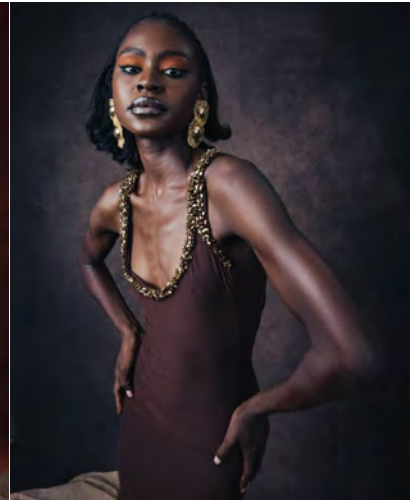


BUSINESS DAY WEEKENDER

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Bisola Adeniyi: Redefining the Modern African Woman's Wardrobe



SPORTS

Onyeka Gamero:
American-born midfielder
eligible for Super Falcons



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Frank Esemudje:
The Engineer Deepening
Financial Inclusion in
Nigeria's South-South

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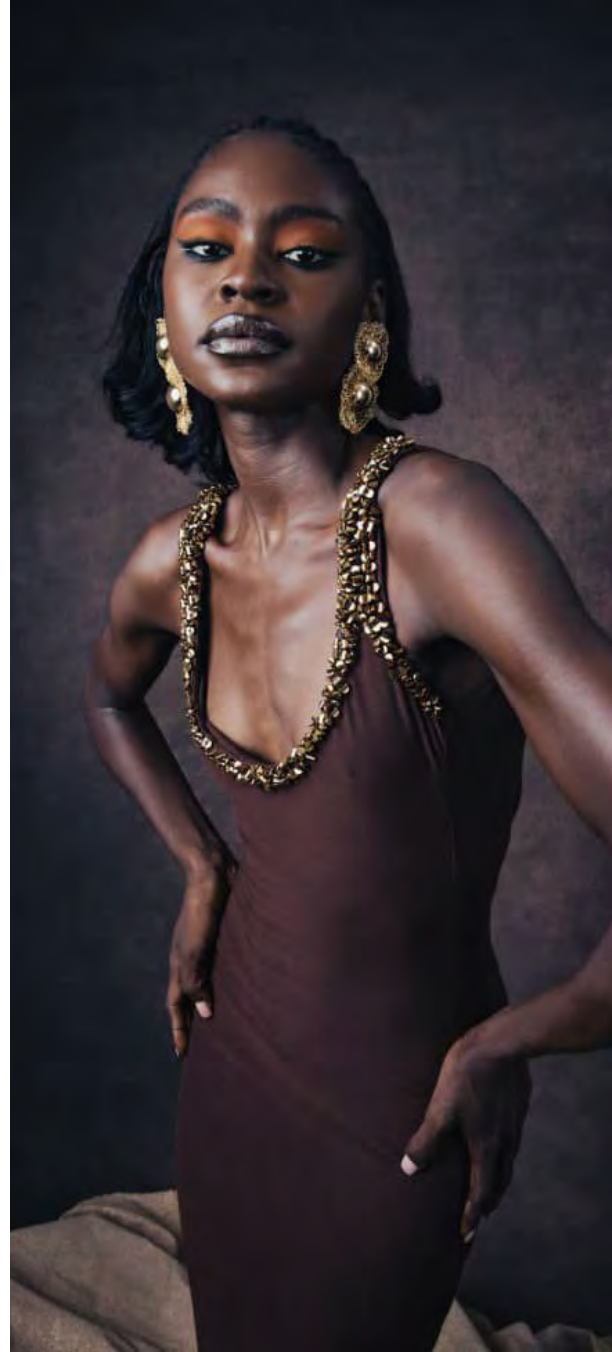
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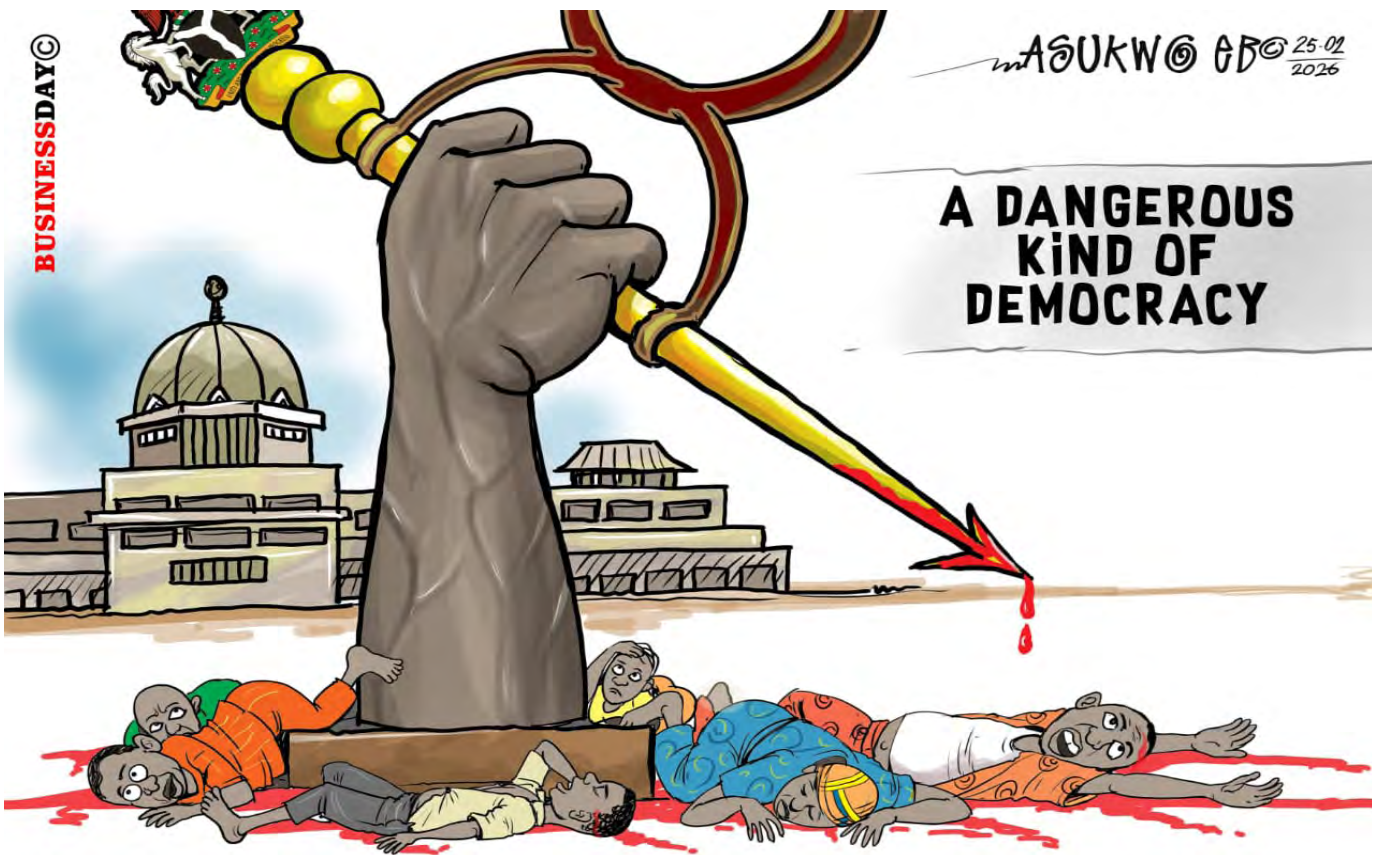




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**BISOLA
ADENIYI:
REDEFINING THE
MODERN AFRICAN
WOMAN'S
WARDROBE**



Bisola “Bibi” Adeniyi is a Nigerian fashion entrepreneur, award-winning creative director, and a leading industry voice shaping the global evolution of African design. As the Founder and Creative Director of Lady Biba, she has spent over a decade redefining modern power dressing for ambitious women across business, media, and leadership.

Since the brand’s inception in 2013, Adeniyi has bridged the gap between artisanal creativity and industrial discipline. Her practice explores structured tailoring as a visual language of authority—positioning clothing not merely as style, but as a strategic tool for confidence and identity.

A regular fixture at Lagos Fashion Week, her work has traveled from the runways of London to the prestigious showrooms of Coterie New York, where she continues to challenge global perceptions of African contemporary fashion.

In this exclusive interview with Lehlé Baldé and Ifeoma Okeke-Korieocha, Adeniyi opens up about the “missing middle” in African manufacturing, the shift from rigid suits to fluid power dressing, and her mission to make Lady Biba the “Nike for professional women.”

Lady Biba has been a game-changer in Nigerian fashion. What’s the story behind the brand’s inception and your vision for its future?

Lady Biba was born out of both a creative instinct and a very practical gap I kept noticing in the market. When I founded the brand in 2013, Nigerian fashion was vibrant but heavily skewed toward occasion wear, weddings, aso-ebi, and red-carpet moments. What felt underserved were the ambitious, professional women who were building careers, running businesses, and leading teams, yet lacked a strong, locally rooted wardrobe that reflected their power in everyday life. I kept asking myself a simple question: What does the modern African woman wear when she’s building her empire? Lady Biba became my answer to that. Over the years, the brand has evolved from a small Lagos-based label into what many women now see as a workwear authority. But the deeper mission has remained constant: to empower ambitious women through thoughtful, well-fitted clothing that respects both their bodies and their ambitions.

Looking ahead, the vision is far more expansive. I am building Lady Biba into a global fashion house for the modern professional woman, one that sits at the intersection of African craftsmanship, contemporary tailoring, and scalable manufacturing. To support this evolution, the brand has grown into three distinct but connected pillars: Essentials by Lady Biba: accessible, everyday wardrobe builders, Lady Biba Signature: elevated workwear and statement power pieces, and LB Lumina: premium occasion and bridal storytelling. Ultimately, my goal is for Lady Biba to become for professional women what Nike is for athletes

Your designs are a fusion of modern African femininity and structured tailoring. How do you balance cultural heritage with contemporary style?

At Lady Biba, the balance between cultural heritage and contemporary style is very intentional, it's less about choosing one over the other and more about creating a dialogue between both.

I don't approach African heritage as something purely traditional or ceremonial. I see it as a living, evolving design language. So the question for me is always: How do we translate cultural richness into silhouettes that feel relevant to the modern professional woman?

Structurally, the brand is grounded in clean tailoring; sharp lines and sculpted fits. That contemporary foundation gives us the refined canvas. It ensures the garments function in real life; in boardrooms, at conferences, in moments where polish and authority matter. Where heritage comes in is through texture, fabric story, color sensibility, and subtle design cues. Whether it's the considered use of local textiles, the richness of the palette, or the drama in proportion, there is always an undercurrent of African femininity but refined rather than literal.

I'm very careful about restraint. The goal is never to costume the woman, but to support her. So even when we reference culture, it's filtered through a modern lens; cleaner lines, stronger structure, and a global silhouette. Fit also plays a huge role in that balance. African women's bodies are diverse and beautifully shaped, and designing with that in mind is part of honoring heritage in a very practical way. When the fit is right, the garment immediately feels more authentic and more powerful. Ultimately, the Lady Biba woman is globally aware but culturally grounded. My job as a designer is to make sure she never has to choose between the two; she can walk into any room in the world and feel both unmistakably African and completely contemporary.

After showcasing at Coterie New York and London, what have you realized is the most "universal" element of African design that resonates with a global audience?

What became very clear to me after showcasing in New York and London is that the most universal element of African design is not any single print or motif. It's the clarity of identity and confidence in silhouette. There's often an assumption that what travels globally is bold pattern or overt cultural signaling. But what consistently resonated with international buyers and audiences was something more refined: strong structure, intentional femininity, and pieces that help women feel powerful the moment they put them on.



You're a vocal advocate for strengthening Africa's fashion value chain. What are the biggest challenges and opportunities in achieving this goal?

Strengthening Africa's fashion value chain isn't about producing everything locally, it's about building depth where we have a real competitive edge. Across the continent, we still see gaps in the early stages of the supply chain. And while Africa is incredibly rich in creative talent and skilled artisans, dependable mid-to-large scale manufacturing is still limited. What this has created is a very clear white space in structured mid-scale production, that important middle layer that helps brands move from small, boutique success to real, repeatable commercial growth.

At the same time, the opportunity is significant, particularly in Nigerian-grown cotton. With cotton production already established in the North and the growing global and local appetite for Adire, there is a credible pathway to strengthen parts of the textile pipeline locally. The goal isn't full vertical integration, but strategic value capture where Nigeria can genuinely win.

