhances the visual identity of the terminal but also improves access and orientation for terminal users."

In line with its tradition of giving back, BASL has dedicated Day 2 of the anniversary activities to visit the Bethesda Home and School for the Blind. This outreach forms part of the company's corporate social responsibility efforts and reaffirms its commitment to uplifting vulnerable members of the society.

Kola Bamigboye, acting chief operating officer and Head, Space and Premises, BASL, while addressing the students and staff of the school said, "It gives me great joy to be here today as we mark our 18th anniversary, a moment of reflection, gratitude, and renewed commitment to the values that drive us.

"Today is not just about celebrating our journey as an organization; it is about honoring those whose strength and



spirit continue to inspire us. During your last visit to our terminal, we were deeply moved by the brilliance, confidence, and talent displayed by the children of Bethesda. Their performance, appearance, and overall conduct left a lasting impression on all of us. It was in that moment that the seed was planted, a passion to find a way, however modest, to support the remarkable work you are doing here.

He went further to say, “Bethesda Home for the Blind has given hope, care, and education for visually impaired children, and your impact on these young lives is immeasurable. We recognize and appreciate your tireless efforts to nurture their potential and give them a future filled with dignity and possibility.

“This cheque, though a small gesture compared to what you do, represents our heartfelt support and our desire to walk alongside you in this important mission. It is a symbol of our respect, and our commitment to doing what we can to contribute to a more inclusive, compassionate society. On behalf of the Board, Management, and entire staff of Bi-Courtney Aviation Services, I thank you for allowing us to be part of your story.”

Since its commissioning in 2007, MMA2 has set the benchmark for terminal management in Nigeria, combining operational efficiency with customer-centric services. The 18th anniversary highlights BASL's ongoing focus on service excellence, innovation, and community engagement.



5 NEW HOTSPOTS DIGITAL NOMADS ARE CHOOSING OVER THESE ONCE-POPULAR DESTINATIONS

CHISOM MICHAEL



The lifestyle of a digital nomad offers freedom, but it also comes with the need to adapt to changing circumstances. Over the past decade, the most sought-after destinations for digital workers have shifted. Once popular hotspots are losing their appeal, and new cities are emerging as the next best places for remote work.

Many digital nomads are leaving once-popular hotspots due to rising living costs, overcrowding, and increasing visa and tax

challenges. Formerly affordable destinations like Bali and Lisbon have seen sharp rent hikes, making them less financially viable for remote workers.

As these cities become overrun with tourists and digital nomads alike, the charm and authenticity that once attracted visitors give way to congestion, slower internet, and an overwhelming “Instagram culture.”

Additionally, stricter visa requirements and higher taxes imposed by local governments have made long-term stays more difficult. In

response, many nomads are now seeking new destinations that strike a better balance of affordability, convenience, and quality of life.

Where digital nomads are going instead

Mexico City, Mexico

Mexico City has become a new favourite for digital nomads, particularly those from North America. The city offers affordable living, fast internet, and a lively creative atmosphere. Nomads can enjoy big-city amenities without the steep prices often found in other major cities. Mexico also offers a six-month tourist visa for many nationalities, providing a relatively easy entry for remote workers.

Tbilisi, Georgia

Tbilisi, the capital of Georgia, has gained traction in recent years due to its affordable cost of living, fast and inexpensive mobile data, and welcoming atmosphere. The city offers a mix of old-world charm and modern remote working infrastructure, making it an attractive destination for nomads. Additionally, Georgia offers visa-free stays for many nationalities for up to one year, which provides a significant advantage for those looking to stay longer.

Da Nang, Vietnam

Southeast Asia remains a popular region for digital nomads, and Da Nang in Vietnam has emerged as an alternative to the more

crowded spots like Bali and Chiang Mai. The city offers affordable beachside living, a growing remote work culture, and a relaxed atmosphere. With good internet and relatively easy visa options, Da Nang has become a go-to destination for remote workers looking for a quieter lifestyle.

Madeira, Portugal

While Lisbon has become overcrowded, Madeira, an island off the coast of Portugal, is now attracting digital nomads. Madeira offers mild weather year-round, strong internet connectivity, and a peaceful pace of life. The island has even established a “Digital Nomad Village” in Ponta do Sol, aimed at drawing remote workers to the region. Madeira is ideal for those seeking a European experience without the hustle and bustle of mainland cities.

Buenos Aires, Argentina

Buenos Aires is a city that provides incredible value for digital nomads, especially for those earning in dollars or euros. The city boasts affordable rent and a thriving cultural scene, including tango, theatre, and live music. While Argentina’s economic instability and inflation may be a concern, the low cost of living makes Buenos Aires a very appealing option for remote workers on a budget.



ETHIOPIA SEES RISE IN TOURISM AS ITS FOOD AND COFFEE GAIN GLOBAL RECOGNITION

CHISOM MICHAEL



Ethiopia, an East African country long known for its cultural history and unique cuisine, is beginning to attract more international attention. Despite being home to what many claim is the “best food in Africa” and “the best coffee in the world,” the country still receives relatively few tourists compared to other destinations on the continent.

Morocco welcomed 17.4 million tourists in 2024, while Kenya saw 2.4 million visitors. In contrast, Ethiopia remains under the radar,

but that could be about to change.

A recent report from the United Nations World Tourism Organization (UNWTO) revealed a 40% increase in international tourist arrivals in Ethiopia over five years to 2024. This growth reflects deliberate efforts by the Ethiopian government to make tourism a key part of its economic development.

One traveller who visited all 54 African

countries ranked Ethiopia as his second favourite. “I’m obsessed with this country. There’s so many cool nature spots,” he said.

Drew Binsky, a travel content creator with more than 5 million subscribers on YouTube, shared similar views. “Ethiopia has the best food in Africa. They have this thing called injera, which is like a substitute for bread. It’s so good, there’s nothing else like it in the world. The best cuisine in Africa. The best coffee in the world is here.”

Injera, a spongy flatbread made from teff flour, is a central part of Ethiopian meals. It is used both as a base and a utensil. Various thick, spicy stews, made from meat or vegetables, are served on top of the injera. These dishes are often flavoured with berbere, a spice blend that includes chilli peppers, garlic, ginger, basil, and fenugreek.

The growing interest in Ethiopia is not limited to its food and coffee. Tourists are also drawn to the country’s natural and historical sites. The rock-hewn churches of Lalibela, carved directly into the stone, are among

the most visited landmarks. The Simien Mountains offer trekking routes with views across deep valleys and high plateaus. Addis Ababa, the capital, is a centre for cultural and culinary experiences.

Ethiopia’s approach to tourism development has included promoting its heritage, landscapes, and local traditions. While it remains less crowded than other destinations, its appeal is spreading through word-of-mouth and social media. For those looking to explore a country with a distinct identity and deep history, Ethiopia presents a growing opportunity.

With tourism on the rise, the country may soon see more visitors drawn by its food, coffee, and landmarks. As one of the few places where culture and cuisine remain closely linked to daily life, Ethiopia continues to offer something different. For now, it remains relatively untouched, but that may not last much longer.



SECOND MOST VISITED COUNTRY RECORDS 17 MILLION TOURISTS IN Q1 2025

CHISOM MICHAEL



Spain, the world's second most visited country in 2024 after France, received a record 17.1 million foreign tourists in the first quarter of 2025, according to data released on Monday by the National Statistics Institute.