If the cotton-to-cloth ecosystem even partially becomes more efficient, it unlocks stronger textile identity, better margins for brands, and a more compelling story for global consumers who are increasingly drawn to traceability and authenticity. Ultimately, Africa's advantage lies in pairing its creative strength with targeted industrial discipline.

By focusing on high-potential areas like cotton-backed heritage textiles and dependable mid-scale manufacturing, the continent can move from being seen primarily as a source of inspiration to becoming a globally competitive production force.

Your work has earned numerous accolades, including The Future Awards Africa Prize for Fashion. What drives your passion for fashion, and how do you stay motivated?

At the heart of it, my passion for fashion has always been about impact. I've never just been interested in making beautiful clothes. I've been deeply motivated by what clothing does for women when it fits right, when it's intentional, when it helps her walk into a room differently.

From the early days of Lady Biba, I was driven by a very clear woman in my mind: ambitious, evolving, and often underserved by what was available locally. Designing for her, and seeing the real-life transformation when she puts on a piece and stands a little taller still does something to me every single time.

Awards like The Future Awards Africa Prize for Fashion are incredibly affirming, but what truly sustains me is the work itself and the journey of building something that didn't fully exist when I started. I'm motivated by the challenge of refinement; improving fit, strengthening structure, building systems, and pushing the brand to operate at a more global standard.

I also stay grounded by remembering that this is long-term work. Fashion can be very fast and very noisy, but I'm building with longevity in mind. The vision of Lady Biba as a global fashion house, and the role it can play in shaping how modern African women show up in the world; continues to be my biggest fuel.

Lady Biba is known for empowering ambitious women. How do you hope your designs impact the women who wear them?

At the core of Lady Biba is a very simple intention: I want the woman who wears our pieces to feel more like herself but elevated, clearer, and more powerful. I design with the understanding that many of our customers are navigating high-stakes rooms;



boardrooms, pitches, leadership spaces and what she wears often shapes how she shows up. So the goal is never just aesthetic. It's about creating clothing that supports her presence, her confidence, and her ambition in very practical ways.

I also hope our designs remove a layer of decision fatigue for her. The Lady Biba woman is busy, building, leading. She shouldn't have to overthink getting dressed for important moments. The pieces are meant to be reliable wardrobe allies she can reach for and know they will deliver.

You've spoken about fashion as a visual language of leadership. Can you elaborate on this concept and its significance in your work?

When I describe fashion as a visual language of leadership, I'm really speaking about the silent communication that happens before a woman ever says a word. In professional and high-stakes spaces, people are constantly reading visual cues: structure, polish, intentionality, presence. Clothing becomes one of the fastest ways to signal readiness, authority, and clarity of self. It doesn't replace competence, of course, but it absolutely shapes first perception and often influences how confidently a woman occupies the room. There's also a psychological layer. Many of the women we design for are navigating environments where they are building credibility in real time. Having a wardrobe that consistently communicates polish and authority removes friction. It allows her to focus on performance rather than presentation anxiety. The significance of this in my work is that design decisions are never random but very intentional.

With Lady Biba expanding globally, how do you balance staying true to your African roots while appealing to an international audience?

The foundation of Lady Biba has always been very clear: structured femininity, precision tailoring, and a deep respect for the modern African woman. That core doesn't change, regardless of where the garment is worn. What evolves is the level of refinement and how we translate cultural cues so they feel globally fluent.

I'm very deliberate about restraint. Rather than leaning on overt or literal cultural signals, we focus on refined expression through silhouette, proportion, fabric story, and quiet design details. This allows the pieces to travel well internationally while still carrying an unmistakable point of view rooted in African femininity.

How does a Lady Biba piece transition from being just "clothing" to a "tool for confidence"? Have you heard a specific story from a client where the clothes changed the outcome of a boardroom meeting?



The real confirmation has always come from our customers. I never get tired of hearing their stories. One woman once told us she keeps a Lady Biba piece for every major milestone in her career. Another shared that whenever she has an important board meeting, Lady Biba is her automatic reach because she knows exactly how it makes her feel. And I'll never forget the early-career professional who said she intentionally saved up to buy her first Lady Biba piece for her first day at work that level of intentionality is incredibly humbling. Back in 2016, we actually documented many of these experiences through our Dress the Part campaign, where customers spoke openly about the role their Lady Biba pieces played in their professional journeys. Those stories are the clearest proof that at its best, clothing doesn't just dress a woman; it equips her.

How has your definition of “power dressing” changed from when you launched in 2013 to the current landscape of 2026?

My definition of power dressing has definitely evolved since I launched Lady Biba in 2013. In the early years, power dressing was much more literal; sharp lines, strong shoulders, very structured silhouettes. It reflected the moment we were in and the gap I was trying to fill. Women wanted pieces that clearly communicated authority in traditionally formal spaces.

But the landscape today, especially post-COVID, is more nuanced and more relaxed. What I've observed is that power no longer has to look rigid to be felt. Women still want presence, but they also want fluidity, ease, and emotional expression in what they wear. At Lady Biba, we still love structure; that's part of our DNA, but we've been intentionally merging flow with structure.

Power dressing now can live in tonal dressing, in quiet monochrome moments, or in a single strong design detail on an otherwise minimal canvas. Even within our suiting, we've started to introduce softer, more feminine interventions like subtle draping or corsetry elements you wouldn't traditionally associate with classic tailoring. To me, power dressing today is more dynamic and more personal. It allows room for femininity, softness, and individuality while still delivering presence. If anything, my current exploration is about expanding the visual language of power showing that strength and femininity are not opposing forces, but can coexist beautifully in the same garment.

You've been vocal about Africa's fashion value chain. If you were given the mandate to fix one specific link in Nigeria's fashion manufacturing sector today, which would it be and why?

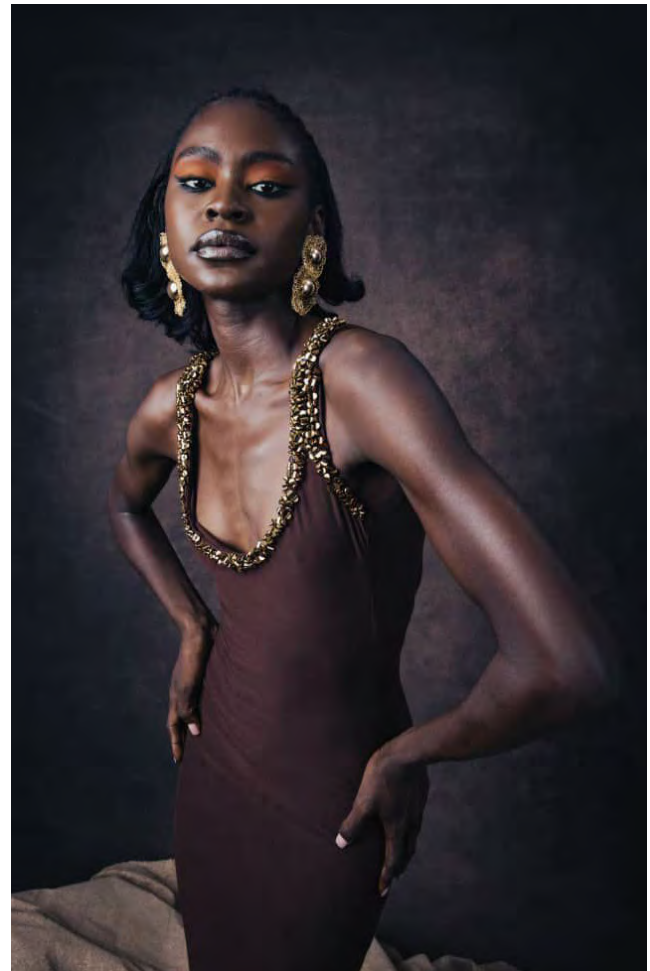
If I had to fix one link today, I would focus on dependable mid-scale garment manufacturing the layer between small artisan production and large industrial factories.

Right now in Nigeria, we have strong creative talent and highly skilled makers. At the very small scale, beautiful work happens. At the very large scale, there are emerging conversations. But the middle; the structured, quality-controlled, mid-volume production layer is where the real bottleneck sits.

This is the stage that allows brands to move from promising labels into truly scalable businesses. Without reliable mid-scale manufacturing, brands face very real constraints: inconsistent quality, missed delivery timelines, limited capacity to take on wholesale orders, and difficulty maintaining margins as they grow.

It keeps too many Nigerian brands trapped in boutique mode longer than they should be. Fixing this one layer would have a multiplier effect across the ecosystem. It would allow designers to scale responsibly, improve buyer confidence both locally and internationally, create more stable technical jobs, and build the kind of production discipline that global retail partners expect.

We don't necessarily need to produce everything locally to win. But we do need one part of the system to work extremely well and consistently. For me, dependable mid-scale manufacturing is that leverage point. If we get that right, many other parts of the value chain begin to strengthen naturally.



ONYEKA GAMERO: AMERICAN-BORN MIDFIELDER ELIGIBLE FOR SUPER FALCONS

ANTHONY NLEBEM



As Nigeria intensifies efforts to expand its diaspora scouting network, one name steadily gaining traction is Onyeka Gamero, a technically gifted midfielder with Nigerian roots who could emerge as a future asset for the Super Falcons.

At just 20, Gamero's profile blends elite European development, U.S. youth international pedigree, and long-term upside.

Multinational Roots, Nigerian Eligibility

Born on February 23, 2006, in Southern California to a Spanish father and Nigerian mother, Gamero holds dual American and Spanish citizenship.

However, through her maternal heritage, she remains eligible to represent Nigeria at the senior international level, positioning her firmly within the Super Falcons' diaspora radar.

Barcelona Foundation and Early Setback Gamero launched her professional career in Spain with FC Barcelona B, signing on June 28, 2023.

In nine appearances for the Catalan club's second team, she scored twice and provided one assist, underlining her attacking instincts from midfield.

Her momentum was halted in November 2023 after she suffered a torn ACL and meniscus, a significant injury that temporarily disrupted her development curve.

Fresh Chapter in NWSL

In July 2025, Gamero secured a move to Bay FC in the National Women's Soccer League (NWSL), signing a multi-year contract through the 2028 season.

The transfer, completed for an undisclosed fee, marked a critical step in her return from injury and re-entry into top-level competition. The Bay Area club views her as a long-term project with significant upside.

Backed by Elite Coaching

Bay FC head coach Albertin Montoya has publicly praised Gamero's ceiling, describing her as a "great young talent with enormous potential" and "a threat in all areas of the pitch."

For Gamero, the move offers a structured environment to rebuild rhythm, sharpen tactical awareness, and evolve into a complete midfielder.

U.S. Youth International Pedigree

Gamero has been embedded in the U.S. youth national team system. She featured at the 2022 FIFA U-17 Women's World Cup, scoring in an emphatic 8-0 victory over hosts India.

In 2023, she stepped up to the U-20 level, playing a prominent role at the Concacaf Women's U-20 Championship. Despite being the youngest member of the squad, she appeared in all five matches, registering one goal and two assists as the United States secured qualification for the 2024 FIFA U-20 Women's World Cup.



Stanford Pathway Before Turning Pro

Highly regarded within the American development ecosystem, Gamero had committed to Stanford University before opting to sign her first professional contract in Spain.

The decision underscored both her market value and confidence in accelerating her growth through elite European training structures.



Strategic Opportunity for Nigeria

Although she has represented the United States at the youth level, Gamero remains eligible to switch allegiance at the senior level.

For Nigeria, securing a Barcelona-schooled midfielder with international tournament exposure would significantly enhance midfield depth, particularly as the Super Falcons plan succession and squad renewal for upcoming global cycles.

At 20, Gamero represents a blend of technical refinement, international exposure, and long-term potential, precisely the profile Nigeria's diaspora scouting framework seeks to identify and integrate.

FRANK ESEMUDJE: THE ENGINEER DEEPENING FINANCIAL INCLUSION IN NIGERIA'S SOUTH-SOUTH

LEHLÉ BALDÉ





From mechanical engineering to commercial banking and now microfinance leadership, Frank Esemudje represents a growing class of Nigerian entrepreneurs translating technical discipline into financial empowerment.

With over 15 years of commercial banking experience at Ecobank Nigeria Limited, Esemudje built a reputation as a disciplined and performance-driven professional within one of Africa's leading banking institutions.

His time in mainstream banking coincided with a transformative era for Nigeria's financial sector — one marked by consolidation, regulatory reform, and expanding retail penetration. Those years provided him with deep insight into credit structures, SME financing gaps, and the persistent exclusion of grassroots entrepreneurs from formal banking systems.

After a successful banking career, he pivoted toward entrepreneurship — not as a departure from finance, but as an extension of it.

He founded and scaled multiple ventures across manufacturing and downstream oil and gas sectors critical to Nigeria's industrial and supply-chain backbone. Among these are Elotrease Enterprises, EJ Eatery and Confectioneries, EJ Bakery, Elotrease Water, and Emma Honour Industries Limited, a downstream oil and gas company.

For over a decade, Esemudje has demonstrated strong operational leadership, navigating Nigeria's challenging business climate — from foreign exchange volatility to logistics constraints.

His entrepreneurial performance earned industry recognition, including 1st Position as Major Distributor of Flour for Olam Group in the South-South and South-East regions, 2nd Position for Life Flour Mill in the South-South, and Best Transporter for Olam Group in the South-East and South-West regions.

These awards underscore his strength in distribution networks, supply-chain efficiency, and execution.

Yet it is his most recent venture that signals his broader legacy ambition.

In 2023, he established Revelation Microfinance Bank Limited — a strategic move aimed at addressing one of Nigeria's most pressing economic challenges: financial inclusion.

In the South-South region, where informal enterprise drives significant economic activity, access to tailored financial services remains uneven. Esemudje's vision for Revelation Microfinance Bank is to bridge that gap through community-rooted banking solutions designed for small and medium-sized enterprises.

Under his leadership, the bank has recorded over 980,000 successful transfers, serves more than 20,000 customers, and maintains partnerships exceeding 50,000 trusted collaborators and stakeholders.

The institution focuses on SME lending, small-ticket enterprise financing, and community-based financial empowerment initiatives — recognising that sustainable growth begins at the grassroots level.

A graduate of the University of Benin with a B.Eng. (Hons) in Mechanical Engineering, Esemudje brings analytical rigour to financial leadership. His engineering background informs his structured approach to systems, risk management, and operational scalability.

His core philosophy blends professionalism, integrity, and community development. Revelation Microfinance Bank's mission extends beyond profitability — it is positioned as a catalyst for enterprise growth, job creation, and inclusive development within the South-South corridor.

As Nigeria intensifies efforts to expand financial access and stimulate SME-led growth, leaders like Frank Esemudje are demonstrating that financial inclusion is not merely policy rhetoric but a commercially viable and socially transformative enterprise strategy.

With a vision to position Revelation Microfinance Bank as one of Nigeria's leading microfinance institutions, Esemudje continues to focus on service excellence, customer trust, and regional economic empowerment.

A professional portrait of Busayo Olanipekun, a Black man with a short beard and mustache, smiling warmly. He is wearing a dark blue blazer over a black turtleneck sweater. A patterned pocket square is visible in his jacket. He is wearing a gold watch on his left wrist. The background is a solid, dark brown color.

**BUSAYO OLANIPEKUN:
EXPANDING RESPONSIBLE RETAIL
CREDIT ACCESS IN NIGERIA**



Busayo Olanipekun is a seasoned credit professional with extensive experience in banking and financial risk management. He began his career at First Bank of Nigeria Limited as a FirstContact Consultant, where he handled customer enquiries and complaints, before moving into Credit Risk Management, gaining hands-on experience in credit administration, monitoring, and portfolio oversight across assets valued at about N3 trillion. An Associate member of the Institute of Chartered Accountants of Nigeria, he currently serves as Senior Credit Analyst at Sage Grey Finance Limited, bringing a strong eye for detail and disciplined approach to credit analysis. In this interview with CHISOM MICHAEL, he discusses retail loan accessibility in Nigeria, credit risk assessment standards, collateral considerations, approval processes, digital lending channels, employer-backed schemes, and the broader economic factors shaping responsible and sustainable retail credit growth.

From your experience, how accessible are retail loans to the average customer in Nigeria today?

Retail lending has improved significantly for salaried individuals, largely driven by fintech platforms, digital onboarding and faster approvals. Many personal loans are now processed within hours. However, access remains more constrained for MSMEs due to collateral requirements, documentation gaps and limited credit history. Structured intervention programmes such as the

FGN MSMEs Fund, administered by Sage Grey Finance in collaboration with the Bank of Industry, help bridge this gap by offering concessional rates and simplified processes. While progress has been made, deeper reforms are still needed to fully support MSMEs.

What core requirements must a retail borrower meet before a credit facility is considered?

Core requirements typically include proper KYC documentation, verifiable income or business cash flow, a satisfactory credit history and clarity of loan purpose. Credit decisions are guided by the “5 Cs of Credit”, which are Character, Capacity, Capital, Collateral and Conditions. Even where collateral is not mandatory, repayment capacity and behavioural history remain central. Responsible lending balances access with disciplined risk management.

How significant is collateral in retail lending, and how does it influence credit decisions?

Collateral remains an important component of retail lending, especially for business-related credit. In a context of economic volatility and regulatory risk, lenders often regard collateral as a secondary source of repayment in the event of default, providing additional security beyond the borrower’s cash flow or income. The presence and quality of collateral can significantly influence key aspects of the credit decision, including the loan amount, interest rate, tenor and the likelihood of approval. During periods of economic uncertainty, lenders typically increase the emphasis on collateral, tightening requirements to mitigate risk. At the same time, well-structured intervention programmes like what we offer help to balance the need for security with practical accessibility so that viable businesses can still obtain financing without excessive collateral demands.

Could you walk us through the typical approval process for a retail loan application?

It begins when the customer submits a loan application along with supporting documentation such as identification, bank statements and financial records. These documents are used to evaluate the borrower’s cash flow and overall financial capacity.

Next, a credit check is conducted to examine the borrower’s previous borrowing behaviour and repayment history. For business or MSME loans, the lender also evaluates the purpose of the loan, the viability of the business model and whether an equity contribution may be required. Collateral is then assessed where applicable, providing additional security for the facility. Simultaneously, an analysis of the borrower’s industry and broader market risks is carried out to ensure the business environment aligns with the lender’s risk appetite.

Based on these assessments, if the borrower meets the institution's credit criteria, the loan proceeds to approval and documentation, after which funds are disbursed. Where the borrower does not meet the required thresholds, the application may either be declined or restructured to mitigate risk.

In practical terms, how can individuals access different forms of credit facilities across the financial system?

Access starts with building a credible financial footprint. This includes maintaining bankable cash flow, operating formal accounts, ensuring accurate documentation and maintaining a clean credit record. Different lenders serve different market segments for example, commercial banks, microfinance banks, fintech platforms, cooperative societies and development finance channels all offer varying products. The key for borrowers is to align their needs with the right funding source and maintain disciplined repayment behaviour to strengthen future eligibility.

How do traditional banks and credit unions compare with fintech lenders in terms of access and turnaround time?

Fintech lenders generally provide faster turnaround times due to automated credit scoring models and digital onboarding processes, often without strict collateral requirements. On the other hand, traditional banks apply more rigorous assessments, which may take longer but support larger ticket sizes and stronger risk controls. Both models however, play complementary roles in the ecosystem.

What role do digital channels such as mobile apps and USSD platforms play in expanding credit inclusion?

Digital platforms have significantly reduced access barriers. Mobile apps and USSD channels allow customers to apply remotely, while transaction data and behavioural analytics support credit assessment. Digital footprints are increasingly being used to support credit assessment, thereby improving inclusion, especially among younger and previously underserved populations

How effective are point-of-sale and buy now, pay later models in supporting retail consumption?

Point-of-sale systems enhance payment efficiency and improve merchant sales cycles. Buy Now, Pay Later (BNPL) models have also supported retail consumption by allowing customers to spread payments over time. However, while these models stimulate consumption, sustainability depends on responsible underwriting and borrower discipline to prevent over-indebtedness.

To what extent do employer-backed loan schemes reduce default risk and improve access for salaried workers?


Employer-backed loan schemes play a significant role in reducing default risk and expanding access to credit for salaried employees. Where an employer commits to remit salaries through a particular financial institution, it creates a structured and predictable repayment channel. This makes it easier for lenders to extend personal loans, as repayments can be deducted directly from salary at source. In some cases, employers also provide additional comfort through cash-backed arrangements or formal remittance undertakings. These structures materially reduce credit risk because repayment is tied to verified income and administered through controlled deduction mechanisms. As a result, lenders are able to assess risk more confidently and accurately.

How do current economic indices shape the risk appetite of lenders when assessing retail credit requests?

Macroeconomic indicators such as inflation, interest rates, exchange rate volatility, and GDP performance directly affect lending behaviour. When rates rise and inflation increases, lenders become more conservative, tightening criteria, increasing pricing, shortening tenors and prioritising secured lending. In this instance, demand for loans may decline because customers are more cautious about taking on expensive debt. During stable periods, credit expansion becomes more flexible as lenders are generally more confident in extending credit.

In periods of economic pressure, what shifts occur in collateral requirements and lending thresholds?

During periods of economic pressure, lenders typically adopt a more cautious and defensive posture in order to protect asset quality and preserve portfolio stability. One of the most immediate shifts is a tightening of underwriting standards. In this case, financial institutions often increase collateral coverage requirements, ensuring that facilities are adequately secured and, in many cases, fully collateralised. Appetite for unsecured or "clean" lending reduces significantly, particularly for higher-risk customer segments. Lenders also become more selective about sector exposure, sometimes placing temporary limits on lending to industries that are particularly vulnerable to economic shocks. Cash flow validation becomes more stringent, with closer scrutiny of financial records, revenue sustainability and repayment buffers. Lending thresholds may be adjusted downward, with smaller ticket sizes, shorter tenors and stricter eligibility criteria. The overall objective during these cycles is clear: to manage downside risk, safeguard capital and maintain portfolio quality until macroeconomic conditions stabilise.



What common challenges do retail customers face when attempting to secure business support loans?

Common challenges include insufficient collateral, incomplete documentation, informal financial records, limited credit history and high interest rates. To address these gaps, programmes that combine financing with advisory and capacity-building support have proven particularly effective. For example, structured SME programmes such as those offered by Sage Grey Finance help improve borrower readiness by supporting better documentation, stronger business models and improved financial discipline, ultimately increasing access to sustainable financing.

How can lenders balance wider accessibility with responsible credit risk management?

Lenders can balance wider access with responsible credit risk management by combining efficiency with discipline. Faster processes and simplified onboarding are important, especially for retail and SME customers, but credit quality must remain non-negotiable. Strong underwriting supported by technology, credit bureau data, alternative scoring models and cash flow-based assessments helps expand access without weakening standards. Ongoing portfolio monitoring is equally critical, enabling early intervention where risks emerge. In addition, borrower education and advisory support improve repayment behaviour and long-term asset quality.

What behavioural or financial indicators do you consider most reliable when evaluating a retail borrower's capacity to repay?

Credit bureau history is highly reliable, as it reflects repayment behaviour over time. Consistent cash flow, account turnover trends, income stability and savings discipline are also strong indicators. Behavioural consistency often proves more predictive than isolated financial figures.

Looking ahead, what reforms or innovations could strengthen fair and sustainable access to retail lending in Nigeria?

Key reforms include broader use of movable asset registries, improved credit reporting coverage, wider adoption of alternative credit scoring models and increased availability of concessional funding. Stronger borrower education is equally important. A combination of regulatory innovation, institutional discipline and financial literacy will be essential for sustainable financial inclusion.

4 NEW FOOD SPOTS TO CHECK OUT IN LAGOS THIS WEEKEND

ESTHER EMOEKPERE



Located at 57 Glover Court in Ikoyi, Lily and the Berry operates as a sports bar and café within The Padel Club. While it sits inside a sporting facility, it is open to the public and not restricted to members. The space accommodates about 50 people and runs daily from 5pm to midnight. The concept leans towards health focused options, positioning itself as Lagos' first dedicated açai bar. Its menu centres on açai bowls, smoothies, coffee, salads and sandwiches, alongside pre and post game drinks. Popular orders include the Milky Açai, Berry Cream and Mango Smoothies. In its first months, the café has gained attention online, drawing fitness enthusiasts as well as people looking for a relaxed evening setting in Ikoyi

Lily and the Berry

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AMARA (By Delis)

AMARA opened its doors on 9 February 2025 at 1 Karimu Kotun, Victoria Island. It is an extension of the Delis brand and positions itself as a health focused café within the commercial heart of the city. The café operates daily from 8am to 8pm and seats about 40 people, making it suited for breakfast meetings, solo lunches and casual catch ups. Its menu centres on salads, sandwiches and açai bowls, with vegan options available. The daytime hours and lighter menu position it as a breakfast and lunch option for people working or spending time in Victoria Island.