This figure marks a 5.7% increase compared to the same period in 2024. The tourism boom continues to play a major role in supporting Spain's economic performance, which grew by 3.2% last year. This was well above the European Union average of 1%, according to official figures.

The United Kingdom, France and Germany remained the largest sources of foreign visitors. In 2024, Spain hosted a total of 94 million international tourists, attracted by the country's climate, beaches and cultural heritage.

The Spanish tourism ministry reported that spending by foreign visitors also rose by 7.2% in the first quarter, reaching 23.5 billion euros (£20.1 billion). The government

has expressed interest in encouraging tourists to spend more during their visits to help further boost the economy.

Despite the economic benefits, the surge in tourism has led to concerns in local communities. Residents in several regions have raised issues about rising rental prices, overcrowded public services and the changing character of neighbourhoods.

Tourism Minister Jordi Hereu addressed these concerns, stating the government's aim is to "diversify" destinations, reduce dependence on peak seasons, and "share out the benefits" more evenly across the country.

Spain's approach is expected to focus on managing tourism growth in a way that supports local economies while responding to the challenges faced by communities. The government continues to monitor the impact of tourism and is working on plans to ensure long-term sustainability in the sector.

TOP 10 CYBER SECURITY CERTIFICATIONS FOR 2025

CHISOM MICHAEL



In 2025, cyber security remains a critical focus as digital threats grow more sophisticated. The surge in AI technologies has amplified the need for skilled professionals, with certifications serving as vital benchmarks for employers.

Despite greater awareness, many organisations still suffer data breaches or fail to detect cyberattacks in time. According to CompTIA's 2024 State of Cybersecurity report, 41% of new cyber security professionals in 2023 were promoted infrastructure specialists, followed by 35% from business lines upskilling in security.

As cyber risks escalate, the demand for high-quality training and certification is higher than ever.

Here are the top 10 cyber security certifications for 2025

1. CompTIA Security+

CompTIA Security+ is a foundational certification in the cyber security field. Developed with input from industry, academia, and government, it covers core skills like identifying threats, managing risk, and responding to incidents.

The certification suits those beginning their cyber security career. Prior knowledge through certifications such as "CompTIA A+" or "CompTIA Network+" is recommended. After completing Security+, professionals can advance with "CompTIA Cybersecurity Analyst (CySA+)."

2. ISC2 Certified Cloud Security Professional (CCSP)

As cloud platforms become more integrated into business operations, securing these environments is critical. The "Certified Cloud Security Professional (CCSP)" certification is aimed at professionals already experienced in cyber security.

The course is structured around six domains, including “Cloud Platform & Infrastructure Security”, “Cloud Security Operations”, and “Legal, Risk and Compliance”. This certification is suitable for roles like Enterprise Architects, Systems Engineers, and Security Managers.

3. EC-Council Certified Ethical Hacker (CEH)

The “Certified Ethical Hacker (CEH)” certification offers hands-on experience in identifying system vulnerabilities. Trainees learn to think like cybercriminals, which helps in developing stronger defences.

The course includes 20 modules, covering areas such as Vulnerability Analysis, System Hacking, IoT and OT Hacking, Cloud Computing, and Cryptography. At least two years of IT experience and knowledge of both Windows and Linux/Unix is advised.

4. ISC2 Certified Information Systems Security Professional (CISSP)

The “CISSP” is designed for those looking to manage enterprise security programmes. Recognised globally, this certification is often a requirement for senior-level roles.

To enrol, candidates should have at least five years of full-time experience across two or more of the eight “CISSP CBK Domains”. Those without the experience may still certify but must gain it within six years. Further certifications like “CCSK” or “CCSP” are recommended next steps.

5. ISACA Certified Information Systems Auditor (CISA)

The “CISA” certification is intended for professionals responsible for auditing, monitoring, and controlling enterprise IT systems. It covers five core domains, including IT Governance and Information Systems Acquisition.

A minimum of five years’ experience in Information Systems Auditing is required before attempting this certification. It is widely recognised in both public and private sectors.

6. ISO 27001 Lead Auditor

“ISO 27001 Lead Auditor” is targeted at professionals responsible for conducting audits of Information Security Management Systems. The certification is developed by the Professional Evaluation and Certification Board (PECB).

The course includes sections on regulatory frameworks, audit planning, execution, and follow-up. It is often pursued

alongside the “ISO 27001 Lead Implementer” certification for a more complete understanding.

7. ISACA Certified Information Security Manager (CISM)

The “CISM” certification is suited to professionals who want to move into roles focused on managing information security within organisations.

The curriculum includes Information Security Governance, Risk Management, and Compliance. While both “CISM” and “CISA” are highly respected, the choice depends on one’s career goals. For audit roles, “CISA” is preferred. For leadership in security management, “CISM” is recommended.

8. ISACA Certified in Risk and Information Systems Control (CRISC)

“CRISC” is focused on risk identification and control within IT systems. It is relevant for professionals who operate at either a management or operational level.

The certification spans four domains, including risk assessment, mitigation, and monitoring. Its flexible application across compliance, project management, and business analysis makes it a versatile career tool.

9. ISC2 Certified Secure Software Lifecycle Professional (CSSLP)

The “CSSLP” addresses security issues throughout the software development lifecycle. With most breaches linked to application vulnerabilities, this certification is especially relevant today.

It is vendor-neutral and benefits a wide range of roles, from Developers to Project Managers. Candidates should have four years of experience in the secure lifecycle process.

10. EC-Council Chief Information Security Officer (CCISO)

Designed for professionals with extensive experience, the “CCISO” certification prepares candidates for executive roles in information security.

To sit the exam, candidates must demonstrate five years of experience in three of the five “CCISO Domains”. The course is based on real-world scenarios developed by seasoned CISOs.

10 NIGERIAN EMPLOYMENT LAWS EVERY WORKER AND EMPLOYER SHOULD KNOW

ESTHER EMOEKPERE



Understanding your rights and responsibilities in the workplace is essential for both employers and employees in Nigeria. There are several important laws that govern how individuals are treated at work, and knowing these laws can help prevent misunderstandings, protect your interests, and ensure fair treatment.

Here are 10 workplace laws and rights every Nigerian employee and employer should understand.

Protection from discrimination

In Nigeria, the Constitution protects employees from being discriminated against based on their gender, religion, ethnicity, or political affiliations. This law ensures that all employees are treated equally in terms of job roles, promotions, and compensation, fostering a fair and inclusive working environment. Discrimination in the workplace can lead to legal actions by employees or regulatory bodies.

The Labour Act

The Labour Act is a cornerstone of employment law in Nigeria, setting out the legal framework for employer-employee relationships. The act mandates that all employees must receive a written contract within three months of employment, which outlines their terms of engagement, pay, and job duties. Termination of employment without reasonable cause or proper notice is prohibited, offering employees protection against arbitrary dismissal.

Employee Compensation Act

The Employee Compensation Act is designed to protect workers who suffer injuries, disabilities, or death as a result of work-related incidents. It ensures that employees receive compensation for any work-related health issues or accidents. It is a significant step in protecting workers' welfare.

Pension Reform Act

Under the Pension Reform Act, Nigerian employers are legally obligated to contribute to employees' pension funds, ensuring they have financial security after retirement. Employers must contribute a percentage of the employee's monthly salary to the pension scheme. This reform is essential for ensuring that workers do not face financial hardships when they retire from active service.