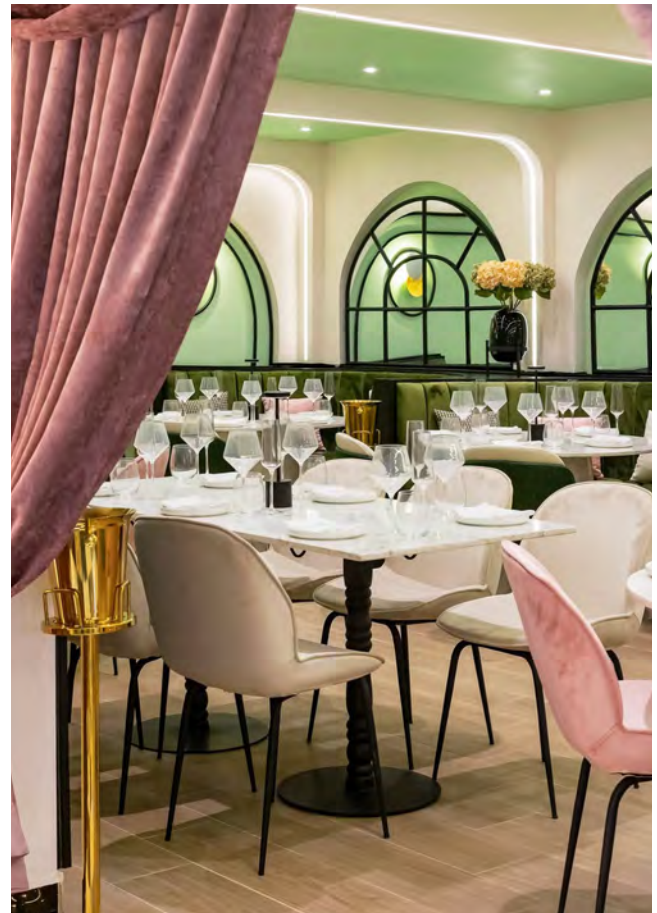
RORA

RORA is an African kitchen and pool bar located at 20 Ologun Agbaje Street, Victoria Island. The restaurant blends African dishes with intercontinental options, offering a broad menu that reflects both local staples and fusion plates. It operates daily, with the restaurant open from 8am to midnight and the pool bar running from 5pm until 3am. With a seating capacity of about 150 people, the space is built to accommodate larger groups as well as evening social gatherings. The venue includes a pool bar and regularly hosts themed events, including Sunday sessions known as Lola's Land. Reservations are recommended, particularly for peak hours. As one of the larger new openings in Victoria Island, RORA positions itself as both a dining and nightlife destination within the same address.



Nosh Lagos

RORA is an African kitchen and pool bar Nosh Lagos opened on 19 December 2025 and is located at 2 Ichie Kris Onyekwuje Street, Lekki Phase 1. The restaurant is Parisian-inspired and focuses on breakfast, brunch and Afternoon High Tea. The space seats about 65 people and operates with reservations recommended. Nosh Lagos hosts live music sessions during its "Brunch & Beats" events on Saturdays and Sundays from 12:30 PM to 6:00 PM. Its menu centres on gourmet breakfast and brunch offerings designed for a premium dining experience. The setting combines contemporary design with a vibrant atmosphere, aiming to provide a space where guests can enjoy both the food and entertainment.



ART FOR ALL: WHY LAGOS GALLERY WEEKEND WANTS YOU THERE THIS MARCH

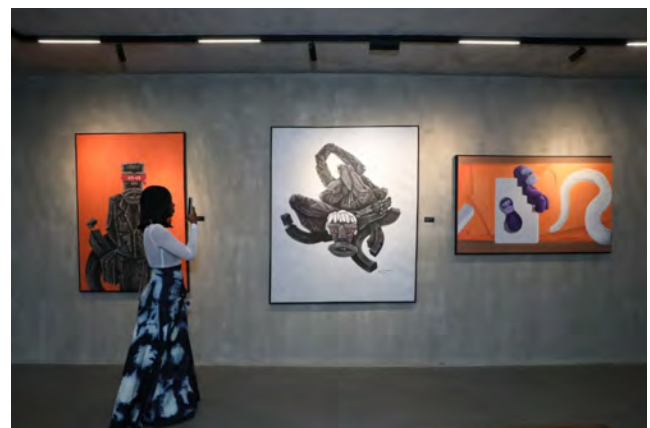
ESTHER EMOEKPERE



...The 2026 edition of Lagos Gallery Weekend is built around a simple idea — contemporary art in Lagos belongs to everyone. And this year, that mission is clearer than ever.

If you have lived in Lagos long enough, you have probably driven past a gallery without stepping inside. Not because you were not curious, but because galleries can feel like they operate on a frequency you have not quite tuned into. Lagos Gallery Weekend was set up to change that. From March 5 to 8, twenty spaces across Victoria Island, Ikoyi, Lekki, Lagos Island, and Yaba will open their doors for four days of exhibitions, talks, workshops, tours, and performances. What unites them is not geography. It is the principle — that access to contemporary art should not depend on who you know, what you studied, or how confident you feel walking into a white-walled room.

That principle shows up in the details. Most events are free and even the paid ones start from as little as ₦2,000. About two thirds of the programme is designed with first-time visitors in mind so that anyone can walk in and feel comfortable exploring. For those unsure where to start, the LGW Hub



at Alliance Française | Mike Adenuga Centre in Ikoyi is the perfect launch point to pick up a map, meet the team, and plan your weekend.

This year also introduces Insider Routes. Four industry figures, including an artist, a publicist, and a dealer, share the



specific gallery trails that shaped their careers. Visitors can find these routes on the website before leaving home.

The festival's programming is deliberately broad. A Third Space is running conversations on creative agency, including sessions for professionals in careers like law or tech who want a way into the creative industry. Other talks cover how to engage with art when you are unsure what to do, collectors' sessions for those curious about patronage, and discussions on women in the creative industry, timed for International Women's Day weekend.

The organisers feel strongly about gender representation in the arts. Female artists often step back from their practice once life gets complicated. While men tend to continue pursuing their careers, women face pressures such as motherhood and societal expectations, which limit the time and energy they can devote to their art. Over the years, this has created a noticeable gap in the professional art world, even though male and female students begin their education in roughly equal numbers.

"You start art school with men and women in roughly equal numbers. But at some point, there is a sharp drop in the number of women who continue. If you visit any professional art space, you can see it for yourself," Sunshine Alaibe, Director of Lagos Gallery Weekend, says.

Beyond talks, the festival offers hands-on experiences. Visitors can join live drawing sessions of the human form and everyday objects, experiment with 3D art using ceramic wheels and plaster casting, take part in a collage workshop, try data-driven poster design via linocut and RISO printing, or attend a printmaking class for children at O'DA Art Gallery.

Saturday brings a curated experimental cinema screening by Angels and Muse, followed by a sound session featuring poets, singers, and instrumentalists, both amateur and professional.

Heritage tours to Jaekel House, and the National Theatre run across the weekend, giving attendees a chance to explore the city's architectural history alongside its creative spaces.

Friday is largely dedicated to students from primary school through university, with tours across multiple galleries and a conversation about what it means to be creative. Not as a career path, Sunshine Alaibe says, but as a way of thinking. The entire Friday student programme is free.

The focus, she explains, comes from a memory that shaped her approach. Last year, a group of university students, some from the arts department, attended a tour. After returning to campus, several sent messages saying the visit had reminded them why they wanted to create. Most had never been inside more than one gallery in the city. For Alaibe, it was a striking reminder that access, not talent, is often the barrier. The Friday programme exists to open those doors and make engagement with art intentional, welcoming, and free.

Eight guided tours run with Chisco Transport over the weekend, each focused on a different neighbourhood. A shuttle from +234 Art Fair at Eco Bank covers eleven locations on Saturday with twenty-minute stops, all for one flat fee. Alternatively, visitors can use the interactive map on the website to build their own route and move through the city at their own pace.

Art For All is more than a theme. It is a challenge — to the industry, to the city, and to anyone who has been putting off going to a gallery for reasons that might not hold up under scrutiny.

In ten or fifteen years, the students coming through on Friday may be the ones shaping this industry. Lagos Gallery Weekend is, in part, a bet on that future.

ABA BLUES': A BOLD PORTRAIT OF LOVE, AMBITION AND RESILIENCE

IFEOMA OKEKE-KORIEOCHA





Aba Blues, is a Nigerian drama that captures love, ambition, and the unmistakable spirit of Aba.

Set in the commercial heartbeat of Abia State, Aba Blues goes beyond scenery. Aba is not just the backdrop; it breathes through the story. Known for its industry, hustle, and creative fire, the city shapes every decision, every relationship, and every turning point in the film.

FilmOne Studios had announced the release of drama which was written and directed by Jack'enneth Opukeme, the visionary filmmaker behind Farmer's Bride, the FilmOne original that shook the Nollywood landscape and sparked conversations across the industry, Aba Blues carries that same bold creative signature.

With Farmer's Bride, Opukeme proved he understands how to tell stories that travel beyond the screen and stay with audiences.

Now, in collaboration once again with FilmOne Studios, he returns with a film that is just as emotionally charged, culturally grounded, and impossible to ignore.

The cast brings serious weight to the screen, featuring Angel Anosike, Prince Nelson, Jidekene Achufusi, Toni Tones, and Odunlade Adekola, alongside a dynamic supporting ensemble.

Together, they deliver performances layered with vulnerability, tension, and emotional honesty.

At its core, Aba Blues is about people, their dreams, their contradictions, and the quiet resilience required to survive both love and expectation. It explores betrayal, longing, social pressure, and the personal cost of ambition, all told with intimacy and cultural depth.

Speaking on the project, Ladun Awobokun, Chief Content Officer, FilmOne Entertainment noted that the film reflects the studio's continued commitment to culturally grounded storytelling.

"Aba Blues represents the stories we are intentional about telling at FilmOne: honest, emotionally resonant, and rooted in who we are. It is a story of love and resilience, but also of consequence and choice," she said.

Jack'enneth Opukeme, Writer and director, added that the film was driven by a need to tell a story that feels lived-in and real.

"This is a film about flawed people navigating complex relationships. Aba has a rhythm you cannot ignore. That rhythm shaped the tone, the pacing, and the emotional core of the story," he said.

With Aba Blues, FilmOne Studios strengthens its growing slate of Nigerian titles that prioritise authenticity and cultural nuance, while delivering stories that connect deeply with audiences at home and beyond.

Aba Blues opens in cinemas nationwide from Friday, March 20.

SCHENGEN VISA APPLICATION GUIDE FOR WORK, STUDY AND TRAVEL

CHISOM MICHAEL



For many travellers planning work, study, or career moves abroad, Europe often becomes a turning point. The Schengen visa gives access to several countries under one travel system, reducing the stress of seeking approval for each border. For applicants from Nigeria and other non-EU countries, the visa often marks the start of a journey towards new plans and life goals. It speaks to the hope of movement, growth, and exposure to new systems that can shape a person's path.

The Schengen visa allows entry into countries that operate a joint border policy known as the Schengen Area. This arrangement permits movement between member states without separate border checks once entry is granted. The Schengen Area includes 29 European member states, such as France,

Germany, and Sweden, as well as four non-EU countries: Iceland, Liechtenstein, Norway, and Switzerland. Once a visa is issued, the holder can move across these territories within a defined time frame.

The visa grants access for up to 90 days within any 180-day period. This period covers tourism, business meetings, short courses, and family visits. For many applicants, the visa represents movement across borders that once felt distant or closed. Yet, it does not remove all limits. Holders must still follow entry rules, duration limits, and purpose conditions attached to their visa category. These rules guide how long a person can stay and what activities are allowed during the visit.

Authorities issue the visa under categories that reflect the travel purpose and stay length. A transit visa applies to travellers who pass through the international zone of an airport without entering the country itself. Another category covers short stays for tourism, business, or study and allows entry for a period within the 90-day limit.

A national visa applies to those who intend to stay longer for work, study, or residency in one country. There are also cases where a visa is restricted to certain territories due to humanitarian reasons, national interest, or document recognition limits. In such situations, travel remains confined to the listed countries even though the general duration rules still apply.