Industrial Training Fund (ITF)

The Industrial Training Fund encourages employers to invest in the training and development of their employees. The ITF provides financial incentives to employers who engage in skills development programs for their staff. This initiative helps to improve the quality of the workforce and ensures that employees have the skills required to meet industry standards.

Freedom to join trade unions and engage in collective bargaining

Nigerian employees have the legal right to join trade unions. This right extends to all employees, allowing them to organize and advocate for better wages, benefits, and working conditions. Through collective bargaining, employees can address workplace

grievances and negotiate terms of employment. Trade unions are a powerful tool in ensuring that workers' rights are upheld and protected.

Regulation of working hours and overtime pay
Nigerian labor law limits the maximum working hours to 8 hours a day and 6 days a week. This means that the typical workweek should not exceed 48 hours. Employees who work beyond the prescribed working hours are entitled to overtime pay at an agreed rate. This regulation is crucial in maintaining a balance between work and personal life while ensuring fair compensation for extra work.

Leave entitlement

Employees in Nigeria are entitled to at least 6 days of paid annual leave after completing one year of service. Additionally, female employees are entitled to 12 weeks of maternity leave with full pay. Sick leave is also a right, although it varies depending on the employer's policy. Public holidays must also be observed by employers, and employees are entitled to compensation for these days.

Notice period for contract termination

The Nigerian labor law stipulates that an employer must give proper notice before terminating an employee's contract. For employees with less than three months of service, one day's notice is required. For those with up to two years of service, one week's notice is required, and for employees who have been with the company for more than two years, one month's notice is required. This ensures that employees are not abruptly left without income or a source of livelihood.

Data protection and privacy regulations

The Nigeria Data Protection Regulation (NDPR) is designed to safeguard personal data of employees. Employers are legally required to handle sensitive information, such as employees' medical records, bank details, and personal information, with the utmost care. Unauthorized use or disclosure of personal data can lead to penalties, making data protection a critical issue for both employers and employees.

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HOW FG'S NYSC REFORM WILL BRIDGE LEARNING GAP

CHARLES OGWO



It is no longer news that over 18 million Nigerian children are not in school, as a result of the numerous education crisis facing the country. Nigeria faces a severe education crisis, characterised by high out-of-school rates, low student performance, and inadequate infrastructure, among others.

The federal government in efforts to address the learning inequalities especially in the rural areas are set to reform the National Youth Service Corp (NYSC) by introducing Teachers' Corps and Medical Corps.

Tunji Alausa, the minister of education, has proposed the reform to address the critical shortage of professionals in Nigeria's underserved rural communities.

Alausa made this known during the inauguration of the NYSC Reform Committee held at the Ministry of Youth Development headquarters in Abuja recently.

He emphasised that the proposed Teachers' Corps would target NCE-certified graduates who are willing to serve in rural areas for an optional two-year period.

However, the minister explained that the proposed the introduction of a Teachers' Corps and Medical Corps for NCE-certified graduates and healthcare professionals, respectively, particularly those willing to serve in rural areas for a two-year optional period.

"The Teachers' Corps would help bridge educational gaps and provide a pathway to government employment.

"The Medical Corps would bolster healthcare delivery in underserved communities, addressing critical issues such as maternal and child health," he said.



Ayodele Olawande, minister of youth development, who presided over the inauguration and emphasised the importance of reforming the NYSC, which has existed since 1973.

“The issue of safety of corps members, infrastructural deficits, and the broader question about the relevance of the scheme in an increasingly dynamic socio-economic landscape are some of the challenges faced. But these also present opportunities that demand urgent, visionary, and determined action,” the minister said.

Nigeria has grappled with an education crisis amplified in unqualified teachers, low learning outcomes and learning inequality in the rural areas.

Nigeria ranks 124 in the world, and 25 in Africa in education quality, far behind some of its West African counterparts, highlighting the urgent need for reform.

Within West Africa, Nigeria ranks below Ghana and Cape Verde, indicating that while it remains a dominant regional power, its education sector lags behind compared to its neighbours.

The common issues of rural schools in Nigeria are inadequate number of teachers, teacher absenteeism and improper supervision of schools. The well qualified teachers mostly live in the city and they are scared of moving to rural areas due to lack of infrastructural facilities. Experts argue that without investment in teacher education, merely reforming the NYSC will not enhance learning outcomes in the rural areas.

Gift Osikoya, a teacher explains that the government must ensure that teachers are equipped with modern pedagogical skills to deliver quality instruction.

“Our education is in crisis, and needs help, we need trained teachers with good remuneration to revive the sector especially in the rural areas; and not just NYSC members,” she said.

Lydia Elekwa, head teacher in Abia State said that the main reason many teachers decline posting to some rural areas includes schools without toilets, furniture, insecurity and lack of amenities for healthy living.

WHY FG SHOULD RETHINK WAEC, NECO COMPUTER-BASED EXAMS BY 2026

CHARLES OGWO



The federal government's decision to migrate the West Africa Examination Council (WAEC) and National Examination Council (NECO) examinations to computer-based testing (CBT) format by 2026 has sparked mixed reactions.

Experts believe that while the move aims to enhance examination security, reduce malpractice, and align with international digital standards, concerns about infrastructure, digital literacy, and accessibility arise.

Research suggests that a significant portion of Nigerian secondary schools, particularly public schools, do not have computer facilities readily available for classroom use.

Nigeria has 23,550 secondary schools, which form part of a formal six-year secondary education system, divided into junior and senior secondary levels. The system is designed to provide further education beyond the primary school level, with the aim of nurturing academic excellence.

The use of computers in Nigerian secondary schools is not widespread, and access varies significantly between public and private schools, as well as between rural and urban areas.

Challenges:

Inadequate infrastructure is a major challenge clogging learning outcomes in many Nigerian secondary schools, especially, the public schools.

Many public schools lack basic infrastructure, including computers, internet access, and steady electricity; hence, making examinations computer-based is a leeway of failing the students. Nubi Achebo, director of academic planning at Nigerian University of Technology and Management (NUTM) expressed worries that the government may be rushing into this decision without adequate preparation, which may lead to failure.



Curbing examination malpractice:

“The move to CBT has potential benefits, addressing the existing infrastructure and accessibility challenges is crucial for a successful implementation,” he said.

Isaiah Ogundele, an educationist, describes the move as a joke of the year. He wondered why Nigerian leaders have a way of trivialising issues of major concerns.

“JAMB that started a long time ago are still struggling. How may government schools in Nigeria have adequate facilities for the examination?” he asked.

Gift Osikoya, a teacher, believes that the plan to conduct WAEC and NECO examinations through CBT by 2026 is a bold and forward-thinking move, especially in an age increasingly driven by technology.

However, she said though the intention, particularly to curb examination malpractice, is commendable, the practicality and inclusiveness of the policy must be carefully examined.

“Many schools, particularly in rural areas, lack basic facilities like reliable electricity and internet access, not to mention a sufficient number of computers. Rolling out CBT without bridging this infrastructural gap could widen educational inequality, depriving students in underserved areas,” she said.

There is no doubt a digital divide between the students in the rural and urban areas. In Nigeria, virtually all schools in rural areas and underserved communities are struggling with limited access to technology and digital literacy.

Another challenge facing education in the country is insecurity, as Nigeria’s security situation has taken a turn for the worse, a growing number of students are becoming victims.

Conducting computer-based examinations at centralised centres poses safety concerns, especially with early morning travel requirements. It is unfortunate that Nigerians are beginning to accept insecurity as a way of life, while the government seem confused on the way out of the menace.