Citizens of many non-EU countries must apply for a short-stay visa before travelling. Each applicant needs to confirm whether their nationality requires a visa by checking official EU lists. Some groups may be exempt based on their status or purpose of travel. Diplomats, armed forces members on duty, refugees, and students on organised school trips may fall within exemption categories.

In addition, some travellers who only pass through the international area of a Schengen airport must still obtain an airport transit visa even if they do not leave the airport. This requirement depends on nationality and transit route, and it can affect travel plans if not checked early.

Applicants must prepare a set of documents before submitting an application. A passport must remain valid for at least three months beyond the intended departure date from the Schengen Area. A completed and signed visa application form is required, along with a passport photo that meets International Civil Aviation Organisation standards.

Medical insurance must cover emergency treatment, hospital care, and repatriation, including in the event of death. Supporting travel records must show accommodation plans, travel purpose, and proof of funds calculated at about €120 per day during the stay. Biometric data, such as fingerprints are collected during submission unless the traveller falls under an exemption category. These records help authorities assess the purpose of travel and confirm the intention to return home after the visit.

The application process begins with the decision on the main destination country. Applicants must apply at the consulate of the country where they will spend

the longest period.

If time is divided equally between countries, the application goes to the consulate of the first entry point. After that decision, the applicant gathers all required records and ensures that every document supports the stated travel purpose.

Once documents are ready, the applicant schedules an appointment with the embassy, consulate, or authorised visa centre. During the visit, biometric data are captured, and documents are submitted for review. The applicant then pays the required fee and waits for a decision. Processing often takes at least 15 days, though the timeline may change based on season and application volume.

The standard visa fee stands at €90 for adults and €45 for children aged between 6 and 12. Some nationalities pay reduced fees based on agreements with the European Union. Extra service charges may apply if the application is submitted through a visa centre that handles files on behalf of consulates. Applicants must also show financial proof that they can support themselves during the stay. This proof, often measured at around €120 per day, assures authorities that the traveller can meet daily expenses without relying on public support.

A short-stay Schengen visa does not lead directly to permanent residency or citizenship. Travellers who wish to remain longer must apply for a national visa that permits extended residence in one country. With that visa, they may later apply for a temporary residence permit through local immigration authorities. Over time, lawful residence under national rules can lead to permanent residency. In some cases, permanent residency may later create a pathway to citizenship depending on the laws of the host country.

For many applicants, the Schengen visa carries more than a travel function. It represents access to education, exposure to new systems, and links that can shape a career or life direction. The process can demand patience and careful planning, yet it also offers the promise of movement across borders that connect cultures and economies. As policies evolve in 2026, applicants who stay informed, organise their documents, and follow each step with care can move closer to their goals and take the first step towards new opportunities abroad.

UAE JOINS TOP GLOBAL DESTINATIONS FOR INVESTOR RESIDENCE

CHISOM MICHAEL



The United Arab Emirates has moved into the top tier of residence destinations after a rise in the 2026 Global Residence Program Index published by Henley & Partners. The country climbed from fifth place last year to joint second, marking its first entry into the top three since the index began.

The ranking forms part of Henley & Partners' Residence and Citizenship Programs report. The report compares 40 residence programmes selected from more than 100 across regions. Immigration specialists, academics, economists and country-risk experts assess each

programme using criteria that include reputation, quality of life, compliance standards, investment requirements, tax efficiency, processing quality and mobility outcomes.

The rise signals a shift in where investors and families choose to base their lives. European destinations still hold many top spots, but their lead is facing pressure from locations outside the region. Henley & Partners said the 2026 index reflects changes in how mobile wealth and talent plan long-term residence.

Christian H. Kaelin, chairman of Henley & Partners, said the data showed a change in momentum. “Together, the 2026 results reflect a structural evolution: Europe remains highly attractive, but its relative dominance is declining,” he said. “Forward-thinking countries such as Singapore and the UAE are engaging strategically with globally mobile investors.”

In the index, Greece retained first place with a score of 73. The UAE shared second place on 72 points with Italy and Switzerland. The ranking placed the UAE ahead of destinations including Portugal, Australia, Canada, the United Kingdom, Singapore and the United States.

Henley & Partners linked the UAE’s rise to several structural factors. The firm said the country’s role as a centre for mobile capital has expanded, supported by policies aimed at investors and entrepreneurs. The report also pointed to tax efficiency, noting that the UAE ranked among jurisdictions that offer advantages in this area, alongside Monaco and Saudi Arabia.

The report placed the UAE in the top tier for quality of life alongside Australia, Canada, New Zealand and Switzerland. It also cited clarity in residence pathways and consistent policy signals as elements that support confidence among families planning long-term relocation.

These programmes are now central to national economic planning in many countries. Juerg Steffen, chief executive officer of Henley & Partners, said governments are using such frameworks to shape long-term strategy rather than short-term revenue. “Governments are deploying these frameworks to secure long-term advantage by attracting entrepreneurs, investors and internationally mobile families who contribute to innovation and growth,” he said.

Henley & Partners reported that projections for 2026 show a rise in cross-border relocation by high-net-worth individuals and families.

Over the past 12 months, the firm onboarded clients from 95 countries. The trend indicates that structured domicile planning is becoming more common among households that operate across borders.

The ranking also has meaning for residents already living in the country. It strengthens the perception of the UAE as a long-term base rather than a short posting. The report pointed to legal certainty, infrastructure and defined residence pathways as factors that support the country’s appeal to professionals and business owners.

Dubai has also featured in wealth rankings. Dubai entered the top 20 wealthiest cities last year, according to the World’s Wealthiest Cities Report 2025 by Henley & Partners in partnership with New World Wealth. The result reinforced the city’s role in attracting capital, entrepreneurs and companies seeking regional hubs.

Dominic Volek, group head of private clients at Henley & Partners, said wealth is moving across borders at a rapid pace. “Wealth is relocating at an unprecedented pace,” he said. “Where it ultimately concentrates will depend on how credibly countries design immigration frameworks for investors, entrepreneurs and wealthy families.”

The 2026 rankings also highlight a wider spread of residence destinations across the Middle East, Asia-Pacific, Latin America and the Caribbean. This spread shows that more regions are competing to attract talent and capital through structured residence options.

For the UAE, entry into the top three marks a milestone in how it is viewed by investors and mobile families deciding where to live and invest. The shift suggests that residence policy, tax structure and infrastructure are shaping choices in ways that affect migration patterns, business decisions and long-term settlement plans.

WHY THE IGBO LANGUAGE FACES AN EXTINCTION THREAT

CHARLES OGWO



The Igbo language, a core pillar of identity and cultural heritage in south-eastern Nigeria, is experiencing declining usage among young people, sparking fears that it may one day disappear if urgent revival measures are not taken.

If the saying is true that when language dies, culture dies, then Igbo leaders must urgently rise to revive the use of the language by ensuring that their mother language is not deliberately reduced to zero.

John Azuta-Mbata, the president-general of Ohanaeze Ndigbo, raised a concern over the declining use of the language, stressing that it could slide into extinction if immediate and collective steps are not taken to revive it.

He made the call at the 2026 Igbo Efula Mother Tongue Day celebration, when he said, “Today, we gather to reaffirm our commitment to preserving our beautiful

language, culture, and heritage. Igbo is our identity and pride. But today, it is at risk of extinction. We must act now.”

Research has shown that children possess the capacity to learn multiple languages simultaneously in their formative years, and a grounding in their mother language strengthens that ability.

Hence, it becomes imperative that Igbos speak their indigenous languages confidently and consistently to their children, because a language people do not speak will not survive.

Uche Obisi, a chieftain of the Ohanaeze, reaffirming this, urged parents, teachers, and community leaders to be deliberate about speaking and teaching Igbo to younger generations.

About the Igbo Language



“As leaders and custodians of our culture, we must ensure Igbo thrives. Let us speak it, teach it, write books in it, create content in it, and pass it on to our children,” he said.

It is disturbing that many Igbo parents in diaspora do not speak their language to their children, which obviously undermines the existence of the language and Igbo culture, as language identifies a people.

Language is so much more than mere words strung together; it is the first thread that weaves our connection to the world around us. From the soothing lullabies that parents sing to their unborn children, to the joyful exclamations of “mama” and “dada,” which is where our journey with communication begins.

Language is not just a people’s linguistic heritage, but reflects how their first words shape their identities both as individuals, learners, thinkers, and members of a wider community.

Early exposure to a mother tongue, whether through storytelling, songs, or simple conversation, builds the foundation for literacy and learning.

According to UNESCO, children who begin their education in their mother tongue are more likely to develop strong cognitive and academic skills.

Research by the Global Partnership for Education (GPE) indicates that children educated in their native language are more likely to engage in classroom activities, ask questions, and contribute to discussions.

This is because they already have a rich vocabulary and cultural understanding, helping them process new information in a meaningful way.

All hands must be on deck to ensure that the Igbo language does not fade into history. All the Igbo-speaking states should enact laws that require the use of the language in basic schools.

According to research, teaching and learning in one’s mother tongue is a key factor for inclusion and quality learning, and it also improves learning outcomes and academic performance.

This is crucial, especially in primary school to avoid knowledge gaps and increase the speed of learning and comprehension.

Ultimately, preserving the Igbo language will require deliberate action from families, schools, cultural institutions, and government authorities.

Without renewed commitment to teaching and speaking the language, the risk of extinction may shift from a distant concern to a harsh reality.



FAILING THE FUTURE: NIGERIA'S EDUCATION UNDER ADMISSION STRAIN

CHARLES OGWO



For many young Nigerians, gaining university admission has become a test of endurance rather than ability. As applications surge and available slots shrink, dreams are deferred and frustration grows across the nation.

This is worsened by the fact that most times, the admission slots are reserved for the highest bidder, and not for those who are qualified.

Many tertiary institutions' managers have turned admission into a 'gold mine' ripping off parents and students of their resources, as this concerned parent's encounter with an university registrar, who was trying to help his child complete his admission process unveils.

"My son, currently in 400-level Medicine and Surgery scored 333 in JAMB but his name did not even appear on the admission list. I was later told by the institution that, my son could be offered Micro Biology. "I told the registrar of the institution point blank that, "I have spent hugely several millions of naira to get my son to this point of entry (PoE) to become a medical doctor and not to become a Biology teacher through her offer of Micro Biology."

According to the concerned parent, the registrar was so mean that she simply told him, "We are very sorry, Micro Biology is the best we can offer your son."

At this juncture, the man said, he proceeded to JAMB headquarters in Abuja to meet with Oloyede who swiftly asked for my son's JAMB details, punched these details into his laptop and everything concerning the university came up on his screen.

According to the narrative, Oloyede said, "Please go back home and sleep with your two eyes closed. From what I am seeing on my screen, your son is number three on the list of Medicine and Surgery of this institution with a JAMB score of 333 which comes behind two other JAMB scores of 348 and 334 respectively.

Unfortunately, none of these candidates, including your son (that is JAMB score 348, 334 and 333) made the admission list."

Oloyede, he said, continued, when he said, in sane countries, this institution should have sent the college driver with an official vehicle to go and fetch your son from Ekiti to campus having projected himself into the merit list of this institution but unfortunately, the endemic corruption in these institutions will just not allow them to follow due process."

Oloyede put a call through to the vice-chancellor of the university in the presence of the concerned parent,



These are not isolated cases but symptoms of a deeper malaise that demands urgent action.

Corruption in education manifests in various forms: from “sorting” grades for cash to siphoning off funds meant for student welfare, even parents are involved in this act of corruption because they pay for so called miracle or special centres for their children to write examinations as well as offer cash incentives for admissions into tertiary institutions.

The economic implications are staggering. Education is the bedrock of human capital development, yet corruption produces graduates ill-equipped for a modern economy. Nigeria ranks 152nd on the UN Human Development Index, with the highest number of out-of-school

and set his phone on speaker and spoke angrily at the vice-chancellor, lamenting on the endemic corruption under his nose as it concerns university admission.

On hearing what transpired between the university’s registrar and concerned parent’s son’s admission saga, the vice-chancellor apologised to Oloyede, claiming that what just happened was an error of oversight on the part of his management team and promised that he will personally ensure the error of oversight was corrected.

According to the story, within 24 hours of that conversation between the JAMB registrar, and the vice-chancellor, the concerned parent checked his son’s university’s admission portal and discovered his name has been included as number three on the admission list while the names of the other candidates that scored 348 and 334 also appeared on the admission list as number one and two respectively.

“The good news in all of these is that, my son that would have been criminally denied admission ab-initio now tops his class with a G.P.A of 4.85,” the concerned parent narrated.

Some months ago, an university staff was caught on camera demanding N16,000 from new students, hence, monetizing admissions into the institution.

Besides, there are incidents of mismanagement of billions of naira in educational funds, which paints a grim picture of a sector in crisis.

children globally, a crisis worsened by misallocated resources.

Poor educational outcomes fuel unemployment, currently estimated at over 16 percent, driving poverty and crime. The devaluation of Nigerian degrees, tainted by fraud, discourages foreign investment and limits global competitiveness, potentially costing the nation 37 percent of its GDP by 2030 if unchecked.

Nigeria’s education system can be a catalyst for economic growth, but only if corruption is uprooted. The government, institutions, and citizens must unite to demand transparency and reject complicity.



ADESUNMBO ADEOYE'S ESOB HEROES: REDEFINING WOMEN EMPOWERMENT



The ESOB Heroes Refire Capital & Business Clinic; a free, deliberately structured empowerment course under the Inspiring Change Initiative, concluded its intensive three-week February program with a powerful graduation ceremony. The event featured business grants, leadership adoption, prophetic impartation, and celebration.

Convener and visionary leader, Adesunmbo Adeoye, designed the initiative with one clear objective: to move women beyond motivation into measurable transformation, thereby combining business clarity, emotional resilience, spiritual grounding, and strategic growth.

Three Weeks of Structure, Healing & Strategy

Over the course of three transformative weeks, participants underwent rigorous and practical sessions covering business assessment, scaling strategy, digital marketing, resilience after loss,

emotional wellness, burnout recovery, sales mindset mastery, empowerment stewardship, and leadership accountability.

The faculty featured seasoned professionals and transformational voices, including:

- Taiwo Asirvo, Faculty Director, who reinforced structure, discipline, and intentional participation.
- Osadolor Omoregie the Faculty Administrator, who played a pivotal role in coordinating the curriculum and directing day-to-day operations.

He ensured seamless execution of the program while effectively bridging the gap between leadership and students, creating alignment, clarity, and operational excellence throughout the three weeks.

- Bisi Oni, founder of Fetosoigne Outfit, who delivered powerful insights on starting small, scaling strategically, and building a customer base beyond Nigeria.
- Ope Oni, who taught Digital Sales and Marketing Strategy, equipping participants with practical tools to



increase visibility, conversions, and profitability.

- Kehinde Daramola, who shared her deeply moving story of rebuilding her life, children, and business after the loss of a spouse—turning pain into purpose.

- Abiola Ogbu, who led an impactful Emotional Wellness session, helping participants process hidden stress and develop sustainable coping systems.

- Doyin Ajayi, counselor and minister, who provided practical frameworks for emotional intelligence and stability in business and life.

- Adedoyin Ogunmefun, certified relationship and family counsellor, who addressed overcoming burnout and harnessing the power of the mind toward increased sales performance.

- Paul Adebayo, Director at Advantedgeplus Solution, who expanded participants' thinking on the vast possibilities that follow genuine empowerment.

The graduation ceremony was further graced by Pastor David Adeoye, who delivered a short but deeply prophetic prayer session, imparting vision, courage, and generational impact upon the graduands.

From Clarity to Capital

A defining feature of the ESOB Heroes model is implementation. Participants completed structured business clarity assessments, strategic assignments, and accountability reviews personally facilitated by Pastor Adesunmbo Adeoye.

The ceremony culminated in the presentation of the ESOB Heroes ₦100,000 Business Grants to two outstanding participants:

Ifeoma Utibe , C.E.O, JAEM Beauty World and Oluwadamilola Adeniji , C.E.O, DAEZYROYALS.

The grants were awarded in recognition of excellence, clarity, discipline, and growth demonstrated throughout the program.

Adoption into Leadership

In a symbolic adoption ceremony, the Faculty Director formally presented the Class of 2026 to the President for adoption, signifying continued mentorship, accountability, and community beyond the classroom.



The event closed with celebration, photographs, and heartfelt testimonies from participants who described the experience as “innovative,” “intriguing and expository,” and “life-changing.”

- Women released pain.
- Women found clarity.
- Women gained strategy.
- Women rediscovered hope.

A Visionary at the Helm

For over a decade, Pastor Adesunmbo Adeoye has championed economic empowerment, spiritual growth, and leadership development for women across Nigeria and beyond. Through Inspiring Change and ESOB Heroes, she continues to build a movement rooted in transformation and measurable impact.

Speaking at the graduation, she reiterated a truth she often shares:

“When a woman gains, a family rises. When a woman rises, a community shifts. Supporting a woman is never a loss; it multiplies across generations.”

As the ESOB Heroes Class of 2026 steps forward, they do so not just with certificates, but with clarity, structure, mentorship, and renewed confidence.

The Refire has begun, and the ripple effect has only just started.



INTERNATIONAL WOMEN'S MONTH: BEYOND CELEBRATION, HASHTAGS, AND PURPLE OUTFITS

EKEMINI AKPAKPAN

Tomorrow, March begins, and every March, we celebrate women, we praise resilience, we share quotes, we wear themed colours, and yet, things remain largely unchanged.

To be clear, awareness, celebration and visibility matter, especially for role models whose stories remind us of what is possible. But these are not the same as action. This is the one space where being an enthusiast about women's issues is simply not enough.

Enthusiasm can start a conversation, but practice is where change begins. We hear it often: women are our mothers, our sisters, our daughters. These words are familiar and comforting, even. But loving women is not the same as backing women. If your organisation only shines the spotlight on women and their issues in March, it is not pro-women. It is latching onto a trend. And unlike trends, these issues do not pass.

Reframing International Women's Month

This year's International Women's Day theme, "Rights. Justice. Action. For All Women and Girls", is not symbolic. It speaks directly to the gap between what women are promised and what they actually experience: laws that fail to protect them, systems that move slowly when harm occurs, and norms that excuse inequality as tradition.

So, what does it look like to be a True Gender Equality Advocate in 7 practical ways?

Being an Everyday Champion

This is not about vilifying men or turning gender equality into a social media battleground. It is about ordinary moments. Many years ago, long before I had the language or courage to call myself a feminist, I was on a bus when a young woman stood up at her stop and revealed a stain on the back of her dress—she was on her period. What followed was not empathy, but shame. A common, biological reality became a moment of public humiliation.

What should have happened was simple. Someone could have offered support, covered for her, and chosen kindness over ridicule - that someone became me. Especially in a world full of the women we often describe as mothers, sisters, and daughters, this lived experience should not have been unfamiliar. This is what being an everyday champion looks like.

Transforming Norms

Transforming norms does not mean erasing culture or tradition. I once attended a village family meeting where I was advised not to sit with my legs crossed in the presence of chiefs. That norm is not harmful because it did not strip me of dignity, agency, or opportunity, but simply a cultural expectation in a specific setting.

The problem arises when norms quietly limit potential. When girls are expected from a young age to do the bulk of household chores, while boys are excused. Nursery rhymes place mummy in the kitchen cooking and daddy in the parlour watching the news. These patterns may seem harmless, but condition girls into care work and responsibility, consuming time and energy that could be spent learning, exploring, or resting, while boys are conditioned away from care, domestic skills, and shared responsibility. Transforming norms, then, is about questioning what we pass off as "normal" to prevent inequality from being reproduced long before adulthood.

Taking Women's Lived Experiences Into Account

Women's lived experiences are shaped by their bodies, roles, responsibilities, and social positioning. They are daily, practical, and often invisible. This is where equity comes in.

Equality is often misunderstood as sameness. But equality is not about uniformity; it is about fairness. It recognises that people start from different places and experience life differently. Equity responds to those differences with intention, empathy, and support.

This distinction matters, especially for those who argue that men and women can never be equal. Gender equality is not about erasing difference; it is about ensuring that difference does not translate into disadvantage.

A female mentor once shared how she worked continuously through her pregnancy, right up until delivery. When colleagues visited her at the hospital after she had given birth—ostensibly as a gesture of care—they came with files in hand. There were no structures to account for her reality. The expectation was uninterrupted availability.

This is what happens when systems may acknowledge women's lived experiences in principle, but the people within them act at variance with that understanding.

Equity asks a different question: what support is required for people to participate fully, humanely, and with dignity at different stages of life?

Challenging Toxic Masculinity

Toxic masculinity refers to harmful norms that restrict men from expressing their full humanity and limit their potential. It promotes rigid ideas of manhood that reward dominance, emotional suppression, and control, while framing empathy, vulnerability, and care as weakness.

In this framing, anything perceived as feminine is devalued. Yet femininity is not a flaw, nor is it exclusive to women. It is first a set of human traits—empathy, emotional expression, gentleness, collaboration, and care. When men are discouraged from embodying these traits, they are denied emotional wholeness, and women often bear the consequences through even harm.

Addressing toxic masculinity is not about blaming men. It is about challenging norms that narrow men's humanity and create conditions that sustain inequality.

Rethinking Sexual Harassment

Sexual harassment is often narrowly understood as rape or extreme physical violence. But this limited framing overlooks the everyday behaviours that make spaces unsafe and unequal for women.

Sexual harassment includes inappropriate jokes, unwanted comments about women's bodies, catcalling, ignoring personal boundaries, sexualised language in professional or public spaces, and behaviour that causes discomfort, fear, or humiliation. These actions are frequently dismissed as harmless, playful, or "just how things are."

When everyday harassment is minimised, it is normalised. And when it is normalised, it thrives. Addressing sexual harassment demands confronting the daily behaviours and social norms that excuse them.

Unequal Power Dynamics and the Role of Allyship

At the heart of gender inequality lies an uncomfortable but necessary truth: relations between men and women have historically been shaped by unequal power dynamics. These dynamics are not always intentional.

In an earlier piece, we defined male allyship as the deliberate use of influence and authority to challenge norms and structures that consistently disadvantage women, and to create enabling environments where women's expertise and potential are fully recognised and allowed to thrive. This definition is rooted in an honest understanding of power.

Differences between men and women, whether physical, social, or structural, are not the problem. The problem emerges when difference is organised into a hierarchy of strong and weak, dominant and subordinate. This hierarchy creates conditions where control is normalised, voices are unevenly weighted, and inequality becomes embedded in everyday systems.

Unchecked, these unequal power dynamics become the breeding ground for oppression and all forms of violence. Not because difference exists, but because difference is used to justify imbalance.

Addressing this requires men to recognise how historical and social advantages have shaped uneven power relations, often invisibly. True allyship, then, is not about speaking for women, but about creating space by closing power gaps, redistributing opportunity, and actively dismantling structures that reward imbalance. This is how power shifts. And without power shifts, equality remains out of reach.

Women's Physical Appearance Is Not for Entertainment

Reducing women's value to their physical appearance is deeply harmful. It distorts self-image, narrows identity, and teaches girls, often from a young age, that how they look matters more than who they are or what they can become.

I often say this to young girls: you are more. Yet society repeatedly reinforces the opposite—that a woman's worth is conditional and tied to meeting narrow and rigid standards of beauty. I know girls who have died on the operating table trying to perfect their bodies, driven by body-shaming and the pressure to conform.

When women's bodies are treated as objects of constant commentary, consumption, or judgement, a dangerous message is reinforced: that women exist for entertainment. But whose entertainment? And at what cost? When appearance is rewarded above intellect, character, skill, and curiosity, priorities are distorted. Girls learn to invest in being seen rather than becoming whole.

This conditioning has consequences. It discourages girls from pursuing physically demanding careers for fear of appearing unattractive. It produces rigid, often unattainable beauty standards that are exclusionary by design. And it causes many girls to underdevelop the parts of themselves that build confidence, agency, and long-term value.

Final Thoughts

As we go into Women's Month, remember a better world for women will not be built by celebration alone, but by what we choose to practise long after March ends.

RETHINKING ARTISTIC TRAINING: ART SCHOOLS OR STREET SCHOOLS?