Osikoya emphasised that though CBT can indeed reduce some forms of malpractice by eliminating physical answer sheets and reducing human interference; it also introduces new risks such as hacking, impersonation, or technical manipulation if cybersecurity is not prioritised.

Similarly, Achebo insists CBT would not eliminate examination malpractice, as students can still find ways to cheat using technology.

Ogundele enjoins the government to borrow a leaf from the British Council.

“If they are doing it because of examination malpractice. They should borrow an idea from the British Council on how they have been conducting all their foreign examinations in a county like Nigeria successfully without examination malpractice that is very rampant,” he said.

Potential Solutions:

Stakeholders urge the government to adopt a phased implementation of the policy by rolling out CBT in phases, starting with objective questions, to ease the transition.

Osikoya said it will be ideal to start with pilot programmes in urban and semi-urban schools before scaling nationwide.

Besides, they say it important that government invest in infrastructure, and digital training for students and teachers. “Upgrade schools’ technology and internet connectivity to support CBT, and provide training for students and teachers to build their digital skills,” Osikoya said.

In the same vein, Achebo said there is need for the government to prioritise equipping public schools with necessary ICT tools and stable power supply, and organise large-scale digital literacy campaigns for both students and teachers.

Besides, the government is urged to consider a hybrid model of examination, where a mix of CBT and paper-based tests are involved during the transition period to avoid excluding students without access.

5 FAITH-BASED MOVIES TO WATCH THIS WEEKEND ON YOUTUBE

ESTHER EMOEKPERE



Not every weekend calls for thrillers or rom-coms. Sometimes, you just want something that helps you pause, reflect, and maybe even reset.

If that is where you are, here are five faith-based movies on YouTube that are worth your time.

Tehilah

Tehilah is a compelling journey into the emotional depths of infertility and the challenges of surrogacy. Directed by Orire Nwani and produced by Stan and Blessing Nze, the film delves into the complexities of family dynamics, faith, and the healing power of hope. It follows a couple as they confront the weight of infertility, navigating their personal struggles and unresolved conflicts while considering surrogacy as a last resort. The cast, including Majid Michel, Stan Nze, Ivie Okujaye, and Blessing Nze, bring the raw emotions of the story to life, showcasing the difficult but necessary conversations surrounding family, forgiveness, and second chances. The soundtrack, produced by the renowned Cobhams Asuquo and featuring performances by gospel artists Victor Thompson, Progress Chukwuyem, and Peterson Okopi, enhances the movie's emotional impact, making it a deeply moving experience.



Broken Hallelujah

Broken Hallelujah is a deeply emotional film that explores love, dreams, faith, and the quiet desperation that comes with chasing one's aspirations. It follows the poignant journey of an orphan who faces personal tragedies, including the painful reality of infertility. As she navigates these challenges, the film delves into themes of patience, faith, and the emotional toll of pursuing dreams. The movie stars Bimbo Ademoye, supported by Daniel Etim Effiong, Bimbo Akintola, Eso Dike, Princess Obuseh, Barbara Suky, and Ebere Uche. Each actor brings depth to their role, adding layers to the emotional complexity of the story. One of the most striking lines in the film is: "The same way broken crayons do colour, a broken hallelujah still carries praise." This line speaks to the heart of the film—no matter how broken or imperfect we feel, there is always room for hope, strength, and redemption.

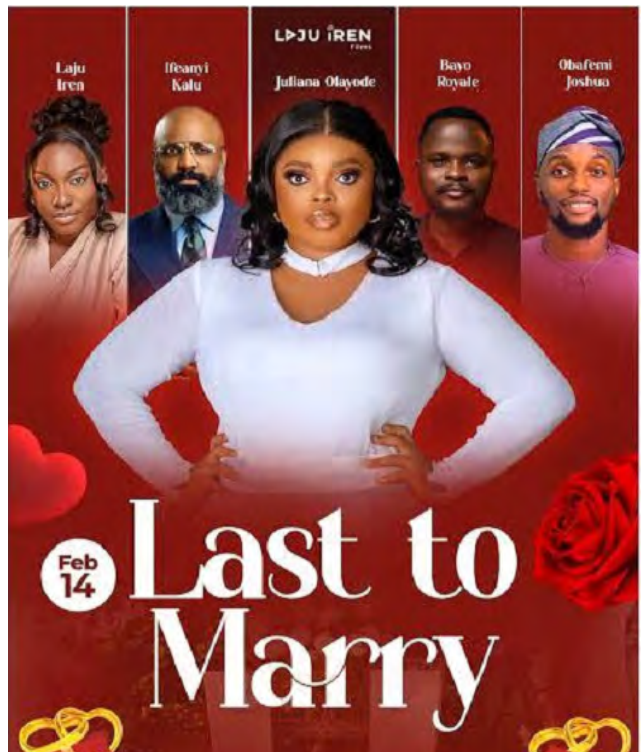


Last to Marry

What happens when the world keeps asking when you'll get married, but you are still waiting? Last to Marry explores the emotional and spiritual journey of a young woman navigating the pressure to settle down. The movie does not offer easy answers but leans into the tension between societal timelines and God's timing. With themes of patience, identity, and quiet strength, Last to Marry challenges the idea that worth is tied to relationship status. Starring Juliana Olayode, Ifeanyi Kalu, Bayo Royale, Laju Iren, and Morenike Molehin, this is one to watch if you've ever questioned your pace in a world that keeps hurrying you along.

Silver Ever After

As a couple approaches their 25th wedding anniversary, they are faced with unexpected challenges. With their children gone and an empty nest, they must confront unresolved issues from their past that resurface and threaten the future they've built together. This movie delves into the meaning of love and the strength required to fight for it. With themes of resilience and redemption, this film is a heartfelt reminder of what true love looks like. If you are searching for a story that renews your belief in love, this one is sure to move you. Starring Uzor Arukwe, Bayo Royale, Blessing Nze, Miracle Iyanda, and Pastor Laju Iren, the movie touches on the complexities of marriage, faith, and second chances.





You May Only Kiss the Bride

You May Only Kiss the Bride is a story about boundaries, love, and what it means to do relationships differently. Set within a Christian framework, the movie follows a couple trying to navigate their journey toward marriage while unlearning past patterns and healing from emotional wounds. Starring Daniel Etim Effiong and Ariyike Dimples, the movie brings conversations about faith, commitment, and intentionality to the forefront. It is a reminder that love doesn't just happen, it is built.

INTERACTIVE EXHIBITS: MAKING AFRICAN ART ACCESSIBLE TO ALL

Interactive Exhibits: Making African Art Accessible to All



Let's be honest—museums can sometimes feel stiff and silent. But African art is anything but that. It's bold, alive, and full of movement. So why keep it locked behind glass?