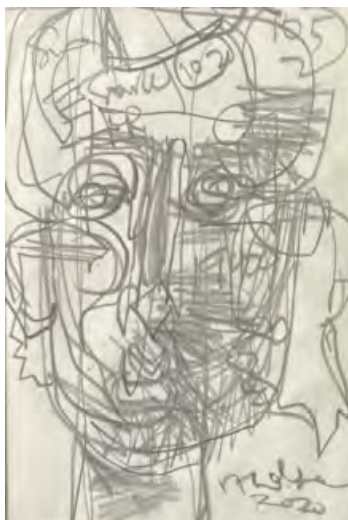
Picture this:

An artist's CV lists a respected university, international residencies, and curated exhibitions. Another artist's biography reads simply: 'self-taught'. Both show at the same fair. Both command attention. The question lingers in quieter conversations near the booth: who is properly trained?

In many African art circles, that distinction still carries weight. Degrees signal discipline and theory; apprenticeships suggest instinct and proximity to community. But the continent's art history complicates any easy hierarchy. Formal academies and informal studio cultures have long developed side by side —sometimes in tension, often in dialogue.

In this digest, the focus turns to how African artists are trained today and how they have been trained over the past century.

TOP PICKS FROM OUR COLLECTION



Title: Untitled
 Artist: Duke Asidere
 Medium: Pencil on Paper
 Dimensions: 7 x 4.7 in | 18 x 12 cm
 Available on Request



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Title: Stevenson Poster
 Artist: Zanele Muholi
 Medium: Poster Edition (print)
 Dimensions: 59 x 88 cm (poster), 48 x 72 cm (image)
 Available on Request



Title: Play & Caution
 Artist: O'dare Adenuga
 Medium: Acrylic on canvas
 Dimensions: 48 x 36.2 in | 122 x 92 cm
 Available on Request

Formal Schools: Inherited Structures, Rewritten Agendas

Modern art schools across Africa grew from colonial education systems. Institutions such as Yaba College of Technology, Makerere University, the École des Arts in Dakar, and the Michaelis School of Fine Art adopted European academic models centered on life drawing, perspective, and Western art history.

But these schools were never static copies. At Ahmadu Bello University, the Zaria Art Society challenged strict naturalism in the late 1950s, proposing “Natural Synthesis”—a merging of academic training with indigenous aesthetics. In Senegal, Senghor’s cultural vision shaped the École des Arts into a space where modernism aligned with Négritude.

From early on, formal schools were sites of adaptation. They offered credentials and research infrastructure, but they also became arenas where artists redefined what modern African art could be.

Workshop and Collective: The Counter-Classroom
 Alongside universities, workshop models developed their own authority. The Oshogbo workshops of the 1960s encouraged intuitive experimentation outside academic constraints. In South Africa, the Market Photo Workshop expanded access to photographic training in the late apartheid and post-apartheid years. Nairobi’s Kuona Artists Collective continues to provide studio space, mentorship, and peer critique without granting degrees.

These spaces prioritise practice and exchange over accreditation. Learning happens through doing—through proximity to other artists rather than formal assessment. They may lack institutional stability, but they often provide entry points for those excluded by cost, geography, or bureaucracy.

Access, Class, and Geography

Art education is shaped by economics. Tuition fees, urban location, and language requirements determine who can enter formal institutions. Many major academies are concentrated in capital cities, requiring relocation and sustained financial support.

Informal pathways, such as apprenticeships, studio mentorships, and community workshops, can be more accessible. They allow artists to learn within local contexts, often without formal enrolment.

Yet access does not equal equality. Informal systems may lack research resources, archival depth, or institutional recognition. The barriers shift, but they do not disappear.

What Training Actually Shapes

Formal education often sharpens critical vocabulary. Students learn to situate their work historically, articulate conceptual frameworks, and engage curatorial discourse. Structured critique reinforces technical discipline.

Collectives and workshop environments tend to cultivate adaptability. Artists experiment more freely, respond directly to social realities, and build confidence through peer exchange.

The difference lies less in talent than in orientation toward institutional literacy or community responsiveness, toward theory or material intuition.

Rethinking Legitimacy

The question of who is “properly trained” often reflects power structures more than artistic depth. Degrees remain shorthand for credibility in many art markets, yet African art history shows that innovation has emerged from both formal academies and informal networks.

Training, ultimately, is less about the presence of a certificate and more about the seriousness of engagement. Whether in a lecture hall or a shared studio, what matters is rigour, curiosity, and sustained practice.



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

10 ESSENTIAL ELEMENTS OF AN EFFECTIVE BRAND IDENTITY

FEYISITAN IJIMAKINWA

In today's crowded marketplace, your brand identity is more than just a logo or a tagline; it's the very essence of your business. It's how your audience perceives you, interacts with you, and ultimately remembers you. But what goes into creating a brand identity that stands out? This piece dives into the 10 essential elements of a strong brand identity, offering actionable insights to help you build an unforgettable presence.

Understanding brand identity

To build a strong brand identity, we first need to understand what it truly means. Brand identity refers to the visible and intangible elements that define your brand, such as your logo, colours, typography, tone of voice, and messaging. Together, these components shape how your audience experiences and relates to your brand. Simply put, it's the personality of your business and the promise you make to your customers.

Whether you're launching a new business or revitalising an existing one, establishing a clear and cohesive brand identity is crucial to standing out in today's competitive environment. Let's explore the 10 key elements that can help you create an effective and memorable brand identity.

1. Clear brand purpose

Every great brand starts with a clear purpose. Why does your business exist? What problem does it solve? Defining your brand purpose provides a foundation for everything else, guiding your decisions and inspiring your audience. For example, Nike's purpose to "bring inspiration and innovation to every athlete in the world" is woven into everything they do, from product design to advertising.

To establish your brand purpose, ask yourself:

- What motivates your business?
- What impact do you want to have on your audience?

Answering these questions will help you create a

mission statement that resonates with your target market.

2. Incorporating consistent brand identity

Consistency is the cornerstone of a strong brand identity. From your logo and typography to your website design and social media presence, all touchpoints should present a unified image. Developing comprehensive brand identity guidelines ensures that your brand's look and feel remain consistent across all channels, enhancing recognition and trust.

3. Crafting compelling brand messaging

What you say and how you say it matter. Your brand messaging should clearly communicate your values, mission, and unique selling proposition (USP). This is your opportunity to connect emotionally with your audience and highlight why they should choose your brand over competitors.

Focus on developing:

- A tagline that encapsulates your brand's essence
- A tone of voice that aligns with your brand's personality
- Messaging that speaks directly to your target audience's needs

4. Memorable brand name and logo

Your brand name and logo are often the first things people notice about your business. A well-designed logo and a memorable name create a strong first impression, making your brand instantly recognisable. Choose a name that's easy to pronounce, relevant to your business, and unique in your industry.

A logo, on the other hand, should reflect your brand's personality and values. Ensure it's versatile, scalable, and timeless to maintain relevance for years to come.

5. Ensure you have an engaging brand story

Humans are wired to respond to stories, and your brand story is a powerful tool for building connections. Share the journey of your brand—how it started, the challenges it overcame, and the vision driving it forward. A compelling brand story helps your audience relate to your business on a deeper level, turning them into loyal customers and advocates.

6. Brand flexibility

While consistency is vital, flexibility is equally important in adapting to new trends and customer preferences. A flexible brand identity allows you to stay relevant without losing the core elements that make your brand unique. Consider creating a brand identity model that outlines your core principles while leaving room for innovation.

7. Positive brand experience

Your brand identity extends beyond visuals and messaging; it includes the experience you provide to your customers. Whether it's an easy-to-navigate website, excellent customer service, or seamless product delivery, every interaction should reflect your brand's values and leave a lasting impression.

8. Visual brand identity

A strong visual brand identity is essential for making your business memorable. This includes your logo, colour palette, typography, and imagery. These elements should work together cohesively to convey your brand's personality and values. For instance, brands like Coca-Cola and Apple use their visual identities to communicate their ethos and stand out in the market.

9. Clear calls-to-action for user guidance

Your brand identity should guide your audience toward specific actions, whether it's making a purchase, signing up for a newsletter, or following you on social media. Clear and compelling calls-to-action (CTAs) are a vital component of effective branding. Use active, engaging language to inspire action, and ensure your CTAs align with your overall brand messaging.

10. Building trust with social proof and testimonials

Trust is the foundation of any successful brand. Incorporate social proof, such as customer reviews, testimonials, and case studies, to showcase your credibility.

Highlighting real experiences from satisfied customers reassures potential clients that your brand delivers on its promises.

Last line

A strong and effective brand identity is essential for capturing attention and building lasting relationships with your audience. By focusing on these 10 elements—from defining your brand purpose to delivering a positive customer experience—you can create a brand that not only stands out but also resonates deeply with your target market.

Remember, branding is a journey, not a destination. Continuously evaluate and refine your brand identity to ensure it remains aligned with your business goals and audience expectations.



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

STRANGERS LIKE FRIENDS. (1)

UDY OSARO-EDOBOR

Kelvin and I met in the most unexpected place.

It all started when my colleague, Ann, invited me to her uncle's burial. She said it would be a grand event because her uncle was highly respected in his community. According to her, it was not just a funeral—it would be a celebration.

Ann and I were not exactly close at first. She was not very friendly with most people in our unit, but she took a special liking to me. She often complained that I had no social life and promised to fix that. I had gone out with her twice before and regretted both times. I could not understand how she could party all night on a Sunday and still show up at work on Monday looking fresh and alert. That lifestyle was not for me.

So when she invited me to the burial party, I refused. For weeks, she kept persuading me until I finally agreed.

The burial began with a church service. Everything was going smoothly until the pastor called for an offering. I was surprised and irritated. I had never attended a funeral where an offering was taken. Still, I stood up because everyone on my row stood up. I was not happy about it and I was certainly not a cheerful giver.

As I walked back to my seat, I noticed him. He was tall and well dressed in neatly tailored native attire. It fitted him perfectly. He had a calm presence and a dimpled smile. He seemed to be looking in my direction. I was not sure if the smile was for me so I looked away.

The following day was the party after the private burial and it was truly massive. It felt more like a festival than a funeral. Music played loudly, food was everywhere and people were in high spirits. I was seated at my table when Kelvin walked

over. There were no empty seats but he greeted a few people warmly and somehow convinced one of the young men to swap seats with him. Within minutes, he was sitting right beside me. He introduced himself politely. We started talking about the event. He joked about how serious I had looked during the church service. I laughed and admitted I was annoyed about the offering. That simple exchange broke the ice.

Our conversation flowed naturally. There was no awkward silence. We spoke about work, family, travel and personal goals. He listened carefully when I spoke and responded thoughtfully. Before I knew it, we had spent a long time talking. By the end of the event, we exchanged phone numbers.

Our friendship grew quickly. Kelvin was consistent. He called regularly and sent messages just to check on me. He paid attention to details. If I mentioned something in passing, he would remember it weeks later. He planned simple outings because he knew I preferred quiet environments. He was patient and intentional. Slowly, I began to fall in love with him.

Ann teased me endlessly. She would say, "You see? If I didn't drag you to that burial, how would you have met the love of your life?" I could not deny it. I was glowing and everyone noticed.

Kelvin treated me with kindness and respect. He spoke highly of me to others. He made decisions with me in mind. When we were together, I felt safe and valued. People admired us as a couple. We complemented each other well and became known as an enviable pair.

As the months turned into years, our bond deepened. For over two years, we built what I believed was a solid relationship. We celebrated

milestones together and supported each other's ambitions. Kelvin began to speak about marriage. He would casually mention wedding ideas and future plans. It was clear he saw a future with me. The only thing missing was the formal proposal.

I believed our relationship was perfect. I often heard friends talk about red flags in their partners but I saw none in Kelvin. He appeared responsible, loving and sincere. I was ready to spend my life with him.

Then, things began to shift. Kelvin had two phones. One was always accessible but the other was different. He guarded it carefully and it was protected with a password. Whenever I asked about it, he laughed and avoided the question. At first, I dismissed my concerns. I trusted him. But the secrecy slowly made me uncomfortable.

One evening, while scrolling through Instagram, I came across a funny post and checked the comment section. A particular comment made me laugh. I noticed that the person who wrote it shared the same last name as Kelvin. Out of curiosity, I clicked on the profile.

What I discovered shattered me. The woman was Kelvin's wife. She lived in Scotland with their three children. Her page was filled with family photographs—vacations, birthdays, anniversaries. They looked like a happy family.

As I continued scrolling, my heart sank further. Ann appeared in some of the pictures. In that moment, everything became clear. Kelvin's frequent trips abroad were not work related. He had another life—a complete one. And Ann knew about it.