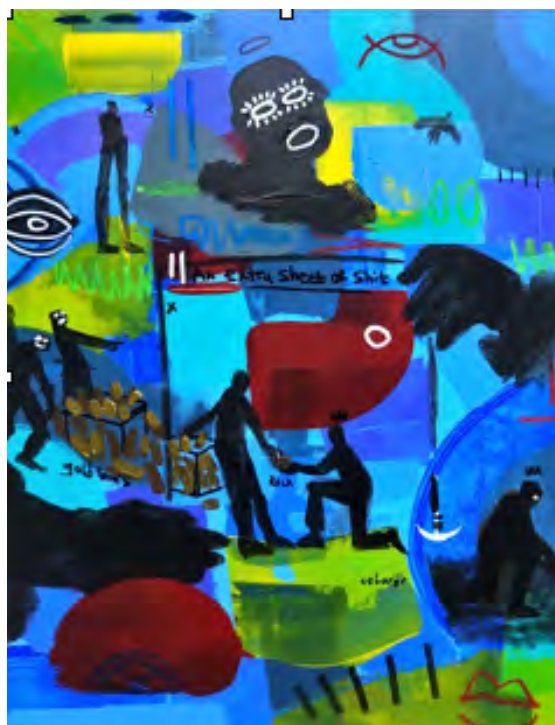
Across Africa, museums are finally catching up to this energy. They're ditching "look but don't touch" in favour of interactive exhibits. What this means is that you don't just see the art—you feel it, hear it, and move with it. It's almost like you're "in it" or even "it". Whether it's through touch screens, audio guides, VR, or hands-on workshops, these new experiences are breaking barriers.

Take the upcoming Museum of West African Art (MOWAA) in Benin City. It's not just a museum—it's an immersive hub, complete with digital displays, performance spaces, and even a rainforest gallery. It's all about celebrating West African creativity while keeping it real and relatable.

Down south in Cape Town, Zeitz MOCAA is taking a mobile approach. Their programmes bring African art to schools and communities—no ticket needed. It's art on the move, literally. The message is loud and clear: art should be inclusive and for everyone, available everywhere, and in this digest, we will explore the essence of interactive exhibits.

This digest is brought to you by Patrons MCAA. Think African art, think Patrons. Patrons is Africa's leading art advisory and dealership firm with deep expertise in African art, helping private and corporate art collectors diversify their wealth through art collection, appraisal, packaging & transportation, storage, insurance, maintenance, and restoration. Purchase or general inquiry? Reach out: art@patronsmcaa.com.

TOP PICKS FROM OUR COLLECTION



Title: An extra sheet of shit
 Artist: Abrifor Silas
 Medium: Acrylic, marker and pastel on paper
 Dimensions: 20 x 25 in | 51 x 64 cm
 Available on Request



Title: Introspection 2
 Artist: Alabi Oladimeji
 Medium: Acrylic on canvas
 Dimensions: 25 x 25 in | 64 x 64 cm
 Available on Request

1. Touch, Click, Explore

Interactive exhibits turn visitors into participants. No more quiet nods in front of a painting—now you can zoom in, spin it around, or dive into its story through audio and video.

The Virtual Museum of Modern Nigerian Art brings this to life online. You can tour exhibits, learn about artists, and enjoy the experience from your couch.

In Uganda, the national museum lets visitors walk through recreated traditional homes, handle tools, and hear local music. It's not just an exhibit—it's a journey into daily life from centuries past. (Uganda Museum)
 These experiences aren't about flashy tech. They're about connection.

2. Learn by Doing

When people can touch, play, and ask questions, they learn more. That's the power of interactive art.

In Cameroon, the Mus'art Gallery lets you see, feel, and understand the craftsmanship behind local art—from beadwork to bamboo design. It's hands-on, and that makes it stick.

Workshops, live demos, and artist talks are popping up across museums. They are bringing communities closer to the art—and closer to each other.



Title: At D shore (Ebute)
 Artist: Adewale Uthman
 Medium: Mixed media (Acrylic in canvas)
 Dimensions: 47 x 47 in | 119 x 119 cm
 Available on Request

What's the Catch?

Of course, interactive exhibits are not cheap. They need funding, tech support, and staff who know how to run it all. Accessibility is another challenge. Not everyone can use VR or navigate digital screens.

The good news is that collaborations are helping to fill the gaps. Museums are working with schools, artists, technology partners, and local governments to keep things running and subsidise the cost of such innovative displays.

African art deserves more than silence and distance. It deserves to be touched, heard, and lived.

Interactive exhibits do exactly that—they pull you in, break down walls, and make art feel personal.

As more African museums embrace this change, art is no longer something you just look at. It is something you experience actively.



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

JAYLEN BROWN TURNS \$50M SNEAKER DEAL INTO A POWERHOUSE FUND FOR YOUTH AND SOCIAL JUSTICE

ANTHONY NLEBEM



In a transformative act that redefines the role of modern athletes, Boston Celtics star Jaylen Brown has pledged his entire \$50 million sneaker deal to support youth education and social justice initiatives. The 28-year-old announced at an emotional press conference at Boston's Roxbury YMCA, a gesture that has since reverberated across the sports world and beyond.

"I'm grateful for this opportunity," Brown said, standing before a crowd of reporters, community leaders, and fans. "But I believe true success is measured not by what you have, but by what you give. I'm donating every cent of this deal to programs that empower our youth and advance social justice—because that's the legacy I want to leave."

Brown, a four-time NBA All-Star and the 2024 Finals MVP, has long been known for his cerebral approach to the game and deep-rooted commitment to social advocacy. His latest move, made in partnership with rising sportswear brand Elevate, goes beyond endorsement norms; it's a bold, intentional investment in lasting change.

"Not Just About Shoes"

Brown's agent, Marcus King, revealed that Elevate had been pursuing the Celtics forward for months. Yet from the start, Brown was clear: "If you want me, it's not just about shoes. It's about making a difference." The company not only embraced that vision but also committed to matching Brown's donation with its corporate contribution.

Social media erupted following the announcement, with hashtags like #JaylenGivesBack and #MoreThanAnAthlete trending nationwide. NBA icons, including Magic Johnson and Dwyane Wade, praised the gesture, while former U.S.

President Barack Obama, who has previously met Brown to discuss community issues, tweeted his admiration: "Jaylen Brown is setting a new standard for what it means to be a leader, on and off the court."



A Legacy Rooted in Purpose

Brown's philanthropic journey is anything but performative. Raised by a single mother in Marietta, Georgia, he excelled both on the court and in the classroom, earning a scholarship to the University of California, Berkeley, where he studied African American Studies.

In 2020, he famously drove 15 hours from Boston to Atlanta to lead a peaceful protest following the murder of George Floyd. A year later, he launched the 7uice Foundation, focused on youth empowerment, a mission now fortified by this landmark donation.

"Jaylen's always been about more than basketball," said Celtics head coach Joe Mazzulla. "He's got the heart of a champion, on the court and in the community."

Where the Money Will Go

Brown has outlined a detailed plan for the funds, aimed at breaking systemic barriers and creating opportunities for underserved communities:

Youth Education: Scholarships, STEM programs, and after-school initiatives in Boston, Atlanta, and other cities.

Social Justice: Legal aid groups, voter registration drives, and mentorship programs for at-risk youth.

Mental Health: Counselling services, community wellness education, and emotional support resources.

Athletic Development: Renovated basketball courts, training camps, and leadership programs that nurture talent and character.

A Blueprint for the Future?

Brown's bold action is sparking discussions about a new era of "impact endorsements," where athletes use their brand power to drive meaningful change.

"Jaylen is rewriting the rules," said sports marketing analyst Lisa Grant. "We're entering a period where purpose and performance go hand in hand, especially with socially conscious Gen Z consumers leading the way."

Elevate CEO Marcus Lee echoed that sentiment: "We're not just selling sneakers; we're building a movement. Jaylen embodies everything we aspire to be as a brand."

Message to the Next Generation

As news of his gesture spread globally, Brown shared an inspiring message with his young followers on Instagram.

"Never let anyone tell you your dreams are too big or your voice too small. You can make a difference. Let's change the world together."

For the thousands of lives his donation will uplift and for a generation seeking role models who lead with principle and purpose, Jaylen Brown's \$50 million sneaker deal is more than a business transaction; it's a moral blueprint, a generational statement, and a beacon of hope.



REMO STARS, LEAD OTHER NIGERIAN CLUBS TO 2025-26 CAF CONTINENTAL WAR

CHARLES OGWO



As the 2024/25 Nigeria Premier Football League (NPFL) season came to an end, four clubs have officially qualified to represent the country at the continental level come the 2025/26 African Confederation football season.

At the end of NPFL week 36, Remo Stars and Rivers United qualified to represent Nigeria in the CAF Champions League. Abia Warriors and Ikorodu City, which placed third and fourth, respectively, on the log, have qualified to fly the country's flag at the CAF Confederation League next season.

Remo Stars clinched the top position with 68 points after 36 matches, winning 21, drawing five, and losing 10, while Rivers United came second with 61 points, winning 17, drawing 10, and losing nine.

Kunle Soname founded Remo Stars in 2004 as FC Dender, and in 2010, the club, through hard work, got promoted to the second tier of Nigerian Football, the Nigeria National League (NNL), and was subsequently promoted to the enlisted into the Nigerian Premier League after promotion in 2016.

The club has top players such as Samuel Anakwe, Olamilekan Adedayo, Qudus Akanni, and Sodiq Ismail. Others include Ifeanyi Anaemena, Dela Akorli, and Stanley Joseph, among others, who can rule Africa next year.

Daniel Ogunmodede, a household name when it comes to coaching in Nigeria, has what it takes to rule Africa in the CAF Champions League with Remo Stars.

Rivers United was formed by the merger of Sharks F.C. and Dolphins F.C. in 2016. The club has remained in the top flight since its first season.

Some key players of Rivers United include Ibrahim Pius, Bamidele Adeniyi, John Akubueze and Emmanuel Ampiah. Others include Osagie Onisodumeya, Muiyiwa Fehintola, and Taiwo Abdulrafiu.

With a veteran coach in the person of Finidi George, it is expected that the club will excel at the continental level. Abia Warriors Football Club is based in the city of Umuahia, the capital of Abia State. It was founded in 1996 and has played in Nigeria's top flight (NPFL) since 2013.



Some of the players making waves at Abia-based club include Emmanuel Uzoigwe, Emmanuel Ogbuagu, and Chinemerem Okike. Maxwell Kangeshima, Daniel Aghahowa, Ezekiel Ayodele, and Ijoma Desouza.

With Imama Amapakabo, the man who won the NPFL trophy for Rangers International, it is expected that Abia Warriors will do well at the continental competition.

Ikorodu City is a community club based in the Ikorodu area of Lagos State. The club plays in the first division of Nigeria's football, the NPFL, where it finished fourth on the log.

Some key players for Ikorodu City F.C. include Uzochukwu Okekeaniokete, Tosin Oyedokun, David Nnachi, Samuel Ezekiel, Malik Afoke, Malik Anofi, Rivio Ayemwenre, and Kazeem Rahmon.

Nurudeen Aweroro's experience in coaching is expected to see the team excel at the CAF Confederation Cup next season.

Friday Erhabor, a football enthusiast, is worried that Nigerian clubs have not been doing well on the continent, and expresses doubt over the ability of the four teams to make Nigeria proud in their various categories of competitions.

"Nigerian clubs have not been doing well in CAF competitions compared to back then in the 1990s and early 2000s, when the likes of Abiola Babes and Enyimba International used to rule the continent.

"Enyimba won the CAF Champions League back to back. But now, I don't expect so much, if any of them excel, I will be happy. But I don't expect much from them," he said. Nigerian clubs in recent years have recorded dwindling performances at the continental level, with Enyimba's semi-final finish at the CAF Confederation Cup 2018 being the height of success recorded since Sunshine Stars' CAF Champions League semi-final finish in 2012.

Niger Tornadoes qualified to the continent as finalist of the Nigerian Aiteo cup but were sent packing from the confederation cup at the first round before they could even taste the competition, losing 4-5 on aggregate to Santoba FC of Guinea whereas Rangers International saw the end of their sojourn at the group stage.

Abdul Maikaba, head coach of Plateau United, attributed this to the inability of the clubs to retain their players after qualifications.



Maikaba, speaking in a Today 95.1 FM radio show, said, "After a club in Nigeria qualifies for a continental championship. That club will go for a total overhaul, thinking that the players who qualify the team for the continent cannot even do that job.

So they start thinking of bringing in players instead of identifying the grey areas they need to reinforce and do it

as quickly as possible, and then go straight into preparation. I can remember in 2008. Kano Pillars were the champions of the league. Immediately after the league, they went on tour to South Africa to prepare the team, and they did not change most of the players. That took them up to the semi-final stage of the CAF Champions League."

RONIK CELEBRATES EMMANUEL AKOLO, 15-YEAR-OLD ATHLETE CHAMPION

...for victories at MTN Champs Competition

CHARLES OGWO



The sports community of Ronik Comprehensive College, Ejigbo, Lagos, recently took out time to celebrate Emmanuel Akolo, a 15-year-old senior student (SS1) of the school, who is establishing himself as a future Nigerian athletics star.

Akolo won Silver and Bronze Medals in 100 and 200 meters at the recently concluded four-day MTN Champs Season three intercontinental relays.

The feat has qualified Akolo for the forthcoming “Team MVP” of the MTN Champs Grand Final in Uyo, Akwa Ibom State, holding May 6 - May 9, 2025.

The competition, which will attract 20 athletes from across the country, has Akolo listed among the seven athletes who qualified for the finals.

Ogun State has exactly half of the ten athletes. Oyo and Kaduna make the rest of the list of qualified athletes, featuring two and one athlete, respectively.

The qualifying event in Lagos had attracted over 3000 athletes from more than 455 schools. They competed in different sports categories.

Representatives of Ronik Comprehensive College - Team Ronik participated in five events across two categories. Members of Team Ronik performed creditably. Among the student athletes who represented Ronik at the event, which took place at the Yaba College of Technology and University of Lagos sports ground, were Chinonso Mbadugha, who came fifth in the 100m, and Jonathan Abel, who came fourth in both 100m and 200m races.



Adebola Olubanjo, vice chairman of the board of Ronik Group of Schools, Ejigbo, disclosed to newsmen that apart from the school's reputation as a top educational institution with visible excellence in academic performance, there is a foray into sports development.

He was pleased with the increasing success of Team Ronik and promised to keep encouraging the students to take on their world through sports.

"The school plans to 'catch talented youngsters early and nurture them to stardom,'" he said.

Olubanjo further disclosed that the school's sports faculty

is already yielding progressive dividends with the discovery of Emmanuel Akolo, who excelled at the recently concluded MTN Champs Season three Inter Continental Relays in Lagos.

He disclosed that Emmanuel Akolo clocked 11.31s at the 100 metres race, and was second to Ebimetan Tunmise, who emerged winner at 11.24s.

With a vision to nurture young minds to become future leaders in all areas of human endeavours, Olubanjo assured that Ronik Group of Schools will keep innovating, equipping, and encouraging the attainment of excellence in sports by the students.

12 WAYS TO CREATE ADDED VALUE FOR CUSTOMERS

FEYISITAN IJIMAKINWA

Providing consumers added value is important since doing so may boost your brand's reputation, profits, and long-term success. Giving customers something of value boosts their confidence in the company's offerings, encouraging them to return and share their positive experiences.