The pain was overwhelming. I felt betrayed, foolish and deeply hurt. For nearly three years, I had invested my time, emotions and future in a man who was already married. I cried myself to sleep that night. When I woke up, the tears continued. I went back to the woman's page and studied it carefully. I discovered that both Kelvin and Ann had other Instagram accounts—

different from the ones I knew. That explained the second phone. The secrecy finally made sense.

They had both deceived me. The betrayal cut deeply, not just because Kelvin lied but because Ann, my colleague and supposed friend, was part of it. Was my life a joke to them? My heart was broken but I wasn't going to remain silent.

They underestimated me. They did not just lie to me, they humiliated me. They turned my love into a joke but they chose the wrong woman to make a fool of.

And I swear, they will pay for every tear, every sleepless night and every moment they laughed behind my back. I will make them understand, in ways they will never forget, the price of playing with my life.

They will wish they never knew me..

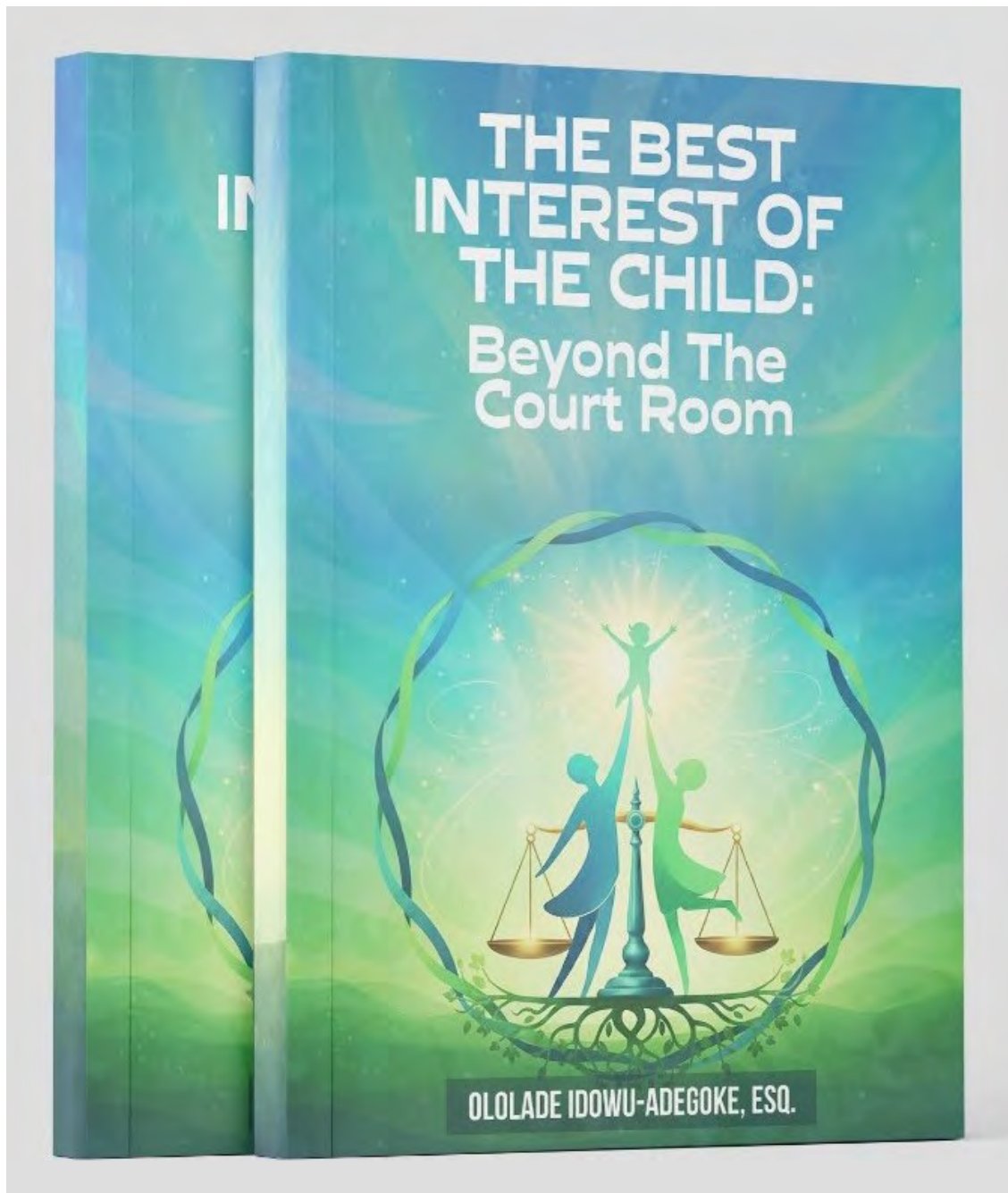


Udy Osaro-Edobor

Udy Osaro-Edobor is the Content Creator for SoTv (Supernatural Online TV) Nigeria. She is a movie/ scriptwriter, editor, and proofreader.

She has several stories to her credit which she posts for free on her Ebook called Udy's Chapter. She is currently working on two short movies. Udy is also a wife, mother, and a "serial entrepreneur".

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Finding Peace in Co-Parenting-A Review of Ololade Idowu Adegoke's
The Best Interest of the Child: Beyond the Court Room

Title: The Best Interest of the Child: Beyond the Court Room

Author: Ololade Idowu Adegoke

Year of Publication: 2025

Number of Pages: 149

Category: Self Help

THE BEST INTEREST OF THE CHILD: BEYOND THE COURT ROOM

TITILADE OYEMADE

In this part of the world, books on co-parenting are not very common, even though many people quietly live through the reality every single day. Then comes Ololade Idowu Adegoke, bold enough to say something many find hard to believe: peace is possible even when you are dealing with a crazy ex.

And let's be honest.

Before opening the book, you may smile with a little suspicion. Peaceful co-parenting? With that ex? The one who changes plans without notice, sends emotionally charged messages at midnight, refuses to communicate clearly, or turns every minor issue into a battlefield? If you have walked this road, you already know co-parenting is not a straight path. One moment things feel manageable; the next, you are navigating ego clashes, resentment, and old wounds that refuse to heal.

In many people's stories, the "crazy ex" is not just dramatic, they are unpredictable. They weaponize silence. They thrive on conflict. They reinterpret every conversation. And when children are involved, the emotional tension is even higher.

That is why you may raise an eyebrow at the author at first. You may wonder if her perspective is too hopeful, too idealistic, too detached from the chaos you are living through.

But here is what makes this book different.

She does not romanticize co-parenting. She acknowledges the frustration. She admits the temptation to react, to retaliate, and to "match energy." She understands that sometimes choosing peace feels like swallowing your pride while the other person continues to provoke you. She recognizes that when you are dealing with a difficult or toxic ex, calm responses can feel like weakness.

Yet she reframes it. Choosing peace is not surrender. It is strategy.

You may not agree with everything she says and that is fine. The book does not demand blind agreement. Instead, it invites reflection. It challenges you to ask hard questions: Are your reactions helping your child? Is your anger protecting your ego more than your peace? Are you responding, or are you reacting?

As you read, you might shake your head and insist, "She doesn't understand my crazy ex." Because if co-parenting were that simple, you would not be searching for guidance in the first place. But that is exactly where the book gently stops you. It asks you to pause. To breathe. To reconsider your next move not because your ex deserves grace, but because your child deserves stability.

What makes her approach refreshing is that she does not stop at inspiration. She provides practical strategies. The advice is not always easy to implement, especially when emotions are raw. But it is realistic and grounded.

The book could have benefited from even more personal stories to deepen relatability. Still, the reflective questions scattered throughout encourage honest self-examination. They push you to confront your triggers, your patterns, and your motivations.

One of the most touching parts is the letter to readers. It reads like a calm voice speaking directly to a wounded heart. She

acknowledges the anger. The betrayal. The exhaustion of dealing with someone who seems determined to complicate everything. And yet, she urges restraint. If you are on the verge of sending that angry message or making a decision driven by hurt, this book may be the pause you need.

Ultimately, the message is clear: co-parenting is not about winning. It is not about proving who was right in the relationship. It is about protecting the child from becoming collateral damage.

We know the saying, when two elephants fight, it is the grass that suffers. In co-parenting conflicts, children are the grass. They absorb the tension. They feel the hostility. They internalize the instability.

Ololade Idowu Adegoke reminds us that even if your ex is difficult, unreasonable, your child should not pay the price for adult battles. You may not be able to control the other parent's behavior. But you can control yours.

And sometimes, that control is the most powerful thing you have.

This book is practical, reflective, and hopeful without being naïve. It does not promise that your crazy ex will change. It simply asks: will you?

For anyone navigating the complicated terrain of co-parenting especially with a difficult ex, this is a necessary read.



Titilade Oyemade is a business executive in a leading organisation and holds a degree in Russian Language. She's the convener of the Hangoutwithtee Ladies Event and the publisher of Hangoutwithtee magazine. She spends her weekends attending women conferences, events and book readings. She loves to have fun and to help other women have the same in their lives. Email: titi.oyemade@gmail.com Social: [@tiipreeofficial](https://www.instagram.com/tiipreeofficial)

WEEKENDER

MOVIE REVIEW

STATE OF FEAR (2026)

I was extremely happy and excited when I came across this brand-new crime action movie and I was certain I was going to see it on the very first day. When you hear me sound this super excited, you already know that we are in for an exciting ride. It started out as a very simple normal day in the city, little did the people know that it was going to be a chaotic one, the officers were trying to celebrate with their colleagues about the new baby they were expecting, when the calamity struck them, all they saw were young men shooting at them non-stop, nowhere to run nor ride and so many of them were hit. It took the city a while for them to really understand what exactly was going on, why were these young men shooting and killing only officers, what exactly were their claims or grievances and what will the government need to do to restore peace to this once peaceful and serene city. You will need to go check out this movie for yourself to understand better what they wanted and how they had to put the entire city at a halt all to state their claims, it was a fantastic action movie from start to finish, one you couldn't even predict, those who will survive or not, brilliant one I must say. The 104m Brazilian, crime, drama, action movie was directed by Pedro Morelli, they featured actors like Naruna Costa, Camilla Damiao, Seu Jorge, David Santos, Marcellia Cartaxo, Lee Taylor, Enio Cavalcane, Hermila Guedes, Yetunde Hammed.



FIREBREAK (2026)

If you love Spanish movies, then this brand-new movie trending as No 1 will be worth your while, although it's not my typical action-packed movie, I enjoyed the suspense and twist at the very end. In this movie Mara had just lost her husband and needed to be relocated with her daughter to another city, her husband's brother "Luis" and wife "Elena" decided to come around to help them pack their belongings. Just as they were packing up, they noticed some ashes dropping from the sky and realized that there was a wild fire approaching their cabin. They decided to pack quickly so they could run to safety only to realize that Lide had gone missing, there was no way they were going to pack their things and leave the cabin without Lide. This was when the movie transcended into another level, how will they find Lide before the fire gets to them, how will they leave the forest, who was responsible for Lide's disappearance, all these and more you will have to find out when you watch the movie. The 107m Spanish, drama, thriller movie was directed by David Vicori, they featured actors like Belen Cuesa, Enric Auquer, Joaquin Furriel, Diana Gomez, Mika Arias e.t.c.



LIL REL HOWERY BILLY MAGNUSSEN JILLIAN BELL NINA DOBREV CHASE CRAWFORD REUNION



REUNION (2024)

This was a very simple comedy, mystery movie, in this movie a group of friends decide to have a reunion party after 20 years of leaving school, what started as a very simple and sweet reunion swiftly turned into a crime scene after the main host "Mathew" was found dead the morning after the party. A few friends slept over as their movement was disrupted by the storm, the class president, the star athlete, the history teacher and 2 Others, and for some weird reasons each of them had a reason to wanting to have Mathew dead. Well, you will need to go check this movie to find out who killed Mathew and the real motive behind it. The 95 comedies, mystery movie was directed by Chris Nelson, they featured actors like Lil Rel Howery, Billi Magnussen, Jillian Bell, Nina Dobrev, Chase Crawford, Jamie Chung, Dianne Doan and many more.



WEEKEND QUOTES



1

HE is always there at the center of it all. Some days may seem otherwise; just hold up!

.....WhispersbyTEN

2

Spoken wisdom that can't be resisted is what God is giving you today. Receive!

.....WhispersbyTEN

3

I am tagged with a designer label, therefore, what you call me is irrelevant

.....WhispersbyTEN

4

Success is always celebrated for the outcomes. However, there are other underlying factors to recognize - commitment, dedication and sacrifice

.....WhispersbyTEN