Here are 12 ways to create added value that can be easily implemented into your business plan today:

Always consider your customers' perspective

The art of creating added value starts with seeing your business through your customers' eyes. Consider what's important to your target market and how your product or service will benefit them. Many businesses miss the boat by focusing on features instead of benefits. By shifting your focus to providing content that focuses on your customers' needs, you can start helping and stop selling.

Consistently work to improve customer satisfaction

Although the debate over whether the customer is always right (or not!) continues, lack of customer satisfaction is a sure-fire way to keep people from coming back. Soliciting honest feedback regularly allows you to keep your finger on the pulse of your customers' needs in their journey with your business, and it's also an opportunity to monitor your brand's identity in the marketplace.

Develop a memorable customer experience

Businesses with unforgettable customer experiences are more likely to benefit from word-of-mouth referrals (and this still works wonders), positive online reviews,

and higher retention rates. Building a customer experience allows you to develop relationships with your customers, so you can connect on levels that go past simply getting the sale.

More importantly, memorable customer experience models aim to deliver unexpected intangible value that cannot be packaged or sold. This includes personalised service, attention to detail, and showing a sense of urgency to address concerns as they arise.

Never underestimate the value of free resources

Whether it's a gift or a souvenir, free resources are a great way to create added value and showcase your brand's ability to offer 'a little something extra' to customers. Free resources can also serve as useful tools to help grow business's brand awareness and expose your target market to various products and services.

Remember, although you may be offering something for free, it still needs to have relevance to your market and should always be consistent with your brand's overall purpose.

Be honest and open-minded

You should always be honest, upfront, and communicative with your customers regarding customer service. Make everything crystal clear right away. Do not leave consumers without explanation if things do not go according to plan. If you offer value by being transparent, your consumers will be more inclined to return and promote your goods and services to others.

Prioritise the quality of your interests above pricing

Offering items and services for less money than your rivals won't guarantee more sales. Although cost is a big concern for consumers, many times, the customer might be enticed to spend extra if they feel that what's being supplied has higher quality or fits their requirements

in some other way, which implies that giving cheaper pricing might not always help raise sales.

When developing anything new, make sure it is of great quality so that people will want to purchase from you rather than just purchasing something identical at a lesser price.

Power of customer testimonials

Research suggests that 88% of consumers trust customer evaluations as highly as word-of-mouth recommendations from family and friends. Testimonials may not only increase your authority and ease the concerns of prospective clients, but they can also make you stand out significantly from your rivals. They showcase your worth by showing clients a proven track record of success.

Focus on brand perception

Customers are more inclined to purchase products from companies that share their principles and beliefs. Other strategies for enhancing brand image and providing value to your clients include humour, sincerity, and consistency. Think about developing an intentional mission statement, giving your branding more personality, or undertaking important CSR.

Compile and use complaints (and let customers know you care)

Many of your customers will want to post reviews and feedback, whether they are happy or not. To help you enhance your business, you must gather and use this information.

For instance, you might get a complaint about poor customer service in one of your reviews. Keep track of all that data in a database so you can refer to it frequently and develop your company over time.

Run contests

Contests are popular because they are entertaining and lucrative. Your subscribers may easily engage with your company and have a chance to check out its goods and services.

Show value by being receptive

Customer care goes beyond simply resolving issues and offering assistance when something goes wrong. Additionally, it involves alerting your clients to perceive that they are important to you.

Building an online community for your clients

You can demonstrate your dedication to long-term value creation by building an online community for your clients. It's the ideal strategy for tying people to your company. Your clients will have a place to go where they can share knowledge and address their issues if you develop a group, forum, or online community.

Last line

Customers want to be sure they are getting their money's worth when they use their time and money to support your business. These 12 tips will help you think about a few ways to add value for your prospects and customers now and in the future.



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



ANTHILL

...Sequel to "ANTS"

UDY OSARO-EDOBOR

Fifteen years after the tragedy, I had moved to the city, started afresh, built a new life. A wife. A child. A good job. We moved into our new home on the outskirts of the city. It was everything I thought I needed until the ants came.

At first, it was nothing. A few by the kitchen sink. Then by the staircase. Then they started appearing in the baby's cot. Crawling all over the house, seeping through windows and door cracks.

We fumigated, sprayed, cleaned. We sealed holes, hired pest control— nothing worked. If anything, they returned stronger.

My wife began to panic after our child was bitten one night. She wanted us to leave. But I couldn't. The house cost too much. I told her I would handle it. But deep down, I was terrified and didn't know what to do. Each night, I heard them in the walls. Scratching and whispering. At 12:00 midnight on the dot, they would start moving in a line just like that night back in Zaria. I began to lose sleep. I remembered Kaka's warning. Could it be her? Had she come back to haunt me? I didn't spare the first ant like she said. Maybe... maybe she wanted revenge.

I spent money. I brought in experts, insectologists, pest services, traditional herbalists. Some took my money and disappeared. One clergyman came and prayed. He screamed when he saw the ants pour out of the wall socket. And he never returned. I dug up my old Bible. Burnt incense. Sprinkled holy water. Prayed. Fasted. Nothing. The ants grew bolder.

One night, I heard a rustling under the center rug. I peeled back a corner. The ants swarmed. Black. Thick. Countless. I screamed. My wife was done, she took our daughter to her mother's. Now I was alone. The fear changed me. I paced at night, knife in hand, lights on. Then I started talking to the walls, warning the ants to leave me alone.

Desperate, I returned to Zaria. I needed answers. I needed a solution. I needed help. The village was cold and empty. Most of the old ones were dead. Kaka's hut was nothing but clay and grass. I asked questions but no one could help. Maybe the new Sarkin could help but I lacked the guts to take him back to that night many years ago. What if I get punished for what I did? The trip was an effort in futility. I went to Zaria alright. But I couldn't talk to anybody about why I was there. I returned to the city with more fear and confusion than I left.

I returned to work but my mind was elsewhere. I wasn't myself—I struggled to focus and kept making mistake after mistake. Then a colleague pulled me aside, he asked what was bothering me and I opened up to him about everything. He told me about a soil scientist—someone who studied underground ecosystems, at this point I had nothing to lose so I called him. He came with his equipments—metal rods, scanners and a box of sensors then he spent hours walking around my house, tapping and digging small samples. It took him several hours of work but that evening, he gave me the report.

“Did anyone tell you what this land used to be?”

I shook my head.

“This land was once an ancient anthill colony. A massive one. When they built this house, they destroyed the ant hill so the ants went dormant but only for a while.”

“So... this is natural?” I asked, relief and horror clashing in my throat.

He nodded. “Yes it is natural. These ants are not regular pests.

I asked, “So it's not something spiritual?”

He shook his head. “No. But it's dangerous. You disturbed their home and now they're reacting.”

He showed me a scan that revealed several lines running under the house like spiderwebs. It was their network and my house was sitting right on top of it. That night, I couldn't sleep. I should have felt better knowing it wasn't Kaka. But somehow, this felt worse.

At 2 a.m., I heard the sound again. Not from outside but from inside the walls. Then the ceiling started to crack and before I could even move, it gave way. Ants started pouring down. From the walls. The fans. The sockets. Everywhere. Hundreds and thousands of ants. I didn't wait. I grabbed my keys, ran out of the house barefoot. I didn't even stop to look back. I looked at the house from a distance and saw them—ants had taken over the whole place. I slept in my car that night. I was glad that my wife and daughter weren't there.

The next day, the soil scientist told me the truth. “You need to leave that house. Burn it if you must. But don't ever live in it again.”

So I let it go. I left everything behind and we found a new place. No garden. No backyard. No soil. Just walls, tiles and peace. Nothing to remind us of where we were coming from. Sometimes I still hear the sound in my head but I know it's all in my head.

It's been four years since we settled into a new life. But

lately... something has changed. My daughter, Zara, has been waking up at night... screaming. She tells me she sees an old woman in her room. Every time, it's the same thing.

“She just stands there, Daddy. By the door. She doesn't talk. She just looks at me and points at the floor.”

I ask her to describe the woman.

“She's old... very old. She wears a wrapper. Her hair is grey.”

My chest tightens every time I hear it. Could it be Kaka? But why now? Why after all these years? Zara has never seen her photo. Yet the way she describes her is too accurate.

Every time she wakes me with those screams, I feel that same fear that I felt the night the ants came into my room in Zaria and when they poured down from the ceiling at the old house.

Last night, Zara said the old woman finally spoke. I asked, “What did she say?”

And Zara looked up at me and whispered:

“She said, ‘He never listened.’”



Udy Osaro-Edobor

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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”.

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A Delicious Blend of Culture and Morals -A Review of
Efe Farinre's The Cooking Contest

Title: The Cooking Contest
Author: Efe Farinre
Year of Publication: 2023
Category: Children's Book

THE COOKING CONTEST

UDY OSARO-EDOBOR

Efe Farinre's *The Cooking Contest* is a delightful and culturally rich children's book that seamlessly weaves together tradition, folklore, and important moral lessons. Set in the Ibibio land of Nigeria, this engaging tale brings to life a vibrant world of food, music, and values, making it a captivating read for children and adults alike.

Right from the cover, readers are drawn into the story by a vibrant display of traditional delicacies such as pounded yam, leafy vegetables, ground pepper, plantains, and other enticing ingredients, setting the tone for a rich cultural journey. At first glance, the scene hints at an upcoming feast, but a closer look at the expressions of those preparing the food suggests that something unexpected is about to unfold. This clever artistic choice sets the stage for the drama and excitement that follows.

At the heart of the story is the ever troublesome tortoise, a well-known trickster in African folklore. From the moment he appears, readers can sense that mischief is not far behind. True to form, the tortoise stirs up conflict, pushing his usual antics to the limit. However, this time, his actions lead to an unexpected turn of events in a grand cooking contest.

What makes *The Cooking Contest* stand out is its rich infusion of Ibibio culture. As the contest unfolds, readers are introduced to the traditional dishes of the Ibibio people, gaining insight into their culinary heritage. The story also incorporates Ibibio songs, adding a rhythmic and melodic element that enhances the storytelling experience. Additionally, the characters' names are authentically Ibibio, further grounding the book in its cultural setting and providing young readers with a meaningful connection to Nigerian heritage.

While the colorful world of food and music keeps readers entertained, the book also delivers an important message. The tortoise, known for his deceptive ways, does not escape the consequences of his actions. His lies and tricks eventually catch up with him, reinforcing the idea that dishonesty and wrongdoing lead to repercussions. This makes *The Cooking Contest* an excellent tool for teaching children about integrity,

responsibility, and the importance of making good choices.

With its engaging storyline, cultural depth, and valuable moral lessons, *The Cooking Contest* is more than just an entertaining read; it is an educational experience. It offers young readers a window into Ibibio traditions while subtly imparting lessons on ethics and the power of honesty.

Efe Farinre masterfully blends culture, folklore, and life lessons into a story that is both enjoyable and thought-provoking. *The Cooking Contest* is a must-read for children who love adventure, folklore, and learning about different cultures. With its beautifully crafted narrative and meaningful takeaways, this book proves that stories can be both fun and educational.



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WEEKENDER

MOVIE REVIEW

EXTERRITORIAL (2025)

What started out as a very simple quiet movie, quickly transcended into a super exciting action movie, if you enjoyed the movie called "fracture" a few years ago then this movie will be worth your while as they left some of us feeling confused towards the end. Sara was an Ex- military officer who suffered a very traumatizing accident, where she lost her boyfriend only to find out that she was carrying his son, this incident affected her negatively, causing her to leave and search for a new job and location. To enable her relocate she decided to apply to the American Embassy on arrival with her son, she decided to allow him play in the kiddie's room as he was restless, stepping back after grabbing a cup of tea, she found out that her son was missing. Sara couldn't believe her eyes, she started searching for him everywhere, but the shock for her was when the security men informed her that she didn't come in with her son that day. You will need to go checkout this movie to find out if she really arrived with her son or she was just delusional, this movie kept me on the edge of my seat from start to finish. The 109 minutes thriller, action movie was directed by Cristian Zubert, they featured actors like Jeanne Goursaud, Dougray Scott, Lera Abova, Kayode Akinyemi, Annebelle Manderg, Rada Rea, Rickson Da silva, Tayo schaffrath, Nina liu etc.



DAD QUEST (2025)

If you are searching for a simple drama movie, then "Dad Quest" might be worth your time. Gallo went for a small dinner with his baby mama Benito after a brief argument, she got hit by a car just in front of the restaurant, during the dinner, she had made a passing statement about him not being the real dad of their son, that got him really confused and disappointed, weeks later he took a paternity test only to realize that indeed she was right. Gallo decided to assist their son in searching for his real dad, the entire movie was about them searching her phone and seeking clues that could help them find his real dad. You will need to check out the movie to see if they found his real dad, it was a simple movie infused with comedy and humor. The 83 minutes Mexican, drama, comedy movie was directed by Salvador Espinosa, they featured actors like Michel Brown, Martino Leonardi, Marya Herмосillo, Fernanda Castillo, Julieta Egurola, Angelica Vale, Erik Rubin, Ricardo fastlicht, Morena Gonzalez and many more.



BULLENT TRAIN (2025)

Have you ever visited Japan to experience the world's fastest train services, if you haven't, then this movie will give you a sneak peek into Japanese advanced automated train service. This faithful day started like every normal day in Japan, having different people board the train for varying reasons and to move from point A to B, a few minutes into the ride, the train captain gets a call that a bomb was planted on the train, the clear cut intrusion was that the train must constantly move at any speed over 100km/hour, anything less than that would trigger the bomb, cause an explosion and kill all the passengers on board. Well, you would need to go check out this fantastic advanced Japanese movie to discover who planted the bomb, why the bomb was planted, the motive of the bomber, were the people on the board saved and how many lives were lost. The 137 minutes Japanese, action movie was directed by Shinji Higuchi, they featured actors like Tsuyoshi Kusanagi, Kanata Hosoda, Non, Jun Kaname, Machiko Ono, Hana Toyoshina, Daisuke Kuroda, Satou Matsuo, Suzuka Ohgo, and many more.



LINDA OCHUGBUA

WEEKEND QUOTES



1

Opportunity is easy to understand when you see people who are so good and don't have a place to express it

.....WhispersbyTEN

2

In every eye you see yourself therefore, when next you speak, speak like you are talking to yourself

.....WhispersbyTEN

3

Truth is easy to understand when you loose the trust of a cherished one through lies

.....WhispersbyTEN

4

Be your daily motivator, all others are less frequent

.....WhispersbyTEN